

Home – Buildings and Contents cover

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Product: Profile Policy



This document provides a summary of the key information relating to your buildings and contents insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a bedroom rated policy for loss or damage to buildings and contents.



What is insured?

- ✓ **Damage or loss** caused by things such as fire, storm, flood, theft, escape of water, vandalism and subsidence:
- ✓ Buildings cover – up to £1,000,000;
- ✓ Contents cover – up to £80,000.

- ✓ **Alternative Accommodation** for costs of alternative accommodation or loss of rent if your home can't be lived in:
- ✓ Buildings cover – up to £45,000;
- ✓ Contents cover – up to £8,000.

- ✓ Lost or stolen keys (external doors and windows of your home) – Up to £1,000.

Other benefits: Contents cover

- ✓ Occupiers' and Personal liability – up to £2,000,000
- ✓ Accidental damage to audio & visual equipment such as TVs, personal computers, digital boxes and games consoles;
- ✓ Bicycles (stolen from or damaged within the home) up to £750 each;
- ✓ Business Equipment - up to £5,000;
- ✓ Freezer contents - up to £1,000;
- ✓ Credit Cards - up to £500;
- ✓ Loss of domestic heating fuel and metered water - up to £2,000;
- ✓ Contents in the open - up to £1,000 (within the land belonging to your home).

Other benefits: Buildings cover

- ✓ **Property owners liability** – up to £2,000,000;
- ✓ **Trace and access** - up to £10,000 for the cost of locating the source of the damage, following damage caused by water or domestic heating fuel escaping from any fixed domestic water or heating installation;
- ✓ **Emergency Access** – up to £500 for damage to your home and gardens, caused by the emergency services breaking in to deal with an emergency;
- ✓ **Blockage of sewer pipe** – up to £1,000 towards the cost of breaking and repairing a blocked underground pipe that connects your home to the main sewer. We will only do this if a contractor cannot clear the blockage.

You may buy extended **accidental damage cover** for an **additional price**. Your schedule will show if you have this cover.

- ✓ Extended accidental damage cover up to the sum insured for sudden, unexpected damage where the cause can be determined.

Other cover options are available for an additional price such as: personal belongings cover, and bicycles cover.



What is not insured?

- ✗ Vandalism, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees;
- ✗ Certain perils, such as theft, attempted theft, vandalism and escape of water are not covered while your home is unoccupied (not lived in for more than 60 days);
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy;
- ✗ Any loss or damage caused by pets or domestic animals (except as covered by the Occupiers and personal liability section of your contents cover).

Buildings cover:

- ✗ Any water damage caused by not using the correct or enough sealant or grout, or the sealant or grout failing over time;
- ✗ Any loss or damage caused by the escape of water from guttering, down pipes, roof valley and gullies;
- ✗ Storm or flood that has damaged gates, hedges and fences;
- ✗ Loss or damage caused by rising ground water levels;
- ✗ Property owners' liability arising from the occupation of the buildings or due to business use;
- ✗ If you have bought extended accidental damage cover, this doesn't cover damage arising from structural movement.

Contents cover:

- ✗ Accidental damage to laptops or other computer equipment designed to be portable (unless extended accidental damage cover is in force);
- ✗ Loss or damage caused by theft whilst your home is lent, let or shared, unless involving forcible or violent entry / exit to your home;
- ✗ Any loss or damage caused by the escape of water from guttering, down pipes, roof valleys and gullies;
- ✗ Bicycles in the open within the land belonging to your home and not secured to a fixed permanent structure;
- ✗ Loss or damage caused by overflowing of water due to taps being left on. (unless extended accidental damage is in force).

Extended Accidental damage cover is limited to £1,000 for damage to fragile materials, such as glass, china, and porcelain

Personal Belongings (if shown on your Schedule)

- ✗ Theft from unattended vehicles unless the property is out of sight in a locked boot or glove compartment.

Bicycles (if shown on your Schedule)

- ✗ Theft of unattended bicycles away from your home unless they are in a locked building or secured to a permanent structure with a lock.



Are there any restrictions on cover?

There is no cover for:

- !! loss or damage caused by wear and tear, wet or dry rot or anything which happens slowly over time;
- !! loss, damage or liability due to lack of maintenance, restoration, renovation, breakdown or repair; or
- !! loss or damage caused by insects, parasites, rats, mice, squirrels, pigeons, foxes, fungus or mildew.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ UK or anywhere else in the world for up to 60 days if Personal Belongings cover is paid for and shown in your schedule.



What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us;
- You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair;
- You must tell us as soon as possible if you have had a loss, accident or theft;
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements;
- You must pay £250 excess for escape of water claims and £1,000 excess for subsidence claims.



When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to your broker about credit facilities.



When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your policy. The policy is renewable each year.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker.

If you want to cancel your policy we will refund your premium for the exact number of days left on your policy. No refund will be given if you have made a claim in the current period of insurance.

If you have a Loan Agreement with Covea Insurance plc, all outstanding monies must be paid to us as described in your Loan Agreement if you cancel your policy.

Making a claim

Who to call when you need to make a claim.

For claims

By phone: **0330 024 2255**

Online notification: www.coveainsurance.co.uk/reportclaim

Email: householdclaims@coveainsurance.co.uk

Or you can write to: Covéa Insurance, Property Careline, PO BOX 824, Halifax, HX1 9QT

Is something wrong?

If you aren't satisfied with the service we have provided, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

For complaints

By phone: 01422 286306

By email: Home.CustomerRelations@Coveainsurance.co.uk

Or you can write to us: Customer Relations, Covea Insurance plc, A & B Mill, Dean Clough, Halifax, West Yorkshire, HX3 5AX.

If we can't resolve your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service.

Their address is: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

What happens if We can't meet our liabilities?

General insurance claims are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Covéa Insurance cannot meet its obligations (e.g. if Covea Insurance plc goes out of business, into liquidation or is unable to trade).

Full details of the cover available can be found at www.fscs.org.uk. Covéa is a member of this scheme.