

Home Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Distinct 75

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

Distinct 75 home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our policy booklet.



What is insured?

Buildings

- ✓ Loss or damage to the structure of your home (including garages and outbuildings) – covers any event, unless specifically excluded
- ✓ Buildings accidental damage – covers the whole building
- ✓ Cost of alternative accommodation (and loss of rent due to you) if your home can't be lived in following insured damage
- ✓ Professional extermination and control of pests, as detailed in the policy documents (up to £500 including VAT)
- ✓ Cover for new fixtures and fittings – if you tell us about them within 45 days of purchase
- ✓ Sourcing domestic water leaks which is damaging the home (including making good after the leak's been fixed)
- ✓ Loss or damage within your garden (up to £25,000, or £5,000 for theft)
- ✓ Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations in your main home only (up to £1,000 per claim, including VAT, for labour and materials)
- ✓ Personal lawyer cover – to help you (and members of your family who live with you) pursue or defend legal disputes
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third party or damage to their property (up to £10,000,000)

Contents

- ✓ Loss or damage to contents in your home or anywhere in the world – covers any event, unless specifically excluded – Minimum sum insured £75,000
- ✓ Personal belongings – worldwide cover against theft, accidental loss or damage of items such as clothing, mobile phones, tablets, handbags, money and credit cards
- ✓ Contents accidental damage – covers most contents
- ✓ Replacement of external door locks if your keys are lost or stolen
- ✓ Cover for art, antiques and collectables – there's a £15,000 single item limit (unless otherwise specified)
- ✓ Trauma and assault cover
- ✓ Residential care cover – for your parent, domestic partner, child and/or grandparent
- ✓ Golf 'hole in one' cover – up to £500 in a 12-month period
- ✓ Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000 per claim, including VAT, for labour and materials)
- ✓ Personal lawyer cover – to help you (and members of your family who live with you) pursue or defend legal disputes
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or damage to their property
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – Up to £10,000,000



What is insured? Continued...

Optional cover

- Caravan – loss or damage to a caravan and ancillary equipment (including awnings and general camping equipment) anywhere in the world
- Travel – protects you and family members (and domestic staff who live at your home) on your travels
 - Worldwide cover for trips of up to 90 days (including holidays in the UK lasting more than two nights)
 - 24-hour specialist medical emergency assistance when you're outside the UK, including repatriation if required
 - Additional winter sports cover for up to 31 days per period of insurance (includes delay due to avalanche or piste closure, and loss or damage of hired equipment and ski passes)
- Overseas homes – covers homes in mainland France, Spain and Portugal, and the Republic of Ireland, in addition to your main UK home
- Small Craft – up to 16ft in length, with a maximum speed of 50mph, and up to £10,000 in value



What is not insured?

Main exclusions only

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (eg, from burst pipes) to buildings or contents when your home is unoccupied for more than 60 days
- ✗ Certain losses or damage (eg, theft or malicious damage) caused by paying guests or tenants
- ✗ Deliberate damage by the policy holder
- ✗ Home emergency cover doesn't cover normal day-to-day maintenance or breakdown of showers or domestic appliances (and doesn't apply if your home is unoccupied for 60 days or more)

Optional cover – what's not insured

Travel:

- Pre-existing medical conditions – unless you've told us about them and we've said they're covered
- Any leisure activity that's not on our list in the policy documents
- Any claims for death, injury, illness or disability if you've been under the influence of alcohol or drugs



What is not insured? Continued...

- Travel and/or accommodation costs that are recoverable from your provider
 - Any other specific exclusion or limitation shown on your schedule
- Overseas homes:
- Subsidence, heave or landslip
 - Any other specific exclusion or limitation shown on your schedule



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain covers, and/or
 - clauses that exclude certain types of loss or damage
- ! Home emergency cover only applies to your main home
- ! We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- ! We will only accept your personal lawyer cover claim if our lawyer believes you are likely to win the case (conditions apply if you want to nominate your own lawyer to represent you)
- ! We will not cover any faulty workmanship, defective designs or use of defective materials

Optional cover – restrictions

Travel:

- Travel insurance is for travellers up to the age of 80
- You must have been a resident in the UK for at least six months at the time of buying or renewing your policy
- All travellers must be registered with a doctor in the UK, Channel Islands or Isle of Man
- All trips must start and end in the UK, Channel Islands or Isle of Man – and must not last for more than 90 days
- Cover for winter sports trips is limited to a maximum of 31 days during the period of insurance



Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man (or another country shown on the schedule)
- ✓ Anywhere in the world if you take out Contents cover (including personal belongings and accidental damage)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance adviser immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of the policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit.
Payment options should be discussed with your insurance adviser.



When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You can cancel your policy within 31 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).
If you cancel before the cover starts we'll refund the premium you've paid.
If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
To cancel, please contact your insurance adviser.