

# Home - Buildings 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: Home Policy

This document provides a summary of the key information relating to your buildings 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 sum insured rated policy for loss or damage to buildings, up to the limit stated in your schedule.



#### What is insured?

- ✓ **Damage or loss** caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence - up to £500,000 max;
- ✓ **Trace and access** - up to £5,000 for the cost of locating the source of the damage, following damage caused by water or oil escaping from any fixed domestic water or heating installation;
- ✓ **Property owners liability** – up to £2,000,000;
- ✓ Accidental damage to **cables, pipes or tanks**;
- ✓ **Alternative Accommodation** – up to 20 % of sum insured for cost of alternative accommodation or loss of rent if your home cannot be lived in.

You may buy extended **accidental damage** cover for an **additional price**. This will be shown on your schedule if you are covered.

- ✓ Extended accidental damage cover up to the sum insured for any unexpected physical damage to your home caused suddenly by an identifiable external means.



#### What is not insured?

- ✗ Malicious damage, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees;
- ✗ Certain perils, such as theft, attempted theft, malicious damage and escape of water are not covered while your home is unoccupied (not lived in for more than 30 days);
- ✗ 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 owner's liability arising from the occupation of the buildings or due to business use;
- ✗ If you have bought extended accidental damage cover, this does not cover damage arising from structural movement.



#### 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 gradually.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



## 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 your best 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/intermediary 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. We recommend that you review and update your cover to make sure it remains adequate.



## 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

- **within 14 days**, we will refund your premium for the exact number of days left on your policy, less a fee of £24 plus Insurance Premium Tax; or
- **outside of 14 days**, we will refund your premium for the exact number of days left on your policy, less a fee of £24 plus Insurance Premium Tax.

We will also do this if you want to cancel the policy after the renewal date. No refund will be given if you have made a claim in the current period of insurance. Fees will only be applied to your cancellation if this occurs in the first year of your 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.

# Customer Information

## Making a claim - If you need to make a claim for Buildings, here's what to do:



### Before you start

Check your policy booklet and schedule to make sure you have the right cover.

You will need to have the following details to hand before you start your claim.

- ✓ Your policy number
- ✓ Your home postcode
- ✓ The nature of the problem



### Start your claim



Call us on:  
**0330 024 2255**

We will go through all the details and sort everything out for you.

You can also report your claim online at: [www.coveainsurance.co.uk/reportclaim](http://www.coveainsurance.co.uk/reportclaim).



### Leave the rest to us!

Once you have told us about your claim, we will take care of it all as quickly as we can.

To put your mind at rest repairs completed by our approved repairers as a result of a claim are guaranteed. The length of the guarantee may vary.

## Is something wrong?

If you are not 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:



By phone: 01422 286306



By email: [home.customerrelations@coveainsurance.co.uk](mailto: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 cannot 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: 0300 123 9123 from a mobile or 0800 023 4567 from a landline



Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



Website: [www.financial-ombudsman.org.uk](http://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 Covéa Insurance go out of business, into liquidation or are unable to trade).

Full details of the cover available can be found at [www.fscs.org.uk](http://www.fscs.org.uk). Covéa Insurance is a member of this scheme.

