

Home Buildings Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Home Solutions Policy

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of Insurance?

Buildings insurance covers the structure of your home and any permanent fixtures and fittings. It includes garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.



What is insured?

Cover for your home

- ✓ Buildings replacement – up to £1,000,000 to repair, replace or rebuild your property in the same form.

Your sum insured will be shown in your schedule.

- ✓ Loss or damage caused by sudden or unexpected listed events (such as fire, theft, storm or flood) including subsidence, heave and landslip.
- ✓ Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- ✓ Accidental breakage of glass and sanitary ware.
- ✓ Damage caused by emergency services gaining access (£1,000).
- ✓ Accidental damage to cables/underground service pipes.
- ✓ Tracing a leak at the home (£5,000).
- ✓ Replacing locks, if house keys are lost or stolen.

Cover for you

- ✓ Legal liability – as owner of the home for injury or property damage (£2,000,000).
- ✓ Alternative accommodation – if your home is not fit to live in after a claim (up to 20% of the buildings sum insured).

Optional additional covers if selected

- Accidental damage – extends cover for one-off accidents (e.g. cracking a tiled floor).
- Family legal expenses – access to advice for personal legal problems and cost of specified legal actions (£50,000).



What is not insured?

Cover excludes

- ✗ Events such as theft, malicious damage and escape of water, if your home is unoccupied for over 60 days.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Loss or damage by vermin, insects or fouling or scratching by pets.
- ✗ Loss or damage during alteration, cleaning or repair.
- ✗ Mechanical or electrical breakdown.
- ✗ Deliberate or criminal acts by you or a member of your family living in the home.
- ✗ Replacing undamaged items which form part of a set.
- ✗ Subsidence to external features (e.g. walls, fences, terraces) unless the main structure is damaged at the same time.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply

- ! Garden cover – £1,500.



Where am I covered?

- ✓ Your home at the address shown in your schedule.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. a change of address, having buildings works, or if no longer living at the home).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance advisor.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax).

Refer to condition 5 in your policy wording for full cancellation terms.

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