

NBS Underwriting Household Contents Insurance

Insurance Product Information Document



Your policy is administered by NBS Underwriting and underwritten by HCC International Insurance Company plc (HCCI) trading as Tokio Marine HCC, The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT

HCCI is registered in England and Wales (Company Reg No: 01575839) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202655).

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This document contains some important facts about NBS Household Insurance - Contents. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

NBS Household Insurance - Contents provides cover for the cost of repairing or replacing contents as a result of loss or damage while in the home.



What is insured?

- ✓ Loss or damage to your contents caused by events such as fire, storm or flood, escape of water, theft or attempted theft, impact, malicious acts or vandalism and subsidence;
- ✓ Accidental damage to television sets, video and audio equipment and computers;
- ✓ Accidental breakage of fixed glass and glass tops in furniture including ceramic glass and oven doors in free-standing cookers and mirrors;
- ✓ Up to £750 in any one period of insurance for increased domestic water or domestic oil charges for any one claim, following a leak;
- ✓ Up to £300 for any one claim for replacing locks and keys to intruder alarms and safes installed in the home and outside doors to the home;
- ✓ Up to £2,000,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to 12 months' rent (for a maximum of 20% of the Contents sum insured) you have to pay as the occupier if the home cannot be lived in;
- ✓ Up to £1,500 for any one single item, pair or set;
- ✓ Up to £500 or 3% of the Contents sum insured (whichever is the greater) for theft from an outbuilding;
- ✓ Up to £300 in total for fridge and freezer contents;
- ✓ Up to £200 for pedal cycles unless otherwise stated on your schedule;
- ✓ Up to the amount stated on your schedule for money.

We will also pay the costs for the following for an additional premium:

- ✓ Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as spilling wine on a carpet.
- ✓ Personal Items cover for accidental loss, damage or theft of personal belongings which are worn or carried by you, in your home or anywhere in the world.



What is not insured?

- ✗ Any damage arising from War or Terrorism;
- ✗ Any damage caused by wear and tear or any gradually operating cause;
- ✗ Any loss or damage to drones and liability arising from owning or using any drones;
- ✗ Any loss or damage caused by pets;
- ✗ Any damage to any powered machine whilst it is being used as a tool and if damage arises directly out of its use;
- ✗ Theft of pedal cycles left unattended away from the home, unless attached to a permanent structure by a security device;
- ✗ Any loss by theft not reported to the police within 24 hours of discovery.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Cover is limited for unoccupied properties. Some insured events are not covered if the property has been unoccupied for more than 30 days in a row;
- ! We will not pay the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set or suite or part of a common design or function, where the loss or damage is restricted to a clearly identifiable area or to a specific part.



Where am I covered (Geographical Limits)?

- United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands).
- If you have extended your cover to include personal items, these are covered anywhere in the world.



What are my obligations?

- Comply with the terms and conditions of the policy;
- Take simple precautions to prevent accidents and reduce the likelihood of loss or damage;
- Tell your broker as soon as possible of any change in your circumstances, for example change in address or use of your home or plan to leave the home unfurnished or unoccupied;
- Notify us within 30 days of any incident likely to give rise to a claim (or 7 days in the case of injury, damage or loss of rent, by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons or theft);
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy and will also be shown on the policy schedule that you will receive after you buy.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



How do I cancel the contract?

You have the right to cancel your Policy from inception within 14 days of the receipt of the documents at the start of the insurance ("the cooling off period") if the cover does not meet your requirements by returning all documents and any certificate to your broker who arranged the Policy.

We shall return any premium paid in full within 30 days of the receipt of the notice of cancellation from your broker if the cover is cancelled either

- before the inception date or
- within the 14-day cooling off period provided that no claim has been made or incident advised that could give rise to a claim (in these circumstances no return of premium will be made).

If you wish to cancel at any other time, please contact your broker who arranged the Policy.