

Contents Insurance

Insurance Product Information Document

Company: Arun Estate Agencies Limited
Registered in England No 2597969. Authorised and regulated by the Financial Conduct Authority 40544



Product: Home in One Policy

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a household insurance policy to cover loss or damage to your contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

Contents includes household goods and other items within the home



What is insured?

- ✓ The maximum amount you can claim for physical loss or damage to household goods and other items within your private dwelling or its garages and outbuildings, which are your property or for which you are legally liable for is **£75,000**
- ✓ Fire – up to the maximum amount shown above
- ✓ Storm – up to the maximum amount shown above
- ✓ Damage caused by the escape of water from fixed water tanks, apparatus, pipes – Up to the maximum claim amount shown above including the loss of up to £2,500 of metered water
- ✓ Damage caused by the escape of oil from a fixed domestic oil-fired heating installation – Up to the maximum claim amount shown above including the loss of up to £2,500 of domestic oil.
- ✓ Flood – up to the maximum amount shown above
- ✓ Theft/attempted theft – up to the maximum amount shown above
- ✓ Collision by any vehicle or animal – up to the maximum amount shown above
- ✓ Accidental damage to electronic equipment such as televisions, satellite decoders, cameras, radios, home computers, laptops, tablets and mobile phones whilst in your home – Up to the maximum claim amount shown above
- ✓ Valuables within the home - Up to 33.3% of the contents sum insured (up to 10% of the contents sum insured for any single item of valuables) other than pictures and works of art
- ✓ Contents in garages and outbuildings – up to £5,000
- ✓ Money – up to £750
- ✓ Fridge & freezer contents - Unlimited
- ✓ Loss of rent/alternative accommodation – Up to 25% of the sum insured for buildings
- ✓ Replacement locks & keys – up to £2,500
- ✓ Occupiers and Personal Liability – Up to £2,000,000

Legal Expenses (when selected – see policy schedule)

You and your family living with you can claim up to £75,000 in circumstances such as the following:

- ✓ Disputes with another party who causes damage to your property, nuisance or trespass.
- ✓ Personal injury
- ✓ Breach of employment rights.
- ✓ Disputes about goods or services you have bought

Home emergency cover

You can claim up to £1,500 in total for circumstances such as the following:

- ✓ Damage, blockage or breakdown to drains or plumbing system within the home.
- ✓ Electricity or gas failure in your home.
- ✓ Damage to security at your home.
- ✓ Loss of keys to your house.
- ✓ Pests inside your home.



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets

Legal expenses (when selected – see policy schedule)

- ✗ Costs incurred without our prior consent
- ✗ Accountancy fees that relate your business trade or profession.
- ✗ There is no cover for claims in respect or works undertaken or to be undertaken by or under the order of any government or public or local authority

Home emergency cover

- ✗ Any replacement roof tiles (unless this is the only way to contain the emergency).
- ✗ Removal of rats, mice and grey squirrels from outside the main building of your property including outbuildings.
- ✗ Damage to outbuilding windows, outbuilding doors and outbuilding locks.
- ✗ Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.



Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! the excess (the amount you have to pay on any claim);
- ! monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! There is no cover for theft and attempted theft while your Home is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.

Legal expenses (when selected – see policy schedule)

- ! **Qualifying period:** There is 90 day qualifying period for claims for Employment Disputes, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

Home Emergency

- ! If you are found to have known about a loss or damage arising from an emergency before the start date of this policy, the insurer will withdraw cover.
- ! If in the opinion of the contractor, they are unable to repair your boiler/hot water system, you may receive £250 towards buying a replacement. This must be claimed on a reimbursement basis within 90 days of the contractor's attendance at your home. If you decide not to replace your boiler on the advice of the contractor, cover will no longer apply.



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If optional valuables and personal possessions cover is selected you are covered worldwide for these items

Legal expenses (when selected – see policy schedule)

- ✓ Claims which arise, or where proceedings are brought in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Home emergency Cover

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

Legal Expenses (when selected – see policy schedule)

- You must gain our consent before incurring any legal advisers' costs.

Home Emergency

- If you employ your own contractor, you must provide a fully itemised invoice or receipt from your contractors to support your claim for reimbursement.



When and how do I pay?

Premiums are payable monthly by direct debit. Premiums may also be paid annually by direct debit or by credit/debit card by arrangement, for details call 01634 731 537



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting Arun Estate Agencies Ltd. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.