

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 – Contents 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, flood, theft and malicious damage. Check your policy document for any endorsements that may restrict cover.



What is insured?

- ✓ Loss or damage to contents inside the home due to insured events such as fire, storm, flood, theft, and malicious damage
- ✓ Alternative accommodation up to £10,000 if your home is uninhabitable due to an insured loss.
- ✓ Possessions outside the home:
 - In the garden (up to £5,000 per claim / £1,500 per item)
 - In outbuildings (up to £2,000 per claim)
 - In occupied student accommodation (up to £6,000 per claim)
- ✓ Accidental damage cover (if selected):
 - Basic cover: non-portable consumer electronics for entertainment (up to £1,500 per claim).
 - Full cover: all your possessions.
- ✓ Valuables, bikes, and gadgets (if selected):
 - Inside or outside the home – Covered for theft and physical damage.
 - Away from home – Covered for theft, physical damage and loss.
- ✓ Personal Possessions (if selected):
 - Items under £1,500 regularly taken away from home.
 - Covered for theft, physical damage, and loss worldwide.
- ✓ 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



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 your possessions 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).
- ✗ Items stolen from unattended vehicles.
- ✗ Storm damage unless storm criteria is met (e.g. wind speeds of at least 47 mph).
- ✗ Breakdowns, mechanical faults, or computer viruses.



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. £2,000 per claim for unspecified contents in outbuildings.
- ! 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 your contents.

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.



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.
- Take reasonable steps to prevent loss or damage (e.g. locking doors and windows).
- Maintain your contents in a good state of repair and complete required inspections (e.g. jewellery or watches worth more than £5,000 each must be inspected every three years by a qualified jeweller).
- Inform Homeprotect if you move home, let the property, undertake major renovations, or if the property becomes unoccupied.
- Pay your premium on time.
- If you make a claim, 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.