

HOME INSURANCE - BUILDINGS COVER

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number: 202277.

Product: Executive Home



This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This is a home insurance policy. It covers loss or damage to the buildings of your homes.



WHAT IS INSURED?

- ✓ **All risks cover for your buildings** - up to the sum insured shown in your schedule of insurance. All risks cover includes major perils such as fire, theft, escape of water, flood and storm
- ✓ Your buildings include domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, professionally fitted electric vehicle charging stations, wind turbines, fixed service tanks and underground services, at your home
- ✓ **Alternative Accommodation** – the cost of comparable alternative accommodation for up to 5 years, if your home can't be lived in following an insured loss
- ✓ **Unlimited Trace and Access cover** – the cost of finding the source of a water, oil or gas leak within the home. £50,000 for claims occurring outside the home
- ✓ **New fixtures and building works** - loss of or damage to new fixtures, fittings and/or building works up to £75,000 including VAT
- ✓ **Locks & Keys** - replacement of any lost or stolen keys to your home
- ✓ **Garden Cover** – reinstatement of landscaped gardens following an insured loss

Liability

- ✓ Property owners' liability up to £10M
- ✓ Additional and acquired land up to £10M

Home Emergency

Home emergency is included up to £1,000 per claim. This includes emergency repairs following the failure of or damage to:

- ✓ The primary heating or cooking system
- ✓ The electricity or gas supply at your home
- ✓ The roof of your home
- ✓ Your home's plumbing or drainage system

Home Emergency can also assist you with:

- ✓ Emergency accommodation
- ✓ Emergency repairs to your home security
- ✓ Removal of vermin from your home

Cyber Assistance Helpline & Attack Resolution Service

- ✓ 24/7 helpline with access to experienced fraud and cyber specialists
- ✓ Cyber Attack Resolution Service available to help with technical and forensic support
- ✓ Householdlaw & Cyber Service



WHAT IS NOT INSURED?

- ✗ Building works costing over £75,000 including VAT
- ✗ Loss or damage caused by storm or flood to gates, hedges and fences
- ✗ Deliberate or criminal acts by you or your family
- ✗ Malicious or criminal acts by tenants or paying guests
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Any incident occurring prior to the commencement of this policy
- ✗ Reinstatement of any fields, meadows, pastures, paddocks or woodland or for the removal of any fallen trees in those areas
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials

Liability

- ✗ Liability arising from any trade, profession, business or employment
- ✗ Liability for any bodily injury to you or your family or any persons employed by you

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied or insufficiently furnished
- ✗ Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw (kilowatt) per hour or 250,000 BTU's (British thermal unit)

Cyber Assistance Helpline

- ✗ Any activities carried out by you for business or professional purposes
- ✗ Events occurring outside of the period of insurance



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets is limited to £5,000 per incident
- ! Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- ! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

Any restrictions that are specific to your policy will be discussed with you before you agree to accept the cover, and will be detailed on your policy schedule.



WHERE AM I COVERED?

- ✓ You are covered at the risk address(es) shown on your schedule of insurance.



WHAT ARE MY OBLIGATIONS?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these conditions are:

- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.



WHEN AND HOW DO I PAY?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.



WHEN DOES THE COVER START AND END?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



HOW DO I CANCEL THE CONTRACT?

If this cover does not meet your needs, please tell us or your insurance advisor.

If you cancel within 30 days from the start date of your policy and, if you have not made a claim, we will refund your premium in full. If you have made a claim or there has been an incident which may result in a claim, you must pay us any amounts that we have already paid or may be required to pay.

If you cancel your policy after 30 days, we will refund your premium for the number of days left on your policy (pro rata refund). If you have made a claim, we will not refund your premium.

HOME INSURANCE - CONTENTS COVER

Insurance Product Information Document

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Product: Executive Home



This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This is a contents insurance policy. It covers loss or damage to things you and your family have in your home or take anywhere in the world, including household goods and personal items, valuables and money. It also provides legal protection.



WHAT IS INSURED?

- ✓ **All risks cover for your contents, fine art and jewellery** - up to the sums insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm
- ✓ **Alternative Accommodation** - cover up to 5 years, if your home can't be lived in following an insured loss
- ✓ **Locks & Keys** - replacement of any lost or stolen keys to your home
- ✓ **New purchases** - contents, art and jewellery up to an additional 20% of the sum insured
- ✓ **Dependants contents** - contents up to £15,000 owned by dependent parents or grandparents residing in a nursing or residential care home
- ✓ **Business equipment** - at the home up to £25,000
- ✓ **Business Stock** - up to £15,000
- ✓ **Marquees** - cover up to £30,000 for owned or hired marquees and associated equipment
- ✓ **Personal Money** - cover up to £10,000
- ✓ **Metered water or domestic heating fuel** - cover up to £10,000
- ✓ **Outdoor items** - cover up to your contents sum insured
- ✓ **Lifestyle Protection** - cover including costs incurred as a result of stalking up to £20,000, Trauma Cover up to £15,000 and Counselling fees up to £5,000
- ✓ **Non-motorised watercraft** - cover up to £5,000 for surfboards and hand or wind propelled watercraft (not exceeding 12 feet in length)

Liability

- ✓ Occupiers', personal and employers' liability (including organised events) up to £10M
- ✓ Tenant's liability up to £2M

Legal Protection

We will pay an appointed law firm up to £100,000 on your behalf for:

- ✓ Legal costs incurred in pursuing and defending your rights in respect of employment disputes and contract disputes
- ✓ Financial loss resulting from jury service or court attendance
- ✓ Legal costs incurred in pursuing claims for death or injury and your legal rights following damage to your home or material property
- ✓ Legal costs incurred in defending your rights following an investigation by HM Revenue and Customs or prosecution for using or driving a motor vehicle
- ✓ Telephone helplines including legal advice, tax advice, health and medical information and counselling
- ✓ Householdlaw



WHAT IS INSURED?

Home Emergency

Home emergency is included up to £1,000 per claim. This includes emergency repairs following the failure of or damage to:

- ✓ The primary heating or cooking system
- ✓ The electricity or gas supply at your home
- ✓ The roof of your home
- ✓ Your home's plumbing or drainage system

Home Emergency can also assist you with:

- ✓ Emergency accommodation
- ✓ Emergency repairs to your home security
- ✓ Removal of vermin from your home

Cyber Assistance Helpline & Attack Resolution Service

- ✓ 24/7 helpline with access to experienced fraud and cyber specialists
- ✓ Cyber Attack Resolution Service available to help with technical and forensic support
- ✓ Householdlaw & Cyber Service



WHAT IS NOT INSURED?

- ✗ Deliberate or criminal acts by you or your family
- ✗ Malicious or criminal acts by tenants or paying guests
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Any incident occurring prior to the start of this policy
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials
- ✗ Loss or damage from any unattended motor vehicle unless all windows are closed, all doors and other openings are securely locked shut and any property insured by this section is hidden from view in the boot, closed glove compartment, roof box or elsewhere inside the vehicle where it cannot be seen from the outside
- ✗ Jewellery, watches and personal money whilst in storage

Liability

- ✗ Liability arising from any profession, business or employment of you or your family
- ✗ Liability for any bodily injury to you or your family

Legal Protection

- ✗ Fines, penalties and compensation
- ✗ Any costs where it is likely that you will not recover damages or make a successful defence of your claim
- ✗ Costs incurred before written acceptance of your claim is given by your legal expense provider



WHAT IS NOT INSURED?

Legal Protection

- ✗ Incidents occurring prior to commencement of the policy
- ✗ Contract disputes where you didn't enter into the agreement during the period of cover provided by this policy
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers - this is currently £100 per hour (this amount may vary from time to time)

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied or insufficiently furnished
- ✗ Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw (kilowatt) per hour or 250,000 BTU's (British thermal unit)

Cyber Assistance Helpline

- ✗ Any activities carried out by you for business or professional purposes
- ✗ Events occurring outside of the period of insurance



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Jewellery and watches - £10,000 for a single item, pair or set unless specified
- ! Art and antiques - £25,000 for a single item, pair, set or collection unless specified
- ! £15,000 for theft from any unattended motor vehicle
- ! Any one trailer or non-motorised horse-box - £5,000
- ! Any one quad bike, go-kart or off road motorcycle - £10,000
- ! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- ! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance
- ! Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- ! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your schedule of insurance.



WHERE AM I COVERED?

- ✓ Contents - Worldwide
- ✓ Liability - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. (Personal liability also includes worldwide cover for a temporary visit not exceeding 90 consecutive days)
- ✓ Home Emergency – the risk address(es) shown on your schedule of insurance
- ✓ Legal Expenses - For Personal Injury claims, worldwide cover. For Contract Disputes, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, the European Union, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland, and Turkey. For all other insured incidents, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



WHAT ARE MY OBLIGATIONS?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these conditions are:

- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.



WHEN AND HOW DO I PAY?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.



WHEN DOES THE COVER START AND END?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



HOW DO I CANCEL THE CONTRACT?

If this cover does not meet your needs, please tell us or your insurance advisor.

If you cancel within 30 days from the start date of your policy and, if you have not made a claim, we will refund your premium in full. If you have made a claim or there has been an incident which may result in a claim, you must pay us any amounts that we have already paid or may be required to pay.

If you cancel your policy after 30 days, we will refund your premium for the number of days left on your policy (pro rata refund). If you have made a claim, we will not refund your premium.