

# Home Insurance

## Insurance Product Information Document

**Company:** First2Protect

**Product:** First2Protect Your Essentials

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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, for Buildings and Contents. Your sum insured will show in your schedule and/or cover summary.
- ✓ Any one claim for valuables up to £10,000
- ✓ Replacing locks up to £500
- ✓ Alternative accommodation up to £30,000 for Buildings or up to £15,000 for Contents
- ✓ Trace and access (to find and repair the source of a leak) up to £5,000
- ✓ Liability to domestic staff up to £5,000,000
- ✓ Tenants liability up to £3,000
- ✓ Occupiers liability up to £2,000,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Accidental damage to underground cables and pipes up to £500,000
- ✓ Emergency Access up to £1,000

#### Optional Covers if selected

- Accidental Damage - damage caused suddenly and by unexpected means for Buildings and/or contents. Sections this is applied to will show in your schedule and/or cover summary.
- Personal Possessions – Private property and personal items you normally wear, use or carry with you – up to selected sums insured as listed in the schedule and/or cover summary



#### What is not insured?

- ✗ Storm or flood damage to gates, hedges and fences
- ✗ Escape of water damage as a result of taps being left on
- ✗ 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
- ✗ Damage caused by felling or lopping, cost of removal of fallen tree
- ✗ Theft loss or damage not reported to the Police
- ✗ Any loss, damage or liability arising from anything that happens gradually
- ✗ Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home
- ✗ Loss or damage caused by domestic pets



#### Are there any restrictions on cover?

- ! The standard compulsory excess is £200
- ! The subsidence, heave and landslip excess for buildings is £1,000
- ! The subsidence, heave and landslip excess for contents is £200
- ! The escape of water and heating fuel excess is £400
- ! There are restrictions if the property is left unoccupied for more than 60 days
- ! Home working equipment limited to £3,000
- ! Visitors personal possessions cover limited to £500
- ! Theft from outbuildings limited to £2,500



## Where am I covered?

- ✓ Buildings and/or Contents are covered at the address shown in your schedule in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- Personal possessions are covered in the British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Islands and up to 60 days elsewhere in the world in any one period of insurance if you have requested this optional cover.



## 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 based upon the information you have given to us and 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. The policy schedule will confirm the specific dates of cover that apply to you.



## How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later. You will be entitled to a full refund of the premium paid and no cancellation fee will be charged. If you wish to cancel and your insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid and no cancellation fee will be charged. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated. Please refer to policy wording for full cancellation details.