

Home - Buildings and 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: Profile Policy



This document provides a summary of the key information relating to your buildings and 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 bedroom rated policy for loss or damage to buildings and contents.



What is insured?

- ✓ **Damage or loss** caused by things such as fire, storm, flood, theft, escape of water, vandalism and subsidence:
- ✓ Buildings cover - up to £1,000,000;
- ✓ Contents cover - up to £80,000.
- ✓ **Alternative Accommodation** for costs of alternative accommodation or loss of rent if your home can't be lived in:
- ✓ Buildings cover - up to £45,000;
- ✓ Contents cover - up to £8,000.
- ✓ **Lost or stolen keys** (external doors and windows of your home) - Up to £1,000.

Other benefits: Contents cover

- ✓ **Occupiers' and Personal liability** - up to £2,000,000
- ✓ Accidental damage to audio & visual equipment such as TVs, personal computers, digital boxes and games consoles;
- ✓ **Bicycles** (stolen from or damaged within the home) up to £750 each;
- ✓ **Business Equipment** - up to £5,000;
- ✓ **Freezer contents** - up to £1,000;
- ✓ **Credit Cards** - up to £500;
- ✓ **Loss of domestic heating fuel and metered water** - up to £2,000;
- ✓ **Contents in the open** - up to £1,000 (within the land belonging to your home).

Other benefits: Buildings cover

- ✓ **Property owners' liability** - up to £2,000,000;
- ✓ **Trace and access** - up to £10,000 for the cost of locating the source of the damage, following damage caused by water or domestic heating fuel escaping from any fixed domestic water or heating installation;
- ✓ **Emergency Access** - up to £500 for damage to your home and gardens, caused by the emergency services breaking in to deal with an emergency;
- ✓ **Blockage of sewer pipe** - up to £1,000 towards the cost of breaking and repairing a blocked underground pipe that connects your home to the main sewer. We will only do this if a contractor cannot clear the blockage.

You may buy extended **accidental damage cover** for an **additional price**. Your schedule will show if you have this cover.

- ✓ Extended accidental damage cover up to the sum insured for sudden, unexpected damage where the cause can be determined.

Other cover options are available for an additional price such as: personal belongings cover, and bicycles cover.



What is not insured?

- ✗ Vandalism, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees;
- ✗ Certain perils, such as theft, attempted theft, vandalism and escape of water are not covered while your home is unoccupied (not lived in for more than 60 days);
- ✗ Loss or damage due to a deliberate act by anyone insured under this policy;
- ✗ Any loss or damage caused by pets or domestic animals (except as covered by the Occupiers and personal liability section of your contents cover).

Buildings cover:

- ✗ Any water damage caused by not using the correct or enough sealant or grout, or the sealant or grout failing over time;
- ✗ Any loss or damage caused by the escape of water from guttering, down pipes, roof valley and gullies;
- ✗ Storm or flood that has damaged gates, hedges and fences;
- ✗ Loss or damage caused by rising ground water levels;
- ✗ Property owners' liability arising from the occupation of the buildings or due to business use;
- ✗ If you have bought extended accidental damage cover, this doesn't cover damage arising from structural movement.

Contents cover:

- ✗ Accidental damage to laptops or other computer equipment designed to be portable (unless extended accidental damage cover is in force);
- ✗ 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 valleys and gullies;
- ✗ Bicycles in the open within the land belonging to your home and not secured to a fixed permanent structure;
- ✗ Loss or damage caused by overflowing of water due to taps being left on. (unless extended accidental damage is in force).

- Extended Accidental damage cover is limited to £1,000 for damage to fragile materials, such as glass, china, and porcelain.

Personal Belongings (if shown on your Schedule)

- Theft from unattended vehicles unless the property is out of sight in a locked boot or glove compartment.

Bicycles (if shown on your Schedule)

- Theft of unattended bicycles away from your home unless they are in a locked building or are secured to a permanent structure with a lock.

Personal Belongings

- Accidental loss or accidental damage to unspecified and/or specified personal belongings whilst within the UK or anywhere else in the world for up to 60 days in any one period of insurance. Cover up to the sum insured shown in the schedule. Up to £1,500 any one unspecified item.

Bicycles cover

- Accidental loss or accidental damage to any specified bicycles whilst within the UK. Cover up to the sum insured shown in the schedule.

Home Emergency

Home Emergency is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Cover up to £500 per claim, incurred for a contractor to carry out emergency repairs to your home in respect of:

- Internal water leakage, escape of water tanks, pipes and domestic appliances.
- Failure of the drainage system and/or domestic central heating system.
- Failure of the domestic electrical wiring system.
- Damage to the internal gas supply pipe following a leak.
- Repairs to make the home safe and/or prevent further damage.
- Removal of pest infestation.

Family Legal Protection

This insurance cover is administered by Arc Legal Assistance (FCA registered number 305958) and underwritten by AmTrust Europe Ltd (FCA registered number 202189) Legal adviser's costs up to £50,000 to help you pursue or defend a claim in the following situations:

- A breach of contract you have for buying or renting goods or services for your private use.
- A breach of contract you have for selling your own personal goods.
- Compensation if you're involved in an accident and another person or organisation is responsible.
- Damages following clinical negligence resulting in your personal injury or death against the person or organisation directly responsible.
- To pursue a legal action brought before an Employment Tribunal against an employer or ex-employer.
- Legal action against other parties for causing nuisance, or for trespassing in relation to your main home.
- Legal action against parties causing physical damage to your main home.
- To appeal against the decision of a Local Education Authority (LEA) arising out of the LEA'S failure to conform to its published admission policy which leads to your child or children being refused entry at the state school of your choice.
- Cost to cover one written letter to a Social Media website provider following defamatory comments about you.
- To pursue legal action following your unlawful eviction from a property occupied by you under an Assured Shorthold Tenancy. This applies to your permanent place of residence only.
- To pursue legal action against a landlord following a material breach of a tenancy agreement which has resulted in, or if not rectified is likely to result in the property being unfit for habitation.

Home Emergency

- Water pipes to, from or within a detached outbuilding or garage;
- Dripping or leaking taps;
- Any drainage system not of standard construction;
- Boilers over 15 years old at the policy inception date;
- Oil fire boilers;
- Boilers or system that has not been serviced in line with manufacturers recommendations in the last 12 months;
- Damage caused by pests;
- Units powering garage doors.

Family Legal Protection

- Legal action if the prospects of success is less than 50%.
- Claims for Consumer Pursuit, Consumer Defence, Property Damage or Property Infringement if the amount in dispute is less than £100 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you;
- Claims relating to disputes between you and someone you live with or have lived with; nor any costs covered by another insurance policy.;
- Advisers' costs, or any other costs and expenses which have not been agreed in advance or are above those for which we have given our prior written approval.



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 slowly over time;
- !! loss, damage or liability due to lack of maintenance, restoration, renovation, breakdown or repair; or
- !! loss or damage caused by insects, parasites, rats, mice, squirrels, pigeons, foxes, fungus or mildew.

Home Emergency

- !! This policy will only provide a temporary repair to limit or prevent damage, or if at similar expense the cost of completing a permanent repair in respect of the cover provided.
- !! Any claim where the property has been left unoccupied for more than 30 consecutive days.

Family Legal Protection

- !! You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- !! 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.
- !! If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



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 Belongings cover is paid for and shown in your schedule.

Family Legal Protection

- ✓ **Contract Disputes and Personal Injury:** The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).
- ✓ **All other sections:** The United Kingdom, the Channel Islands and the Isle of Man.



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 the best of your 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 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.



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 we will refund your premium for the exact number of days left on your policy. No refund will be given if you have made a claim in the current period of 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.

Your Home Insurance

Customer Information



Making a claim

Who to call when you need to make a claim.

For claims relating to Buildings cover

By phone: 0330 024 2255

Online notification: www.coveainsurance.co.uk/reportclaim

Email: householdclaims@coveainsurance.co.uk

Or you can write to: Covéa Insurance, Property Careline, PO BOX 824, Halifax, HX1 9QT

For claims relating to Home Emergency

By phone: 0333 241 3365

Or you can write to: NP24 Suite 601, Trigate, 210-222 Hagley Road West, Olbury, West Midlands, B68 0NP.

For claims relating to Legal Expenses cover

By phone: 0344 770 1040

Is something wrong?

If you aren't 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:

For complaints relating to Buildings cover

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 can't 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: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

For complaints relating to Home Emergency

By phone: 0333 241 3365

Or you can write to: NP24 Suite 601, Trigate, 210-222 Hagley Road West, Olbury, West Midlands, B68 0NP.

For complaints relating to Legal Expenses cover

By phone: 01206 615000

Or you can write to: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD

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 Covea Insurance plc goes out of business, into liquidation or is unable to trade). Full details of the cover available can be found at www.fscs.org.uk. Covéa is a member of this scheme.