Home Insurance

Insurance Product Information Document

Company: First2Protect **Product: First2Protect Your Let Property**

First2Protect Insurance Services is a trading name of First2Protect Limited who are an Appointed Representative of PRIMIS Mortgage Network, a trading name of First Complete Ltd. First Complete Ltd is authorised and regulated by the Financial Conduct Authority. First2Protect Limited is registered in England and Wales at Second Floor, The Forum, Barnfield Road, Southernhay, Exeter, EX1 1QR. (number 09014795). VAT number: GB 842 7959 83.

The information provided in this document is a summary of the key features and exclusions of the policy. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Household Buildings and Contents Insurance is designed to provide cover for loss or damage to your property.

What is insured?

- ✔ Loss or damage caused by fire, lightning, explosion, earthquake, smoke, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), or heating fuel, malicious acts, riot, subsidence/heave/landslip, collision by vehicles or animals, falling trees/branches, falling radio/TV aerials, to Buildings and Contents. Your sum insured will show in your policy schedule and/or cover summary
- ✔ Replacing locks up to £500
- ✔ Alternative accommodation/loss of rent up to 20% of Buildings or Contents Sum Insured
- ✔ Trace and access (to find the source of a leak and to make good any damage caused to find the source of the leak) up to £10,000
- ✔ Property owner's liability up to £2,000,000
- ✔ Liability arising out of contents - Compensation you are legally liable to pay following an accident caused by your contents up to £2,000,000
- ✔ Accidental damage of fixed glass and sanitary fixtures up to Buildings Sum Insured
- ✔ Accidental damage to underground services up to Buildings Sum Insured
- ✔ Emergency Access up to £1,000
- ✔ Blockage of sewer pipe up to £1,000
- ✔ Debris Removal & Building Fees in the event the property needs to be rebuilt up to Buildings Sum Insured

Optional Covers if selected

- Accidental Damage to Buildings and/or Contents - Visible damage caused suddenly and unintentionally by unexpected means. This definition does not include damage caused by wear and tear, anything which happens gradually or faulty design or faulty materials

What is not insured?

- ✗ Storm or flood damage to gates, hedges and fences
- ✗ Damage caused by structural alterations, faulty design or workmanship
- ✗ Damage caused by coastal or river erosion
- ✗ Subsidence, heave or landslip as a result of water escaping from your home
- ✗ Rising water table levels
- ✗ Loss or damage caused by felling, lopping or topping of trees
- ✗ The cost of removal of a fallen tree unless the home is damaged at the same time and by the same cause
- ✗ Any loss, damage or liability arising from anything that happens gradually
- ✗ Liability as the occupier of the buildings
- ✗ Loss or damage caused by domestic animals

Are there any restrictions on cover?

- ! The standard compulsory excess is £100
- ! The subsidence, heave and landslip excess for buildings is £1,000
- ! The subsidence, heave and landslip excess for contents is £100
- ! The escape of water and heating fuel excess is £250
- ! There are restrictions if the property is left unoccupied for more than 60 days
- ! Damage caused maliciously by tenants limited to £5,000

Where am I covered?

- ✔ Buildings and/or Contents are covered at the address shown in your policy schedule in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

What are my obligations?

- It is your responsibility to take care to give us complete and accurate information in response to all questions asked by us. This applies not only when you take out your insurance policy but you must also advise us of any changes that occur throughout the duration of the policy. (See General Conditions in your policy wording for further detail)
- Your policy and premium is offered as a result of the information you have provided or validated so it is important therefore that you notify us straight away should any of the information change. When you notify us of any changes, this may affect your premium or on what terms the insurer will continue cover. In some circumstances the insurer may be unable to continue cover, in which case we will cancel your policy as described under “Your right to cancel” in your policy wording
- You should read and retain all the documents that we send you about your insurance. You should make sure that the documents are accurate and advise us straight away if the documentation contains any inaccurate information. If you have any queries about your policy or if there is anything that you do not understand, please contact us immediately
- Please tell us as soon as possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell us, you may find that you are not covered if you need to make a claim
- As soon as you are aware of an incident or cause, which is likely to lead to a claim under this policy, you must contact your insurer at your earliest opportunity

When and how do I pay?

You can pay for your insurance in one lump sum by debit/credit card/bank transfer or, in twelve monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.

When does the cover start and end?

The insurance contract will begin on your policy start date and will last for one year. Your policy schedule will confirm the specific dates of cover that apply to you.

How do I cancel the contract?

To cancel, call us on 01392 849750, email us at customerservice@first2protect.co.uk or write to us at Customer Services, 2nd Floor, The Forum, Barnfield Road, Exeter, EX1 1QR.

Within 14 days - you are entitled to a full refund of premiums paid and no cancellation fee will be charged.
Outside of 14 days - you are entitled to a refund of the premium paid, subject to a deduction for the time you have been covered. A cancellation fee will be applied.

There is no refund of premium if a claim has been made.

Please refer to your policy wording for full cancellation details.