

Home - 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: Home Policy

This document provides a summary of the key information relating to your 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 sum insured rated policy for loss or damage to contents which you own or are legally responsible for, up to the stated limit in your schedule that you have chosen.



What is insured?

- ✓ **Damage or loss** caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence - up to £60,000 max;
- ✓ **Occupiers and Personal liability** – up to £2,000,000 to cover your legal liability for injury caused to a third party or their property;
- ✓ **Lost or stolen keys** (external doors and windows of your home) up to £500;
- ✓ **Accidental damage** to audio & visual equipment such as TV, DVD players, personal computers, digital boxes and games consoles;
- ✓ **Pedal cycles** (stolen from or damaged within the home) up to £750 each;
- ✓ **Business Equipment** - up to £5,000;
- ✓ **Alternative accommodation** - up to 20% of sum insured for cost of alternative accommodation or loss of rent if your home cannot be lived in;
- ✓ **Freezer contents** - up to £1,000;
- ✓ **Personal Money** - up to £1,000;
- ✓ **Credit Cards** - up to £1,000;
- ✓ **Loss of oil and water** - up to £1,000 (following accidental damage to the water or heating system);
- ✓ **Contents in the open** (within the boundary of the home) up to £500.

You can buy extended **accidental damage** cover for an **additional price**. 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.

Other cover options are available for an additional price such as: **personal possessions cover**, and **pedal cycles cover**.



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);
- ✗ 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 valley and gullies;
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy;
- ✗ Loss or theft of personal money or credit cards from the home while any part of the home is lent, let, sub-let or shared, unless following forcible or violent entry.

Personal Possessions (if this is shown in your schedule)

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

Pedal Cycles (if this is shown in your schedule)

- ✗ Theft of unattended pedal cycles away from the home unless securely locked to a permanently fixed structure or in a locked building.



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;
 - !! loss, damage or liability due to lack of maintenance, restoration, renovation, breakdown or repair.



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 Possessions 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 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.



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



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



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 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. Covéa Insurance is a member of this scheme.

