

# Buildings and Contents Insurance

## Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Coverall

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

### What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings and contents. Cover is also provided in respect of property owners liability and public liability. Please refer to your policy schedule for detail of which sections are in force.



#### What is insured?

- ✓ Loss or damage caused by fire and resultant smoke damage
- ✓ Loss or damage caused by storm, flood or weight of snow
- ✓ Loss or damage caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes
- ✓ Loss or damage caused by theft or attempted theft
- ✓ Loss or damage caused by malicious acts or vandalism
- ✓ Loss or damage caused by subsidence, landslip or heave
- ✓ Loss of oil or metered water
- ✓ Loss of rent/alternative accommodation
- ✓ Accidental damage to fixtures and fittings
- ✓ Replacement locks
- ✓ Loss of or damage to personal possessions away from the home
- ✓ The cost of replacing frozen food spoilt in a fridge or freezer caused by a fall or rise in temperature or contamination by refrigerant fumes
- ✓ Property owners liability
- ✓ Public liability



#### What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss damage or liability arising out of the activities of contractors
- ✗ Loss or damage caused by any vermin, insects, pets or domesticated animal
- ✗ Loss damage or liability arising as a result of the home being used for illegal activities



#### Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Loss of rent/alternative accommodation is limited to 20% of the buildings sum insured as shown on your schedule
- ! A limit of £500 per claim and £2,500 in any one period of insurance applies in respect of replacement locks
- ! Cover in respect of frozen food is provided up to £1,000 and only where the appliance is not over 10 years old



#### Where am I covered?

- ✓ You are covered against any loss or damage occurring at the home
- ✓ Property owners liability will indemnify you for any charges which you become legally liable to pay in respect of any accidental bodily injury, death or disease or damage to property which occurs at the home
- ✓ Public liability will indemnify you for any charges which you become legally liable to pay in respect of any accidental bodily injury, death or disease or damage to property which occurs anywhere in the world
- ✓ Loss of or damage to items under the personal possessions section is covered worldwide



#### What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the property
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



#### When and how do I pay?

Please contact your broker or agent for information on how to pay



#### When does the cover start and end?

The period of insurance is stated on your policy schedule



#### How do I cancel the contract?

To cancel your policy you must notify your broker