

# Home Buildings and Contents Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance plc

**Product:** Home Solutions Policy

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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?

Buildings insurance provides cover for the structure of your home and any permanent fixtures and fittings. It includes garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

Contents insurance provides cover for household goods, personal property, valuables, pedal cycles and office equipment in your home plus extra cover as shown in the policy.

### What is insured?

#### Cover for your home and contents

- ✓ Buildings replacement - up to £1,000,000 to repair, replace or rebuild your property in the same form.
- ✓ Contents replacement - up to £100,000 to repair or replace as new all of your contents.

Your sum insured will be shown in your schedule.

- ✓ Loss or damage caused by sudden or unexpected listed events (such as fire, theft, storm or flood) including subsidence, heave and landslip.
- ✓ Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- ✓ Accidental breakage of glass and sanitary ware.
- ✓ Accidental damage to audio equipment, computers (e.g. desktop PC), televisions, game consoles.
- ✓ Damage caused by emergency services gaining access (£1,000).
- ✓ Accidental damage to cables/underground service pipes.
- ✓ Tracing a leak at the home (£5,000).
- ✓ Replacing locks, if house keys are lost or stolen.
- ✓ Replacing food in freezer or fridge, if appliance breaks down or after a power failure.
- ✓ Prams and wheelchairs, if stolen or damaged anywhere in the world (£500).
- ✓ Temporary removal of contents, including when in halls of residence (£5,000).

#### Cover for you

- ✓ Legal liability - your personal liability and as owner or occupier of the home for injury or property damage (£2,000,000 and £10,000,000 for domestic employees).
- ✓ Alternative accommodation - if your home is not fit to live in after a claim (up to 20% of the buildings sum insured and £10,000 under contents cover).

#### Optional additional covers if selected

- Accidental damage - extends cover for one-off accidents (e.g. spilling drink on your sofa or cracking a tiled floor).
- Personal possessions - extends cover for your portable items anywhere in the world (including accidental damage or loss). Limit £1,500 any one item or £500 per cycle, unless specified (upper limits apply).
- Family legal expenses - access to advice for personal legal problems and cost of specified legal actions (£50,000).

### What is not insured?

#### Cover excludes

- \* Accidental damage to handheld computers (e.g. laptops and tablets). (unless optional accidental damage is selected)
- \* Accidental damage to mobile phones or for contents away from the home. (unless optional personal possessions is selected)
- \* Events such as theft, malicious damage and escape of water, if your home is unoccupied for over 60 days.
- \* Vehicles and craft (e.g. watercraft, caravans, trailers, quad bikes).
- \* Contents temporarily removed outside the UK, Isle of Man, Channel Isles or Republic of Ireland.
- \* Wear and tear or other gradually occurring causes including mildew and rot.
- \* Loss or damage by vermin, insects or fouling or scratching by pets.
- \* Loss or damage during alteration, cleaning or repair.
- \* Mechanical or electrical breakdown.
- \* Deliberate or criminal acts by you or a member of your family living in the home.
- \* Replacing undamaged items which form part of a set.
- \* Subsidence to external features (e.g. walls, fences, terraces) unless the main structure is damaged at the same time.

### Are there any restrictions on cover?

You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.

We will not pay more than the sum insured or limits shown in your schedule and policy.

#### Limits which apply

- Valuables in the home - £2,500 any one item unless specified (upper limits apply).
- Money and credit/debit cards in the home - £500.
- Pedal cycles in the home - £500.
- Office equipment in the home - £10,000.
- Theft from garages and outbuildings - £5,000.
- Contents in the open - £1,000.
- Garden cover - £1,500.
- Loss of oil or metered water - £1,000.

### **Where am I covered?**

- ✓ Your home at the address shown in your schedule, including contents temporarily removed only within the limits stated in the policy.

If you have selected optional personal possessions, this will provide cover for your portable belongings anywhere in the world.

### **What are my obligations?**

#### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. a change of address, having buildings works, or if no longer living at the home).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.

### **When and how do I pay?**

You will be offered payment options - e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.

### **When does the cover start and end?**

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.

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

You can cancel cover at any time by contacting your insurance advisor.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax).

Refer to condition 5 in your policy wording for full cancellation terms.

Zurich Insurance plc

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