

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

Product: Homeprotect Home Insurance – Buildings Cover

This document summarises key features and exclusions and does not form part of the contract between us. Full contractual details are in your policy documents.

WHAT IS THIS TYPE OF INSURANCE?

This policy covers your property against events (also called 'Insured Losses') like fire, storm, flood, escape of water, theft, and subsidence. Check your policy document for any endorsements that may restrict cover.



What is insured?

- ✓ Loss or damage to your home's structure (e.g. walls, roof, foundations, outbuildings) caused by insured losses such as:
 - Fire, explosion, lightning, earthquake
 - Storm or flood
 - Escape of water or oil
 - Theft or malicious damage
- ✓ Alternative accommodation up to £75,000 if your home is uninhabitable due to an insured loss.
- ✓ Loss of rent cover up to £30,000 if your tenants or paying guests are unable to stay due to an insured loss.
- ✓ Trace and access cover up to £10,000 for locating leaks.
- ✓ Accidental damage cover (if selected):
 - Basic cover: fixed glass, sanitaryware, and ceramic hobs.
 - Full cover: accidental damage to your home and outbuildings.
 - Damage to underground services that you're responsible for.
- ✓ Liability cover up to £5,000,000 per period of insurance for:
 - Third parties – accidental death, injury, illness, or property damage due to your actions
 - Domestic staff – accidental death, injury, or illness while working for you
- ✓ Basic Home Emergency Cover: Call-out charges, parts, and labour for emergencies such as burst pipes and blocked drains – see [separate IPID](#) for details.
- ✓ Basic Legal Expenses Cover: Legal advice and cover for certain legal problems – see [separate IPID](#) for details.



What is not insured?

- ✗ General wear and tear, maintenance, or gradual damage (e.g. damp, rot, corrosion).
- ✗ Poor workmanship, faulty design, or defective materials.
- ✗ Damage due to lack of maintenance or failure to keep the home and outbuildings in a good state of repair.
- ✗ Damage or liability caused by contractors.
- ✗ Damage caused by pets, vermin, or infestations.
- ✗ Theft unless theft criteria is met (e.g. signs of damage caused by the thief).
- ✗ Storm damage unless storm criteria is met (e.g. wind speeds of at least 47 mph).
- ✗ Storm damage to gates, fences, driveways, or aerials unless the home or outbuildings are also damaged by the same event.
- ✗ Damage to 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 qualified roofer.
- ✗ Damage caused by falling objects if the objects are normally kept within your property boundary.



Are there any restrictions on cover?

- ! If your home is unoccupied for more than 30 days, cover for theft and escape of water may be limited.
- ! Alternative accommodation is subject to reasonable costs based on the availability and type of accommodation required.
- ! Certain claim limits apply. E.g. a £1,000 claim limit applies to storm-related roof damage if the roof was not in a good state of repair.
- ! Specific terms or conditions (endorsements) may apply to your policy.

These will be listed in your policy documents and may amend or add to the general terms.

- ! You will need to pay an excess for each claim. The amount depends on the type of claim and is shown in your policy documents.
- ! Claims may be reduced proportionally if the sum insured does not represent the full replacement cost of the property.



Where am I covered?

✓ Your insured address in the United Kingdom, Channel Islands or Isle of Man.



What are my obligations?

- Provide accurate information when applying for or renewing the policy or making changes throughout the year.
- Maintain the home in a good state of repair and complete required inspections (e.g. flat roof inspections every 10 years).
- Inform Homeprotect if you move home, undertake major renovations, or if the property becomes unoccupied.
- Take reasonable steps to prevent loss or damage (e.g. turning off water supply if away during winter months).
- Pay your premium on time.
- 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 single annual payment or in monthly instalments.



When does cover start and end?

- Cover starts from the date shown on your policy schedule and runs for 12 months.
- It must be renewed annually to remain in force.



How do I cancel the contract?

- You can cancel within 14 days of purchasing the policy or receiving documents for a full refund (unless a claim has been made).
- If you cancel after 14 days, a refund will be given for the remaining period, minus the £50 administration fee.
- To cancel, contact Homeprotect at 0330 660 1000 or via webchat on their website.