

Insurance Product Information Document

Company: Avantia Insurance Limited is authorised and regulated by the Financial Conduct Authority (Financial Register Number: 304432). Registered address: Cl Tower, St George's Square, New Malden, KT3 4HG.

Product: Homeprotect

This document is a short summary of the cover provided by Homeprotect. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document. In the event of any conflict, the policy booklet and policy document take precedence.

What is this type of insurance?

This insurance policy is designed to protect your home and/or your contents against events (also called 'Insured Losses') such as fire, storm, flood, escape of water, theft, malicious damage, subsidence, landslip or heave and personal liability. *Please check for any endorsements within your policy document which may restrict this cover.*



What is insured?

Buildings

- ✓ The structure of your home and outbuildings (up to the sums insured listed in your schedule)
- ✓ Cost of alternative accommodation for your family and pets if your home can't be lived in following an Insured Loss (up to £75,000)
- ✓ Loss of rent if a tenant can't live in your home following an Insured Loss (up to £30,000)
- ✓ If you let your property, we'll cover your landlord contents (up to £7,500)
- ✓ Tracing and accessing leaks (up to £7,500)
- ✓ If you sell your property and it is damaged between exchange and completion dates, then cover will be provided for the buyer

Contents

- ✓ Your household contents following an Insured Loss (up to the sum insured in your schedule)
- ✓ Cost of alternative accommodation for your family and pets if your home can't be lived in following an Insured Loss (up to £10,000)
- ✓ Replacing security features, following theft of keys (up to £750)
- ✓ Tenant's liability - if you're legally liable for damage (up to £5,000)
- ✓ Food in the fridge or freezer (up to £1,100)
- ✓ Valuables worth less than £1,500 individually or as part of a collection (up to £5,000 or 20% of the sum insured, whichever is lower)
- ✓ Business equipment, e.g. computers, photocopiers etc (up to £3,000)
- ✓ Possessions in outbuildings (up to £1,500)
- ✓ Possessions in the garden (up to £500)
- ✓ Plants in the garden (up to £1,500)
- ✓ Student possessions (up to £6,000 - subject to £500 per item)
- ✓ Possessions temporarily removed (up to the sums insured listed in your schedule)

Liability

- ✓ Property owner's liability: if you're legally liable (up to £5 million)



What is not insured?

- ✗ Anything not defined as an Insured Loss
- ✗ Items you don't own / aren't legally responsible for
- ✗ Pure cosmetic damage, pet damage, wear and tear
- ✗ Accidental loss
- ✗ Incidents which happen before your policy started or after it has ended
- ✗ Damage caused deliberately or recklessly by you, your guests or residents
- ✗ Infestation, corrosion, damp, rot or mould
- ✗ Criminal activity without a crime reference number
- ✗ Repairs, alterations, extensions or renovations unless we agree those in writing
- ✗ Theft or attempted theft from a building without signs of damage to gain entry to the building
- ✗ Items stolen from unoccupied vehicles
- ✗ Breakdowns, mechanical faults, electrical faults or computer viruses
- ✗ Entire pairs, sets or suites where claims will be settled on a proportional basis (e.g. if you damage one of two sofas worth £3,000, the maximum we'd pay would be £1,500)
- ✗ Any amount over £10,000 per claim for damage to buildings (and £5,000 for damage to contents) caused by an electrical power surge
- ✗ Flat roofs, or damage caused by failure of flat roofs, unless there is proof that the flat roof has been inspected and maintained at least every 10 years by a registered builder
- ✗ Damage to aereals, outdoor fuel tanks, hot tubs, swimming pools, tennis courts, drives, footpaths, patios, terraces, walls, gates or fences which is caused by 1) storm, frost or weight of snow; or 2) flood, subsidence, landslip or heave (unless the home itself is also affected)
- ✗ Escape of water claims where 1) the water escaped from anything *other than* fixed indoor; pipes, boilers, water tanks or toilets - *e.g. damage caused by overflowing taps is not covered*; 2) the damage was caused by a lack or failure of sealant or grout; 3) damage to boilers, where the water has escaped internally within the boiler; 4) any amount over £2,000 per claim for metered water bills

Basic Home emergency

- ✓ Call-out charges, parts, materials and labour for emergencies such as burst pipes, drains blockage, removal of wasps' nests or dislodged roof tiles – see [separate IPID](#) for details

Basic Legal expenses

- ✓ Legal disputes relating to your property or consumer goods and services – see [separate IPID](#) for details

Optional cover

- Accidental damage
- Personal possessions anywhere in the world
- Full home emergency – see [separate IPID](#) for details
- Full legal expenses – see [separate IPID](#) for details

- ✗ Damage from falling objects if the objects are normally kept within the boundary of the address



Are there any restrictions on cover?

- ! Endorsements will be listed in your policy document; these specific terms are amendments or additions to the general terms detailed in the policy booklet – please make sure to read these
- ! Claims will be reduced proportionally if you are underinsured. E.g. if your contents are worth £50,000, but you have only listed £25,000 as your contents sum insured, any contents claims will be proportionally adjusted by 50% - a £10,000 Contents claim would be settled at £5,000
- ! Certain types of cover within the policy have an individual specific limit. This is the maximum we would pay in any claim. E.g. a £750 limit on carpets under full accidental damage for buildings
- ! You will need to pay an amount of each claim, known as the excess
- ! Certain items need to be specified if they are to be covered inside the home: high risk items (£1,500 or more); mobile phones (£1,001 or more); electronic gadgets (£350 or more); and bikes (£350 or more). Further, these type of items need to be specified, *irrespective of item value*, for cover away from the home (this includes within the garden, driveway and outbuildings as well as away from the UK)
- ! Cover for theft of bikes is conditional on them being properly secured when left unattended
- ! Jewellery or watches worth more than £5,000 individually need to have been inspected and fixed (where a fix is needed) by a Qualified Jeweller within three years of the claim being made. They also need to be kept in a locked safe or under your personal supervision (i.e. within your sight and reach) when not being worn



Where am I covered?

Typically, you are covered within the insured address, although some coverage is extended to the area within the boundary of the property (e.g. in the garden and outbuildings) and worldwide (e.g. personal possessions cover)



What are my obligations?

- Keep your property in a good state of repair and working condition
- Ensure any building, electrical or plumbing work complies with relevant regulations
- Inform us if any of the information listed in your Statement of Fact is incorrect or changes



When and how do I pay?

You can pay in full when you take out your policy; alternatively, monthly instalment options are available.



When does cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.



How do I cancel the contract?

- If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund including any additional options chosen
- If you cancel your policy after this date, your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account. Please note the £50 Arrangement & Administration fee is non-refundable. There is also a £50 cancellation fee
- if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.
- If you need to cancel or amend your contract, please call us: 0330 660 1000.