

HOME BUILDINGS 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. Firm reference number: 202277.

Product: Profile Policy



This document provides a summary of the key information relating to your buildings 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.



WHAT IS INSURED?

- ✓ **Damage or loss** caused by things such as fire, storm, flood, theft, escape of water, vandalism and subsidence – up to £1,000,000.
- ✓ **Lost or stolen keys** up to £1,000 (external doors and windows of your home);
- ✓ **Trace and access** – the cost of locating the source of any water damage caused by escape of water – up to £10,000;
- ✓ **Property owners' liability** – up to £2,000,000;
- ✓ **Accidental damage to cables, pipes or tanks;**
- ✓ **Alternative Accommodation** – up to £45,000 for cost of alternative accommodation or loss of rent if your home can't be lived in;
- ✓ **Emergency Access** – up to the buildings limit 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 buildings limit for sudden, unexpected damage where the cause can be determined.

Other cover options are available for an additional price. Your schedule will show if you have paid for any of these.

Family Legal Protection (if shown on your Schedule)

This insurance cover is administered by Arc Legal Assistance (FCA registered number 305958) and underwritten by AmTrust Specialty 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.



WHAT IS NOT INSURED?

- ✗ Vandalism, theft or attempted theft caused by you, your family, lodgers or any person lawfully allowed to be in your home;
- ✗ Any water damage caused by not using the correct or enough sealant or grout, or the sealant or grout failing over time, where this is visible and evident;
- ✗ Certain perils, such as theft, attempted theft, vandalism and escape of water are not covered while your home is unoccupied or unfurnished (not lived in or without enough furniture and furnishings for everyday living purposes for more than 60 days in a row.);
- ✗ 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;
- ✗ Any claims caused by chewing, scratching, tearing or fouling by pets.

Family Legal Protection (if shown on your Schedule)

- Legal action if the prospects of success is less than 51%;
- 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.



WHAT IS INSURED?

- 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.



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.

Family Legal Protection (if shown on your Schedule)

- ! You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- ! At the point where it may be necessary to start court proceedings, you have the right to choose an advisor of your own choice to act for you. We would only cover costs of up to £100 per hour plus Vat, up to a maximum of £50,000.
- ! 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.

Family Legal Protection (if shown on your Schedule)

- ✓ **Contract Disputes and Personal Injury:** The United Kingdom, 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 your broker 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 or unfurnished, 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 £400 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 cancel your policy before the cover has started you will receive a full premium refund. If you want to cancel your policy after the start date, we will refund your premium for the exact number of days left on your policy (this does not include any legal expenses insurance premium where no refund will be made if you cancel after 14 days of the policy start date)

No refunds 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.