

Home Buildings and Contents Insurance Insurance Product Information Document

Company: Zurich Insurance plc

Product: Home Solutions Advantage Policy



Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

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 and pedal cycles in your home and while temporarily removed anywhere in the world. It includes office equipment in your home plus additional cover as shown in the policy.

What is insured?

Cover for your home and contents

- ✓ Buildings replacement - up to sum insured to repair, replace or rebuild your property in the same form.
- ✓ Contents replacement - up to sum insured 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 events (such as fire, theft, storm or flood), including accidental damage, subsidence, heave and landslip.
- ✓ Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- ✓ Replacing oil or metered water after loss caused by accidental damage to your water or heating system.
- ✓ Accidental damage to cables and underground service pipes.
- ✓ Tracing a leak at the home (£10,000).
- ✓ Replacing locks, if house keys are lost or stolen.
- ✓ Replacing food in freezer or fridge, if appliance breaks down or after a power failure.
- ✓ Student possessions while in halls of residence (£1,000 any one item, £5,000 overall).
- ✓ Parents/grandparents possessions, while they are in permanent residential care (£1,000 any one item £2,500 overall).
- ✓ Disability alterations, for essential alterations to your home (£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 25% of the sum insured).
- ✓ Hole in one during an official golf competition - cover towards your expenses (£500).

Optional additional covers if selected

- Specified items over £2,500 - provides cover for your listed items over the single article limit.
- Family legal expenses - access to advice for personal legal problems and costs of specified legal actions (up to £50,000).

What is not insured?

Cover excludes

- * Events such as theft, malicious damage and loss of oil or metered water, if your home is unoccupied for over 60 days.
- * Leakage of water, if your home is unoccupied for over 60 days during 1st November to 31st March, unless the water supply is turned off/systems drained or heating is left on at a minimum of 10°C.
- * Vehicles and craft (e.g. watercraft, caravans, trailers, quad bikes).
- * 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, unless part of the bathroom suite or fitted kitchen, or fine art and collections, jewellery or watches.
- * 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

Fine art and collections - £10,000 any one item unless specified (upper limits apply).
Jewellery, watches or guns - £2,500 any one item unless specified (upper limits apply).
Money - £1,000 (including £250 for business money).
Credit and debit cards - £5,000.
Business property - £10,000 (including £1,000 for stock).
Theft from garages and outbuildings - £10,000.
Contents in the open £5,000.
Garden cover - £5,000.
Contents in unattended road vehicle - £2,500.

Where am I covered?

- ✓ Your home at the address shown in your schedule and includes cover for your contents while temporarily removed 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 inception 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.

Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

© Copyright - Zurich Insurance plc 2017. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

PL6/0748.01 (12/17)