

Standard Home Insurance

Insurance Product Information Document (IPID)



Company: This insurance is underwritten by various insurance companies, led by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202655). Covéa Insurance plc. Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales Number 613259. Registered office: Norman Place, Reading, RG1 8DA. This Insurance is arranged by Vasek Insurance Services Limited. Registered in England No 3620776. Authorised and regulated by the Financial Conduct Authority 309354.

Product: Standard Home Insurance

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy wording which is available at: www.vasek.co.uk.

What is this type of insurance?

This is an insurance policy, for your personal home, to provide cover for loss or damage to your property and/or contents within caused directly by fire, lightning, earthquake, explosion, storm, flood, weight of snow, escape of water, escape of oil, theft or attempted theft, riot, malicious damage, terrorism, collision, falling trees or branches, lampposts or telegraph poles, the breakage of tv, radio and satellite receiving equipment, subsidence, landslip, heave and a whole host of free additional covers for your protection and peace of mind. Cover will only be provided for the sections you select.

Cover may vary depending on the information you provide to us, but this will be clearly shown in your policy documents and/or new business quote provided.



What is insured?

- ✓ **Buildings:** The costs of repairing, replacing or rebuilding your home up to the agreed sum insured, plus the costs of the additional covers provided.
- ✓ **Contents:** The cost of repairing or replacing the contents within your home, up to the agreed sum insured, plus the costs of the additional covers provided.
- ✓ **Valuables and Personal Possession:** The cost of repairing or replacing valuables and personal possessions lost or damaged while away from the home.
- ✓ **Pedal Cycles:** The cost of repairing or replacing pedal cycles following theft or accidental damage at the home.
- ✓ **Accidental damage:** to the buildings or contents.
- ✓ **Legal Liability to the public:** Your legal liability as the property owner or occupier of the property up to £2,000,000 for bodily injury or damage to property caused by an accident happening at the property.
- ✓ **Defective Premises Act 1972:** Your legal liability under the Defective Premises Act in connection with any previously owned property used for residential purposes up to £2,000,000.
- ✓ **Accidents to domestic staff:** Your legal liability for accidental bodily injury anywhere in the world to your domestic staff employed in connection with the property up to £5,000,000.



What is not insured?

- ✗ Wear and tear or anything that happens gradually (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).
- ✗ 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).
- ✗ 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.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets.



Additional covers provided free when the Buildings are insured

- ✓ Accidental Damage to fixed glass, double glazing, mirrors, sanitary ware and ceramic hobs.
- ✓ Accidental Damage to underground domestic pipes, water supply pipes, sewers, drains, septic tanks, blocked sewers, gas pipes and cables.
- ✓ Loss of Rent or Alternative Accommodation up to £75,000 or 20% of the buildings sum insured whichever is greater.
- ✓ Additional Expenses for architects, surveyors, engineers, legal fees, debris removal, demolition, shoring/propping up and the costs of Government or local authority requirements.
- ✓ Increased Water charges following a claim for escape of water up to £5,000.
- ✓ Buyers Benefit anyone buying your property will have the benefit of the buildings section until the sale completes up to the buildings sum insured.
- ✓ Trace and Access costs for finding and repairing the source of water and oil leaks up to £10,000 or 10% of the buildings sum insured whichever is greater.
- ✓ Replacement Locks following loss or theft up to £1,000.
- ✓ Landscaped Garden costs of repairing or replacing gardens damaged by the Emergency Services up to £2,500.
- ✓ Fire Extinguisher Expenses costs for replacing or refilling following damage at the property up to £1,000.
- ✓ Emergency Access Expenses costs for repairing the property following damage caused by the Emergency Services gaining access to the property up to £1,000.
- ✓ CCTV costs of repair or replacing following accidental loss or damage up to £2,500.
- ✓ Nest Removal up to £1,000.
- ✓ Fly Tipping costs for removing illegally dumped items at the home up to £1,000.
- ✓ Index Linking monthly increases in the buildings sum insured to cover inflation.



Buildings Cover can also be extended to include

- Cover for garages away from the home up to 250m.
- Greenhouses, Sheds and Outbuildings belonging to tenants.



Additional covers provided free when the Contents are insured

- ✓ Freezer Contents up to £1,000.
- ✓ Money and Credit Cards up to £500.
- ✓ Accidental Damage to TV's, satellite decoders, audio, video and DVD equipment, radios, home computers and laptops within the home.
- ✓ Accidental Breakage of mirrors, glass tops and glass in furniture and ceramic hobs, and if you are a tenant fixed glass, double glazing and sanitary ware.
- ✓ Contents temporarily removed.
- ✓ Loss of Rent you have to pay as occupier of the home up to 10% of the contents sum insured.
- ✓ Alternative Accommodation up to £20,000 or 10% of the contents sum insured whichever is greater.
- ✓ Tenants Liability for your legal responsibility as a tenant for loss or damage to the buildings up to £15,000 or 10% of the contents sum insured whichever is greater.
- ✓ Accidental Damage to underground domestic pipes, water supply pipes, sewers, drains, gas pipes and cables, which you are legally liable for as a tenant.
- ✓ Fatal Injury cover if you pass away within twelve months of violence by burglars or fire at the home, £10,000 for each person over 16 and £5,000 for each person under 16.
- ✓ Replacement Locks following loss or theft up to £1,000.
- ✓ Increased Water charges following a claim for escape of water up to £5,000.
- ✓ Wedding Gifts cover following loss or damage at the home for one month before and after the wedding day of you or any member of your family up to £5,000.
- ✓ Religious Festival cover for gifts and provisions bought during the month in which you celebrate a religious festival up to £5,000.
- ✓ Students Contents cover for loss or damage to contents belonging to a member of your family who is away at University or College up to £2,500.
- ✓ Computer Data costs for retrieving or replacing electronic or digital data from your computers, home entertainment systems or mobile equipment following loss or damage up to £2,500.
- ✓ Landscaped Gardens costs you have to pay for replacing plants, shrubs and trees in the garden at the premises that you own or which you are legally liable for as a tenant following damage caused by the emergency services or loss or damage up to £2,500.
- ✓ Guests Personal Possessions cover for loss or damage to your guests, visitors or domestic staff while in your home up to £2,500.
- ✓ Professional Removals cover for loss or damage to your contents while they are being moved to your new home.
- ✓ Nest Removal up to £1,000.
- ✓ Fly Tipping costs for removing illegally dumped items at the home up to £1,000.



Contents Cover can also be extended to include

- High Valued Contents
- High Valued Collections
- Specified and Unspecified Valuables and Personal Possessions while in and away from the Home
- Items in Banks/Safety Deposits
- Mobile Phones
- Laptops
- Pedal Cycles
- Guns
- Musical Instruments
- Hearing Aids
- Sports/Leisure Equipment
- Medical Equipment
- Ride on Lawnmowers
- Electric Wheelchairs
- Mobility Scooters
- Quad Bikes
- Increased Contents of Garages, Sheds, Greenhouses and Outbuildings



Are there any restrictions on cover?

- ! 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.
- Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Specific conditions apply, these will be clearly shown in the endorsements on the policy schedule documents or in the policy wording under the section "General conditions, Exclusions and clauses which apply to the whole of this insurance policy" or more specifically in the cover sections on the right hand side stating "What is not covered".
- ! 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.



Where am I covered?

- ✓ At the home you wish to insure in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you purchased valuables and personal possessions while away from the home they will be covered anywhere in the world.



What are my obligations?

- 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 us or your broker 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 us or your broker if the property is going to become unoccupied for any period over 60 days, regularly become unoccupied for periods, is to be let, sublet or if you take in lodgers.
- You must tell us or your insurance broker if your home is going to be used for short periods each week or as a holiday home.
- You must tell us or your insurance broker if work is to be done on your home which is not routine repair, maintenance or decoration, for example any structural alteration or extension to your home.
- You must tell us or your insurance broker if you or any member of your family receives a conviction for any offence except for driving.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible.
- 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 wording.

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.



When and how do I pay?

You will be required to pay as soon as you proceed with cover or if it is a renewal then on or before your renewal date to maintain continuous cover. If however you use an insurance broker they will provide you with information of when and how to pay them. We also operate an interest free 0% direct debit facility so can spread the cost of the premium over 12 months, full details of this facility can be found on our website or from your insurance broker.



When does the cover start and end?

This insurance is for a 12 month period and the start and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel your policy within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. If you cancel within this time you will receive a full refund of premium providing you have not made a claim.

You are also able to cancel your policy at any time after the initial 14-day period and, providing you have not made a claim, we will refund your premium less a charge for the time you were covered, the administrative cost of providing the insurance and our standard cancellation fee.

If you wish to cancel your policy, please contact your broker.