

home insurance

Insurance Product Information Document

This insurance with the exception of Family Legal Expenses and Home Emergency is underwritten by Syndicate 2987 of Lloyds of London, which is managed by Brit Syndicates Ltd which is registered in the UK. No. 0824611. Brit Syndicates Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority – Register no. 204930. Lloyd's Europe branch in the UK. Authorised and regulated by the National Bank of Belgium. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Family Legal Expenses and Home Emergency cover is provided by ARAG plc on behalf of ARAG Legal Expenses Insurance Company Limited.

The following summary does not contain the full terms and conditions of the contract which can be found in your full policy documentation, which includes the full list of covers and exclusions. You should also check the policy schedule for details of optional covers and whether any endorsements apply.

What is this type of insurance?

This is a Brit Private Client insurance policy and is designed to meet the needs of customers who wish to protect their home.



What is insured?

Please check your policy schedule to see if the following covers apply to you:-

Your Buildings

- ✓ Physical loss or physical damage to your buildings and other permanent structures shown in the policy schedule. This includes loss and damage caused by fire, theft, flood, escape of water, subsidence, heave and landslip
- ✓ Reasonable costs for comparable alternative accommodation if your home cannot be lived in following a covered loss
- ✓ Locating the source of a leak within your home and any damage incurred as a consequence of locating the leak.
- ✓ Replacement locks and keys
- ✓ Garden reinstatement costs following a covered loss. Up to 10% of the buildings sum insured and up to £5,000 for any one tree, plant or shrub
- ✓ The costs of essential alterations to your home if you become permanently disabled. Up to £150,000

Your Contents

- ✓ Physical loss or physical damage to your contents anywhere in the world up to the amount insured stated in your policy schedule
- ✓ Home office business stock up to £50,000
- ✓ Watercraft up to £25,000
- ✓ Personal money at your home up to £25,000
- ✓ Marquees up to £75,000
- ✓ Accidental loss of oil and metered water from a fixed domestic heating or water installation



What is not insured?

Please check your policy wording and policy schedule for a full list of exclusions

General Exclusions applicable to all sections

- ✗ Loss or damage caused by wear and tear or gradually operating causes
- ✗ Loss or damage caused by mechanical faults or electrical faults or breakdown
- ✗ Routine maintenance and redecoration
- ✗ Loss or damage caused by faulty planning, construction or maintenance
- ✗ Loss or damage caused by frost
- ✗ Loss or damage caused by freezing water in any fixed water or heating system or domestic appliance while your home is unoccupied unless your home is heated to a temperature of at least 10 degrees Celsius
- ✗ Loss or damage caused by the process of professional cleaning, repairing, restoring, altering or renovating
- ✗ Any claims which would result in breaches of UN resolutions, trade or economic sanctions or other laws of the EU, UK or USA
- ✗ Loss, damage, injury, liability, legal claim, costs and expenses caused directly or indirectly from acts of war
- ✗ Loss, damage, injury, liability, legal claim, costs and expenses caused directly or indirectly from nuclear hazard, radioactive, chemical or biological contamination

Your Buildings

- ✗ Subsidence to buildings if the main home is not damaged at the same time by the same event



What is insured? (continued)

- ✓ Newly acquired contents items up to 25% of the highest amount of contents cover listed in the policy schedule

Your Valuable Possessions

- ✓ Newly acquired valuable possessions up to 25% of the total sum insured in each category of valuable possessions
- ✓ Increase in the value of fine art following the death of an artist up to 200% of the amount shown for any one specified item of fine art
- ✓ Fine art and collectible items you must return if it is proven the item is not rightfully yours up to £250,000

Your Liabilities

- ✓ Your liability to others for bodily injury or damage to property of others occurring at your home up to £10,000,000
- ✓ Your liability to others for bodily injury or damage to property of others occurring anywhere in the world up to £10,000,000
- ✓ Your liability to your domestic employees for bodily injury or property damage up to £10,000,000
- ✓ Legal fee's, damages and expenses arising out of your directorship of, or sitting on the board of trustees for, a registered charity up to £2,000,000
- ✓ Your liability arising out of the use of certain motorised land vehicles such as gardening equipment, quad bikes used for recreational use off public roads

Family Protection

We will pay expenses incurred as a result of active assailant and acts of terrorism, aggravated assault, air and/or road rage, car jacking, kidnap, hijack and stalking for:-

- ✓ Related medical or psychiatric assistance or professional counselling fees
- ✓ Rest and recuperation expenses

The limits for this section are detailed within your policy

Home Cyber

Costs up to £100,000 during any one policy period incurred in respect of:-

- ✓ Restoration of personal computer systems and electronic devices following a cyber attack
- ✓ Computer virus removal
- ✓ Financial loss caused by cyber crime

Family Legal Expenses – provided by ARAG

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

- ✓ Employment disputes
- ✓ Contract disputes
- ✓ Disputes relating to visible property, which you own or personal injury
- ✓ Tax disputes



What is not insured? (continued)

- ✗ Wind, storm or flood damage to bridges, gates, fences, wind turbines, sea walls, jetty, pier, bulkheads or docks

Your Contents

- ✗ Loss or Damage to the property of lodgers or tenants
- ✗ Sports equipment whilst taking part in a professional sport

Your Valuable Possessions

- ✗ Loss or damage to valuable possessions used for any trade, business or profession
- ✗ Loss or damage to wine or spirits caused by cork, taint, contamination, unexplained shortages or mysterious disappearance

Your Liabilities

- ✗ Fines, penalties, or punitive damages
- ✗ Liability for any bodily injury to you or your family
- ✗ Drones weighing more than 250g
- ✗ Professional services for which you are legally responsible or licensed
- ✗ Business pursuits other than voluntary work for a registered charity, incidental farming or home business activities as defined within your policy

Family Protection

- ✗ Suicide, deliberate injury or putting yourself in danger
- ✗ Incidents occurring in a country where the Foreign and Commonwealth Office has advised against travel prior to your visit
- ✗ Incidents caused by any person acting on your behalf or a person who is known to you or your family (or your chauffeur in respect of road rage)

Home Cyber

- ✗ Any activities carried out by you for business or professional purposes
- ✗ Confiscation of computer equipment by any government, public, or police authority

Family Legal Expenses – provided by ARAG

- ✗ Contract and tax disputes relating to your business.
- ✗ Internal disciplinary hearings, grievances or appeals
- ✗ Property disputes relating to any building or land other than your home, your let property, and other residence owned and occupied by you from time to time
- ✗ Legal cost and expenses over £50,000 for personal injury claims outside the United Kingdom, Channel Islands, and Isle of Man
- ✗ Parking offences or driving without insurance



What is insured? (continued)

Home Emergency – provided by ARAG

We will pay up to £1,500 for sudden and unexpected events, which clearly require immediate action including:-

- ✓ Total failure of the main heating system
- ✓ Sudden damage to or blockage, breakage, or flooding of, the drains or plumbing system
- ✓ Failure of the domestic electricity or gas supply
- ✓ Damage of failure of external doors, windows or locks, which compromise the security of the home



What is not insured? (continued)

Home Emergency – provided by ARAG

- ✗ Any incident that is not as a result of a sudden and unexpected emergency, which clearly requires immediate action
- ✗ Emergency costs, which have been incurred before we accept a claim
- ✗ Any matter occurring prior to, or existing at the start of the policy, which you believed could give rise to a claim
- ✗ Your home being left unoccupied for more than 60 days consecutively
- ✗ The interruption, failure or disconnection of the mains electricity, mains gas or mains water supply



Are there any restrictions on cover?

Your insurance policy document including the policy schedule, will detail exclusions that apply to each and every section and will detail the cover limits. Specific endorsements, may be applicable to your policy and will be detailed on your policy schedule, which your insurance broker will discuss with you.



Where am I covered?

At your home and anywhere else in the world, as detailed in the sections of your policy wording and policy schedule.



What are my obligations?

- You must notify us of any claim or loss as practicable as possible as any late notification may impact our ability to deal with your claim
- You must take all reasonable steps to prevent loss, damage, accidents or bodily injury and maintain the property insured in a good state of repair
- You must take care when answering any question's we ask by ensuring that all information provided is accurate and complete
- You must tell us if you are undertaking building works over £250,000
- You must tell us as soon as practicable as possible about any changes to the information you have provided us and as detailed in the statement of fact. For example, if your home is unoccupied for more than 60 days, criminal convictions, bankruptcy, business activities at your home



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?

Please check the policy schedule of your policy for the date cover begins and ends.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your insurance broker. If the policy does not meet your needs, you may cancel this policy by notifying your insurance broker within 14 days of the date you received the policy, or the start of your policy period, whichever is the later. You will receive a full refund of any premium provided you have not made a claim.

After this period you may cancel this policy at any time by notifying your insurance broker and any return premium will be calculated on a pro rata basis.