

# Home Policy

## Insurance Product Information Document

### Lead Company: Vigilis Services Limited

Authorised and Regulated by GFSC (1290B) and FCA (771790)

### Product: Metropolitan Home

### Additional Company: ARAG plc

Authorised and Regulated by FCA (452369)

### Product: Legal Expenses / Home Emergency

### Additional Company: Complectus Limited

Authorised and Regulated by the FCA (774491)

### Product: Key cover

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Home Insurance Policy



#### What is insured?

Please check the [Schedule](#) to confirm that cover has been selected for all stated risks

#### Personal Possessions

- ✓ damage caused by certain listed perils because of a sudden or unforeseen event to personal possessions owned by you or for which you are responsible at or whilst removed from an insured address. Additional covers include: (1) pairs sets & suites (2) loss of money up to £500
- ✓ damage, accidental damage or accidental loss to personal possessions which are owned by you at an insured address on your schedule anywhere in the UK or European Union (EU)

#### General Contents

- ✓ damage caused by certain listed perils because of a sudden or unforeseen event to general contents owned by you or for which you are responsible at an insured address and anywhere in the world whilst temporarily removed. Additional covers include: (1) freezer contents up to £500 (2) loss of oil (domestic heating fuel) and metered water - up to £500 (3) student possession - up to £500
- ✓ Accidental Damage, to fixed glass in furniture, mirrors, cooking hobs and oven doors while in your home
- ✓ Accidental Damage to televisions, DVD players, video and DVD recorders and other audio equipment and home computers in your home up to £500

#### Buildings

- ✓ Accidental Damage to underground pipes or cables serving the buildings
- ✓ Accidental Damage to fixed glass including double glazing, ceramic hobs, and sanitary ware forming part of the Buildings



#### What is not insured?

- ✗ gradual physical loss or damage such as wear and tear, rising damp, infestation or the cost of routine maintenance and redecoration
- ✗ damage and liability arising from pollution or contamination unless accidental or domestic oil installation leakage
- ✗ Accidental loss or accidental damage unless specified on your schedule
- ✗ damage or liability due to deliberate acts (except theft) or confiscation
- ✗ damage caused by defective maintenance or faulty materials, design or workmanship
- ✗ any computer error or damage caused by electrical or mechanical fault or breakdown
- ✗ war and terrorism

#### Personal Possessions and General Contents

- ✗ damage to unfurnished or unoccupied property unless Policy conditions apply
- ✗ theft or attempted theft by deception
- ✗ damage whilst being transported or in storage unless certain Policy conditions apply

#### Personal Possessions

- ✗ items lost or stolen from unattended vehicle
- ✗ business equipment
- ✗ loss of online goods or services

#### General Contents

- ✗ damage to quad bikes, golf buggies, motor cycles, rowing boats, dinghies or sailboards when being used or raced
- ✗ animals, birds and fish
- ✗ whilst in storage
- ✗ coastal or river erosion

#### Buildings

- ✗ fences, gates and posts
- ✗ storm or flood to open sided buildings unless caused by falling trees or telegraph poles
- ✗ coastal or river erosion
- ✗ subsidence, ground heave or landslip to permanent structures unless your home is damaged at the same time by the same cause
- ✗ Increased compulsory excess of £500 for Escape of Water claims

- ✓ damage caused by certain listed perils because of a sudden or unforeseen event to buildings owned by you or for which you are responsible at an insured address. Additional covers include: (1) find a leak (trace and access) - up to £1,000 (2) alternative accommodation - up to 25% (3) additions & alterations - up to 10% (4) loss of oil (domestic heating fuel) and metered water - up to £500 (5) building work and/or refurbishment - up to £25,000

#### Liability

- ✓ property owner's legal liability for accidental third- party property damage or injury. Additional cover includes;
- ✓ occupiers', personal and employers' liability for accidental third- party property damage or injury

#### Lifestyle and legal expenses

- ✓ full lifestyle and landlord legal costs and expenses for specified risks where the claim is reported and has reasonable prospects of success - up to £50,000

#### Home Emergency

- ✓ emergency costs for specified risks - up to £3,000

#### Key cover

- ✓ loss or theft of keys - up to £1500

#### Liability

- ✗ damage to your property or injury to you
- ✗ fines and penalties
- ✗ specified motorised vehicles, trailers, air and water craft unless excluded
- ✗ business activity
- ✗ contractual liability



#### Are there any restrictions on cover?

- ! If your home is not furnished enough to be lived in, or unoccupied for more than 30 days some sections of this policy will not apply, so please refer to your policy wording as cover may be restricted
- ! limits apply to personal possessions and general contents sums insured and any escape of water claim (per Schedule)
- ! limits of liability: £2,000,000 for third parties and £10,000,000 for domestic employees
- ! any excess amount (per Schedule)
- ! full details must be referred prior to the commencement of any building work where the estimated value is in excess of £25,000
- ! new additions or alterations, newly acquired fixtures & fittings and gifts & new possessions requires notice within 60 days
- ! emergency costs limited to boilers up to 15 years old



#### Where am I covered?

You are covered:

- in the UK, Isle of Man and Channel Islands or whilst temporarily removed anywhere in the world for damage or loss as a result of a sudden and unforeseen event or liability; and
- during temporary visits elsewhere in the world for liability
- in the UK for home emergency

for legal costs and expenses in the UK, Isle of Man and Channel Islands courts and also in the EU, Norway and Switzerland for contract disputes and personal injury claims



#### What are my obligations?

- You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete
- You must use your locks, safes, alarms and any other security measures in a sensible and practical manner to ensure the security of your home and possessions
- You must let us know if your home is unfurnished or unoccupied for more than 30 days in a row
- You must provide us with details of any building work or heat processes where the estimated value of the works is in excess of £25,000
- You must follow the claims procedures and use the claims contacts detailed in the Policy



#### When and how do I pay?

You will need to pay your premium before your cover starts or renews. The broker or insurance intermediary will tell you what premium to pay and the ways to make payment. If you want to pay by instalments, you may be introduced to a specialist premium finance company.



#### When does cover start and end?

The period of insurance is shown in the Schedule. The Policy normally lasts for a period of 12 months and is annually renewable.



### **How do I cancel the contract?**

You may cancel this insurance by writing to your broker or insurance intermediary within 14 days of either the start of the period of insurance or the date, on which you receive your documents, whichever is the later, this is known as a cooling off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less an administration charge of £30.00 plus IPT for cancellation.

You may also cancel this insurance at any time by writing to your broker or insurance advisor. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim.