

Company: Homeprotect 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 Contents Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

WHAT IS THIS TYPE OF INSURANCE?

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



WHAT IS INSURED?

CONTENTS COVER INSIDE THE HOME

- ✓ Loss or damage to your contents (up to the sums insured listed in your schedule, subject to certain claim limits)
- ✓ Reasonable costs of alternative accommodation for your family and pets if your home can't be lived in following an Insured Loss (limited to £10,000 per claim)

CONTENTS COVER OUTSIDE THE HOME

- ✓ Possessions in the open, within the boundary (limited to £5,000 per claim / £1,500 per item)
- ✓ Possessions stored in outbuildings (limited to £1,500 per claim)
- ✓ Plants in the garden (limited to £1,500 per claim)
- ✓ Possessions stored within occupied student accommodation (limited to £6,000 per claim)

ACCIDENTAL DAMAGE (OPTIONAL COVER)

- Basic cover - accidental damage to consumer electronics used for entertainment purposes, excluding items we define as 'electronic gadgets' (limited to £1,500 per claim)
- Full cover - accidental damage to all your contents

BIKES, GADGETS, VALUABLES (OPTIONAL COVER)

- Protection for your bikes, gadgets and valuables, individually worth £1,500 or more. Covers you against physical damage or theft, anywhere in the world

PERSONAL POSSESSIONS (OPTIONAL COVER)

- Protection for your everyday possessions, individually worth less than £1,500, that you regularly take away from your home. Covers you against physical damage or theft, anywhere in the world



WHAT IS NOT INSURED?

- ✗ Anything not defined as an Insured Loss
- ✗ Items you don't own / aren't legally responsible for
- ✗ Incidents which happen before your policy started or after it has ended
- ✗ Accidental losses
- ✗ Damage caused gradually by wear and tear, failure to fix a known issue, faulty design or poor workmanship
- ✗ Damage caused deliberately or recklessly by you, your guests or residents
- ✗ Damage or liability caused by contractors
- ✗ Damage caused by infestation, vermin, corrosion, damp, rot or mould
- ✗ Damage caused by pets
- ✗ Alleged criminal activity where you don't have a crime reference number
- ✗ Theft or attempted theft without signs of damage
- ✗ Items stolen from unoccupied vehicles
- ✗ Breakdowns, mechanical faults, electrical faults or computer viruses
- ✗ Any amount over £5,000 per claim for damage to buildings caused by an electrical power surge following a lightning storm
- ✗ 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
- ✗ Storm damage unless criteria for storm has been met (e.g. wind speeds of at least 47mph)
- ✗ Escape of water claims where the water escaped from anything other than fixed indoor pipes, boilers, water tanks, toilets or kitchen appliances (including their attachments)
- ✗ More than £5,000 (or 20% of the sum insured, whichever is lower) per claim for High Risk Items (individually worth less than £1,500) that haven't been specified on your policy

LIABILITY COVER

- ✓ Up to £5,000,000 in total per year for accidental death, bodily injury or illness claims to domestic staff (e.g. cleaners, childminders) that you are legally liable to pay
- ✓ Up to £5,000,000 in total per year for liability claims involving accidental death, bodily injury or illness or property damage that you are legally liable to pay

BASIC HOME EMERGENCY

- ✓ Call-out charges, parts, materials and labour for emergencies such as burst pipes, drains blockage or where the security of your property is compromised – see [separate IPID](#) for details

BASIC LEGAL EXPENSES

- ✓ Provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by the policy – see [separate IPID](#) for details



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
- ! Claims will be reduced proportionally if you are underinsured. E.g. if your contents are worth £40,000, but you have only listed £20,000 as your sum insured, any 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 £2,500 limit for visitor contents
- ! You will need to pay an amount of each claim, known as the excess
- ! If any individual items of matching pairs, sets or suites gets damaged and can't be repaired or replaced, your policy will cover the costs of the damaged items - a contribution will be made to the cost of the undamaged items
- ! Bikes, electronic gadgets (including mobile phones) and valuables / high risk items with a replacement value of £1,500 or more, must be specified on your policy to be covered



Where am I covered?

- ✓ The UK address listed on your policy schedule.



What are my obligations?

- You must make sure that all the information you have given us as part of your application, when renewing or making changes is true and complete to the best of your knowledge and belief. Please make sure the information in your policy schedule is correct
- You should pay your premium for the policy
- You and the residents of the property must take all reasonable precautions to avoid loss or damage and take all reasonable steps to safeguard your property from loss or damage.
- You must tell us as soon as possible about any of the following changes:
 - moving to a new address
 - undertaking any building work worth more than £20,000
 - letting your home or using it for any purpose other than as your residence (including business use)
 - your home no longer being occupied solely by you or your family
 - your home isn't furnished or hasn't been visited by you for 30 consecutive days or more
 - declaring bankruptcy or being convicted of an offence (excluding driving offences)
- If you need to make a claim on your policy, you must be able to substantiate your loss



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



When does cover start and end?

Cover starts 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.