

Private Clients Home Insurance Insurance Product Information Document (IPID)

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The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. The insured values and limits of liability are shown in your policy schedule.

What is this type of insurance?

This is a home insurance policy, providing cover options for Buildings, Contents, Valuables, Antiques & Works of Art and Accidents to Domestic Employees. Legal Liability to the Public, Legal Expenses, Home Emergency, and Home Cyber cover are all provided as standard. Annual Travel cover is available as an optional additional cover.



What is insured?

Section 1 – Buildings (if selected)

- ✓ Loss of rent and alternative accommodation up to the sum insured.
- ✓ Building works, materials and supplies of a total value of up to £200,000.
- ✓ Extended replacement cover where you have had a survey carried out in the last 5 years which has been approved by us.
- ✓ Trace and access cover up to the Buildings sum insured.
- ✓ New fixtures and fittings up to 25% of the Buildings sum insured.

Section 2 – Contents (if selected)

- ✓ Accidental loss or damage to the contents while at your home and while away from home anywhere in the world, including: loss of rent and alternative accommodation.
- ✓ Extended replacement cover up to 150% of the sum insured where you have had a valuation carried out in the last 3 years which has been approved by us.
- ✓ Loss of domestic oil and increased metered water charges up to the Contents sum insured.
- ✓ Personal property of guests up to £10,000 per person.
- ✓ Fatal Injury cover of £125,000 for all permanent residents of the home including resident domestic staff.
- ✓ Gifts up to £150,000.
- ✓ Contents cover for family in residential care up to the sum insured.
- ✓ Contents in professional storage up to 10% of the Contents sum insured.

Section 3 – Valuables and Antiques & Works of Art (if selected)

- ✓ All risks cover including accidental loss or damage while at your home and while away from home anywhere in the world.
- ✓ Extended replacement cover up to 200% of the sum insured or £2m (whichever is the lesser), where you have had a valuation carried out in the last 3 years which has been approved by us.
- ✓ Temporary removal of Valuables up to £50,000.

Section 4 – Accidents to Domestic Employees (if Section 2 is selected)

- ✓ Your legal liability for accidental bodily injury to domestic employees anywhere in the world while employed in connection with the premises up to £10,000,000.

Section 5 – Legal Liability to the Public (standard cover)

- ✓ Public liability, property owners' liability, occupiers' liability, personal liability and unrecovered court awards up to £5,000,000.

Section 6 – Annual Travel (optional additional cover)

- ✓ Medical, emergency travel and repatriation expenses up to £10,000,000.
- ✓ Cancellation and curtailment up to £12,500 per person, per trip.
- ✓ Winter sports cover.
- ✓ Personal accident up to £100,000.

Section 7 – Legal Expenses (standard cover)

- ✓ Legal costs and expenses up to £150,000 for; employment disputes, contract disputes, personal injury, clinical negligence, property protection, tax protection, jury service and court attendance, legal defence and identity theft protection.
- ✓ Legal and tax advice, identity theft, health and medical information, counselling helpline and legal services website.

Section 8 – Home Emergency (standard cover)

- ✓ Coverage up to £2,500 (including VAT).
- ✓ Breakdown and damage:
 - of main heating system, plumbing and drainage, home security, roof, toilet unit;
- ✓ Failure of domestic power supply.
- ✓ Loss of keys.
- ✓ Hotel accommodation.

Section 9 – Home Cyber (standard cover)

- ✓ Cost relating to Home Systems restoration, financial loss as a result of Cyber crime and Cyber legal defence.
- ✓ Costs, expenses and compensation awards up to £100,000 in total cover in any one period of insurance.



What is not insured?

General Exclusions (apply to all sections of the policy)

- ✗ Policy excesses and more than the individual covered limits stated in your policy schedule irrespective of whether you have cover under more than one section.
- ✗ Loss or damage caused by:
 - existing deliberate and indirect damage, war, pollution;
 - infestations by creatures, latent defect, faulty design, wear and tear, dryness, damp, wet / dry rot, mould, frost, or anything which happens gradually;
 - pollution or contamination other than escape of oil from fixed domestic heating.

Section 1 – Buildings (if selected)

- ✗ Extended replacement - more than 125% of the **buildings sum insured** if **your home** is Grade I or Grade A listed.
- ✗ Loss or damage to marquees, gates, fences and hedges caused by storm, flood or weight of snow.

Section 2 – Contents (if selected)

- ✗ Domestic machinery, quad bikes, golf-buggies, non-motorised trailers and mobility aids; unless kept in a locked building when not in use.
- ✗ Contents of guests is limited to £10,000 per person.

Section 3 – Valuables and Antiques & Works of Art (if selected)

- ✗ Loss or damage caused or arising from dyeing, cleaning, repairing, renovating or restoration.
- ✗ Digital assets and non-fungible tokens.

Section 4 – Accidents to Domestic Employees (if Section 2 is selected)

Bodily injury caused:

- ✗ by motorised or horse drawn vehicles other than garden or mobility equipment and items designed for a child's use.
- ✗ whilst domestic employees are in Canada or the USA beyond 60 days.
- ✗ Your liability for fines or penalties.

Section 5 – Legal liability to the public (standard cover)

This insurance does not cover any liability:

- ✗ in Canada or the United States of America beyond 60 days.
- ✗ arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act.

Section 6 – Annual Travel (optional additional cover)

- ✗ Claims relating to medical conditions that occurred prior to travelling unless explicitly agreed by us.
- ✗ Persons who are aged 76 or over at the start of the policy.
- ✗ Repatriation after 12 months.

Section 7 – Legal Expenses (standard cover)

- ✗ Any costs and expenses incurred before a claim is accepted. Reasonable prospect of success must exist for Section 7- Legal Expenses claims. Problems existing before our cover starts. If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £200 per hour (this amount may vary from time to time).

Section 8 – Home Emergency (standard cover)

- ✗ Events that do not result in your home becoming damaged, unsafe or insecure to stay in.

Section 9 – Home Cyber (standard cover)

- ✗ Any amount greater than £100,000 in any period of insurance.
- ✗ Insured events which are not discovered during the period of insurance.
- ✗ The first £100 of each and every Cyber assistance and Cyber crime claim.



Where am I covered?



- At your home and anywhere else in the world as detailed in your policy wording and policy schedule.
- Section 2, 3 and 4 (Contents, Valuables, Antiques and Works of Art and Accidents to Domestic Employees) are covered on a worldwide basis whilst away from your home.



What are my obligations?



- You must notify your broker;
- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- within 14 days of you becoming aware of any changes to the information you have provided to us which happen before or during the period of insurance;
- at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or and work involving the use of heat, where the contract value is more than £200,000 in total including VAT;
- if you make any changes that will downgrade the security of fire protections of your home;
- if you stop using your main home as your permanent home;
- if any of your homes become unoccupied;
- within 90 days of increasing your contents sum insured as a result of new acquisitions.



While your broker can guide you, it is your responsibility to make sure that the amount of insurance cover (sum insured) you buy represents the full value of your property.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker.



When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance within the 14 day cooling off period and at any time during the period of insurance by contacting the firm who sold you the policy.



Are there any restrictions on cover?



- The policy contains conditions that relate to timescales for notification and/or reporting which must be adhered to.
- Restrictions apply when the premises is unoccupied for 60 consecutive days. These will be shown in your policy wording.
- For Legal Expenses claims the most we will pay is £150,000 for all claims arising from the same originating cause.
- Home Emergency cover applies only for the contractors call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to £2,500 (including VAT).