

Home Insurance

Insurance Product Information Document

Ansvar Insurance

Home Connect Lifestyle

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This document provides a summary of the key information relating to this home insurance policy. The policy wording is the legal document for the contract of insurance and contains full details of the cover.

What is this type of insurance?

This is a home insurance policy. You can have cover under the buildings or the contents section or both. You can also have the personal possessions section if you have contents cover.



What is insured?

- ✓ Loss or damage caused by fire, theft, storm, flood, escape of water, impact and subsidence
- ✓ Legal expenses for a range of legal issues such as work related disputes and tax problems up to £50,000
- ✓ Access to a range of helplines including emergency glass replacement, legal & tax advice and counselling

Buildings cover includes:

- ✓ The cost of rebuilding up to the sum insured shown in your schedule

Contents cover includes:

- ✓ Contents in the home up to the sum insured shown in your schedule (valuables up to £3,000 per item)
- ✓ Property at university or college
- ✓ Money up to £500 and charity money & credit cards up to £1,000
- ✓ Wrongful acts of a trustee of a charity
- ✓ Garden contents
- ✓ Office contents up to £500 for stationery and £10,000 total
- ✓ Occupiers, personal and business liability up to £2,000,000

Personal Possessions cover includes:

- ✓ Accidental loss or damage to personal possessions anywhere in UK, the Republic of Ireland, the Isle of Man and the Channel Islands and for up to 60 days worldwide

Accidental damage cover in the home available on request:

This will cover accidents such as putting your foot through the ceiling when in the loft (Buildings) or spillages on carpets or damage to jewellery (Contents)



What is not insured?

- ✗ The excess amount for each claim that you are responsible for. The amount that will apply varies depending on the cause of the claim
- ✗ Fences or gates damaged by falling items or by storm or flood
- ✗ Property used for business except that covered under the office contents extension
- ✗ Theft or attempted theft while the home is lent, let or sub-let unless violent force is used to enter or leave
- ✗ Valuables inside any garage or outbuilding
- ✗ Theft or attempted theft, malicious damage, glass breaking, water or oil escaping and accidental damage when the home is left unoccupied for more than 60 days or is unfurnished



Are there any restrictions on cover?

- ! If the sum insured is not enough, we may reduce the amount we pay for any claim or, in some cases, make no payment at all and cancel your policy
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set, suite or matching design including carpets
- ! Legal expenses will not cover issues where at any point we do not believe you are likely to win



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ The Isle of Man



What are my obligations?

- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium.
- You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation. If there are any inaccuracies, then you must tell your insurance advisor or us immediately.
- When you become aware of a possible claim you must notify us as soon as is reasonably possible.



When and how do I pay?

You can either pay for your policy in full or by instalments. If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover starting / being renewed, otherwise payment by instalments will not be accepted by us.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

- If at the start of cover or when you renew the policy (and after receiving the full written documents, including the schedule), you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the full documents or the date the cover began, whichever is later, to tell us, or your insurance advisor in writing that you want to cancel the policy. In these circumstances we will make a full refund of premium.
- If you want to cancel after the cooling-off period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover for. If you have already made a claim you will not receive any refund of premium.