

**[Optional: Insert Managing Agent/Coverholder company identifier, e.g. name/logo]**


## Home Insurance Insurance Product Information Document


This insurance is provided by {Name of manufacturer} which is registered in the UK. {Name of manufacturer} is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: {Enter FRN}.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.

### What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence.

 What is insured?
<p><b>Covered sections for your home</b></p> <ul style="list-style-type: none"><li>✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured following loss or damage, plus loss of rent and temporary accommodation costs.</li><li>✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus loss of rent and temporary accommodation costs.</li><li>✓ Valuables and/or personal possessions: The cost of repairing or replacing valuables and personal possessions lost or damaged away from the home.</li><li>✓ Accidental damage to buildings and/or contents.</li><li>✓ Domestic freezer cover: The cost of replacing food in your fridge or freezer.</li></ul> <p><b>Covered sections for you</b></p> <ul style="list-style-type: none"><li>✓ Legal Liability to others: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.</li><li>✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.</li><li>✓ Money: Theft or accidental loss of money.</li><li>✓ Bank cards: Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft.</li><li>✓ Pedal cycles: The cost of repairing or replacing pedal cycles following theft or accidental damage.</li></ul>

 What is not insured?
<ul style="list-style-type: none"><li><input type="checkbox"/> Escape of water, accidental damage, escape of oil, theft, malicious damage, vandalism and frost damage if your home is insufficiently furnished or unoccupied for more than thirty (30) consecutive days.</li><li><input type="checkbox"/> Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).</li><li><input type="checkbox"/> The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).</li><li><input type="checkbox"/> Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.</li><li><input type="checkbox"/> Loss or damage from storm or flood to anything not designed to be left outside.</li><li><input type="checkbox"/> Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.</li><li><input type="checkbox"/> Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.</li><li><input type="checkbox"/> Loss or damage caused by or caused to any computer or electronic data, wherever it may be stored.</li></ul>



## Are there any restrictions on cover?

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- ! Endorsements may apply to your policy.
  - ! Certain limitations may apply to your policy. For example:
    - the excess (the amount you have to pay on any claim);
    - monetary limits for certain items or types of cover.
  - ! There is no cover for theft and attempted theft while your home is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
  - ! There is no cover for subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
  - ! There is no cover for any loss or damage to the buildings while the home is insufficiently furnished for day to day living or unoccupied for more than thirty (30) consecutive days.
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## Where am I covered?

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- ✓ At the home you are insuring in the United Kingdom.
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## What are my obligations?

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- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker within fourteen (14) days of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents from what is shown on your schedule or if you leave your home unoccupied for more than thirty (30) consecutive days.
- You must tell your broker at least fourteen (14) days before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable care to limit any loss, damage or injury and keep the buildings in a good state of repair.

When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “Cancelling This Insurance” section of the policy document.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

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## When and how do I pay?

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- Your broker will advise you of the full details of when and the options by which you can pay.
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## When does the cover start and end?

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- 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.
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## How do I cancel the contract?

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- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.
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