HOME 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. Firm reference number: 202277.

Product: Profile Policy

This document provides a summary of the key information relating to your 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 contents which you own or are legally responsible for.

WHAT IS INSURED?

- ✓ **Damage** or **loss** caused to contents in the home by things such as fire, storm, flood, theft, escape of water, vandalism and subsidence - up to £100,000;
- ✓ **Occupiers'** and **Personal liability** – up to £2,000,000 to cover your legal responsibility for injury caused to a third party or their property;
- ✓ **Lost** or **stolen keys** – up to £1,000 (external doors and windows of your home);
- ✓ **Accidental damage** to audio & visual equipment such as TVs, DVD players, personal computers, digital boxes and games consoles;
- ✓ **Bicycles** (stolen from or damaged within the home) up to the contents limit;
- ✓ **Business Equipment** - up to £5,000;
- ✓ **Alternative accommodation** - up to £8,000 for cost of alternative accommodation or loss of rent if your home can't be lived in;
- ✓ **Guests' contents** - up to £1,000;
- ✓ **Freezer contents** - up to £1,000;
- ✓ **Personal Money** - 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);
- ✓ **Fatal Accident** – up to £5,000 if you or your family suffer a fatal injury caused by a fire or assault by thieves in your home and die within 30 days.

You can 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 contents 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.

Personal Belongings (if shown on your Schedule)

- 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.

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;
- × 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.);
- × Accidental damage to laptops or other computer equipment designed to be portable (unless extended accidental cover is in force);
- × Loss or damage caused by theft whilst your home is lent, let or shared, unless involving forcible and violent entry / exit to your home;
- × Any loss or damage caused by the escape of water from guttering, down pipes, roof valley and gullies;
- × Loss or damage due to a deliberate or criminal act by you, your family or any other person lawfully allowed to be in your home;
- × Bicycles in the open within the land belonging to your home and not secured to a fixed permanent structure;
- × Extended accidental damage cover is limited to £1,000 for damage to glass, china, porcelain, earthenware, stone or other fragile material whilst it is being handled or used;
- × Loss or damage caused by overflowing of water due to taps being left on. (unless extended accidental damage is in force).
- × Any claims caused by chewing, scratching, tearing or fouling by pets.

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.

WHAT IS INSURED?

Bicycles cover (if shown on your Schedule)

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

Family Legal Protection (if shown on your Schedule)

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.
- 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.

WHAT IS NOT INSURED?

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.

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.

✓ 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 (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.