

# Private Clients Home Insurance

## Insurance Product Information Document (IPID)

GrovesJohnWestrup

A Munich Re company

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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 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 family members.
- ✓ 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 £10,000,000.

##### Section 1 – Buildings (if selected)

- ✗ Extended replacement cost for Grade 1 or Grade A listed buildings.
- ✗ Loss or damage to gates, fences and hedges caused by storm, flood or weight of snow.

##### Section 2 – Contents (if selected)

##### 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 included as standard.
- ✓ 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.
- ✓ Legal and tax advice, identity theft, consumer and landlord legal services website.

##### Section 8 – Home Emergency (standard cover)

- ✓ Coverage up to £2,500.
- ✓ Breakdown and damage;
  - of main heating system, plumbing and drainage, home security;
  - caused by vermin.
- ✓ Failure of domestic power supply.
- ✓ Loss of keys.

##### 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.



#### 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.

- ✗ 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.

### **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 (more than a 50% chance of success) for Section 7- Legal Expenses claims. Circumstances existing before our cover starts.

### **Section 8 – Home Emergency (standard cover)**

- ✗ Events that do not result in your home becoming damaged, unsafe or insecure to stay in.
- ✗ Heating breakdown if your boiler is more than 15 years old.

### **Section 9 – Home Cyber (standard cover)**

- ✗ Any amount greater than £100,000 in any period of insurance.

### **⚠ 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.
- ! Legal Expenses claims must be reported to us during the period of insurance. The most the insurer 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.



### **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;
- if you make any changes that will downgrade the security of fire protections of your home;
- if you stop using your home as your permanent home;
- if you regularly leave your home unoccupied or regularly leave the home unattended at night.
- within 90 days of increasing your contents sum insured as a result of new acquisitions.



It is your responsibility to ensure that the amount of insurance cover 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.