

# Home Insurance: Insurance Product Information Document

Insurer: First Underwriting Limited

Product: Premium



Insurer: Cover has been issued and arranged by First Underwriting Limited under authority granted by Accredited Insurance (Europe) Limited who are authorised and regulated by the Malta Financial Services Authority. First Underwriting Limited is authorised and regulated by the Financial Conduct Authority under FRN 624585.

This document will outline specific cover features and benefits. It does not contain the full terms and conditions of the contract of insurance, which can be found in the policy wording. The terms and conditions can also differ depending on the occupancy status of your property.

## What is this type of insurance?

Buildings & Contents insurance (£1,000,000 claim limit for buildings and £100,000 claim limit for contents)



### What is insured?

Loss or damage caused by:

- ✓ Fire, Smoke
- ✓ Earthquake, Explosion, Lightning
- ✓ Aircraft or any other flying object
- ✓ Riot or civil commotion
- ✓ Impact by vehicle or animal
- ✓ Breakage of aerials
- ✓ Falling trees, Storm
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism
- ✓ Flood
- ✓ Escape of water and oil
- ✓ Subsidence, Ground Heave or Landslip
- ✓ Money & Credit Cards (up to £500) & Frozen Food



### What is not insured?

- ✗ Any loss below the applicable total excess (compulsory plus any voluntary)
- ✗ Wear and Tear, lack of maintenance and/or existing damage
- ✗ Deliberate acts
- ✗ War and Radioactive contamination.



### Are there any restrictions on cover?

- ! Full details of cover restrictions can be found within the policy wording which is available from your Insurance Advisor.



### Where am I covered?

- ✓ Cover is provided for properties within the United Kingdom only.



### What are my obligations?

- You must take reasonable care to prevent loss or damage to your property. If however there is a claim or possible claim you must tell us as soon as possible. You must also take all reasonable steps to prevent any further loss or damage.
- You must tell us immediately about any change of information which may be relevant to the policy. If you are in any doubt whether a change is relevant please contact your Insurance Advisor.



### When and how do I pay?

Terms and conditions of payment are agreed with your Insurance Advisor.



### When does the cover start and end?

12 months after the agreed Start Date



### How do I cancel the contract?

You may cancel your policy at any time by contacting your Insurance Advisor.