

# Home Insurance

## Insurance Product Information Document

Company: Howden UK Brokers Ltd

Product: Howden Home Policy

Howden UK Brokers Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307663. This insurance is underwritten by SiriusPoint International Insurance Corporation who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 202912.

This Insurance Product Information Document provides a summary of the key information for this product. Complete pre-contractual and contractual information on the product is provided in the policy documentation. The policy, along with your personalised schedule will provide you with exact details of what is and isn't covered, along with important duties and conditions that you must comply with in order to ensure your cover remains effective.

### What is this type of insurance?

This policy covers your buildings and contents against loss or damage from specific events (for example - fire, storm or leaking water). Optional covers are available and these will be shown on your policy schedule if you choose to include them.



#### What Is Insured?

*(For a full list of what is and isn't covered please refer to the policy booklet. Your schedule will confirm the operative sections)*

- ✓ A range of sudden and unforeseeable events, such as fire, explosion, theft, escape of water, flood or subsidence to your insured property.
- ✓ If your property is unoccupied, certain events and sections of cover will not be insured. Your schedule will show the extent of cover provided, along with any additional obligations you may have to fulfil.
- ✓ **Buildings** (including outbuildings, domestic garages, walls, gates and fences) - The maximum amount you can claim for is shown in your policy schedule. This amount should represent the cost of rebuilding the property insured, including applicable professional costs and fees.
- ✓ Damage to additional items such as solar panels, sanitary ware, domestic and underground pipes and cables.
- ✓ Costs of alternative accommodation or up to 24 months compensation for loss of rental income following an insured event (limited to 20% of the building sum insured).
- ✓ Costs needed to repair or replace damaged parts of the premises as a result of sourcing and accessing leaks in respect of escape of water (limited to £2,500 any one period of insurance).
- ✓ **Contents** (including tv/radio arials, household goods and possessions whilst in the home) – Reference is to be made to the policy for the full contents definition and to your schedule to see the maximum amounts you can claim for.
- ✓ Replacement of locks or safes following loss of keys (limited to £250 in total in any period of insurance).
- ✓ Contents temporarily removed for reasons such as being valued, cleaned or repaired.
- ✓ Increased domestic water charges following an escape of water claim (limited to £1,000 any one period).
- ✓ Property of your visitors within the home (limited to £1,000 in total).
- ✓ Contents temporarily located at university halls of residences during periods of further education (limited to £2,500 in total, with additional restrictions applicable).
- ✓ Accidental Damage to contents, which covers unintentional one-off incidents such as spills on carpets, or where items are dropped or knocked over – **your schedule will confirm if this cover has been selected/provided.**
- ✓ **Personal and Property owner's liability** - £2 million.
- ✓ Court awards up to £100,000 which remain unpaid 3 months after date of the award.
- ✓ Amounts you become legally liable to pay under the Defective Premises Act 1972 up to a limit of £2,000,000.
- ✓ Amounts you are legally liable to pay for bodily injury by accidents to domestic employees up to a limit of £5,000,000.
- ✓ **Valuables and personal possessions** away from the premises anywhere within the United Kingdom or Europe and also for periods up to 60 days Worldwide (limited to £5,000 per single item unless specified within the schedule).
- ✓ **Domestic Freezer cover** for spoiled food due to temperature changes in your fridge or freezer or where contaminated by fridge or freezer fumes up to £1,000 limit any one period.
- ✓ **Pedal cycles** damaged by theft or accidental damage anywhere in the United Kingdom or Europe.
- ✓ Loss of **Money** (£1,000 any one period) or unauthorised use of **credit cards** (£1,000 any one period) anywhere within UK, Europe or 30 days worldwide.



#### What Is Not Insured?

*(For a full list of what is and isn't covered please refer to the policy booklet, with any additional restrictions being highlighted on the schedule)*

- ✗ Depending on the type of incident, you may be required to pay the first amount of any claim made and this is called the excess. Please refer to your policy and schedule for full details.
- ✗ Your property maintenance costs.
- ✗ Existing damage or damage that was caused deliberately by you or members of the household.
- ✗ Damage arising from war, wear and tear, faulty design or specification.
- ✗ Damage caused by contractors working on the premises or liability arising from any major works they are carrying out.
- ✗ Any reduction in value of the property following repair or replacement.
- ✗ Subsidence damage to solid floors within the property, unless the building is damaged at the same time and by the same event.
- ✗ Subsidence damage whilst the property undergoes structural repairs, alterations or extensions.
- ✗ Accidental damage to contents held in garages or outbuildings.
- ✗ Cover for damage where the property is insured elsewhere.
- ✗ Damage to any sports equipment whilst in use.



#### Are there any restrictions on cover?

*(A full list of the restrictions that apply are found in the policy booklet, with any additional restrictions being highlighted on the schedule)*

- ! Most insured events will not be covered whilst the property is unoccupied (defined in the policy as no one residing in the property for 30 consecutive days or more).
- ! Cover excludes damage caused by domestic pets, insects or vermin.
- ! Cover excludes frost damage to buildings or contents (unless fixed water tanks or pipes).
- ! Cover excludes escape of water due to failure of, or lack of sealant or grout.
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! Cover excludes accidental damage whilst the property is let or sub-let.
- ! Excludes liability arising out of any criminal or violent acts to another person.
- ! Excludes liability arising out of any occupation or business activity.
- ! Excludes liability arising out of owning or using any vehicle, aircraft or boat, or any animal (except for cats, horses or dogs not designated as Dangerous Dogs).
- ! Excludes damage to frozen food if the electricity or gas supply is cut-off by a utilities company.
- ! No theft cover to pedal cycles unless they have been locked to an immovable object or stolen from within a locked building.
- ! Cover for unauthorised use of credit cards only applies where all of the conditions of the credit card issue have been complied with.
- ! Loss of valuables or personal possessions from unattended vehicles restricted to £500 in total.



### Where am I covered?

- ✓ Buildings and Contents – At the premises specified on your schedule
- ✓ Legal Liability – United Kingdom, Europe and Worldwide, excluding cover in USA and Canada where total stay exceeds 30 days
- ✓ Valuables and Personal Possessions – United Kingdom, Europe and 60 days Worldwide
- ✓ Pedal Cycles – United Kingdom and Europe



### What are my obligations?

*(A full list of your obligations, duties and conditions are contained within your policy wording, with any additional ones shown on your schedule)*

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew it.
- You must take all steps to prevent any loss, damage or injury and ensure the agreed protections for securing your property are maintained and working properly.
- You must tell your broker immediately if the occupation of your property changes, if any structural alterations or renovations are to be made, or if any details previously disclosed change at any time before, during and after the policy begins.
- You must notify Insurers in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with Insurers and do not dispose of any damaged items without their approval.
- You must immediately confirm to your broker if your property is to be demolished or becomes subject to a compulsory purchase order.



### When and how do I pay?

You can pay for your policy in full or you may be able to spread the cost over an agreed instalment plan. Please contact your broker for details.



### When does the cover start and end?

This policy runs for 12 months, beginning on the date shown on your policy schedule and ending at the expiry date. You will receive a notice when your policy is approaching renewal.



### How do I cancel the contract?

Please contact your broker to cancel your policy.

#### **Cancellation within 14 days – Cooling off period**

You may cancel this insurance contract provided you have not made a claim under such insurance contract and your broker receives written confirmation of cancellation by post, fax or email within 14 days of the policy start date or the date you receive full policy documentation. If you are able to and do cancel within such 14 day period, we will refund any premiums paid.

#### **Cancellation after 14 days**

You can also cancel this insurance contract at any time by writing to your broker. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim. If your property is unoccupied and you cancel this policy, we will retain a minimum of 50% of the premium.