

First2Protect Insurance Services is a trading name of First2Protect Limited, an Appointed Representative of John Charcol, a trading name of John Charcol Limited, who are authorised and regulated by the Financial Conduct Authority under firm reference number 665649. First2Protect Limited is registered in England and Wales at Floor 4, 11 Leadenhall St, London, EC3V 1LP. (number 09014795). VAT number: 453 5246 94.

The information provided in this document is a summary of the key features and exclusions of the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### 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, storm, flood, theft, escape of water or heating fuel, malicious acts, riot, subsidence/heave/landslip, collision by vehicles or animals, falling trees/branches, falling radio/TV aerials

##### Buildings

- ✓ Cover up to Buildings Sum Insured as shown on your policy schedule
- ✓ Alternative accommodation/loss of rent up to 20% of Buildings Sum Insured
- ✓ Replacing locks up to £500
- ✓ 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
- ✓ Accidental damage of fixed glass and sanitary ware up to Buildings Sum Insured
- ✓ Accidental damage to underground cables and pipes up to Buildings Sum Insured
- ✓ Emergency Access up to £1,000
- ✓ Unauthorised alterations up to £5,000
- ✓ Fly tipping up to £5,000
- ✓ Property owner's liability up to £2,000,000

##### Contents

- ✓ Cover up to Contents Sum Insured as shown on your policy schedule
- ✓ Alternative accommodation/loss of rent up to 20% of Contents Sum Insured
- ✓ Replacing locks up to £500
- ✓ Unauthorised use of utilities up to £1,000
- ✓ Liability arising out of Landlords contents up to £2,000,000

##### Optional covers if selected:

Accidental Damage - Visible damage caused suddenly and unintentionally by unexpected means.



#### What is not insured?

- ✗ The standard 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
- ✗ Storm or flood damage to gates, hedges and fences
- ✗ Escape of water damage as a result of taps being left on
- ✗ Damage caused by coastal or river erosion, subsidence, heave or landslip as a result of water escaping from your property
- ✗ Rising water table levels
- ✗ Damage caused by structural alterations, faulty design or workmanship
- ✗ 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 the property
- ✗ Loss or damage caused by domestic pets



#### Are there any restrictions on cover?

- ! There are restrictions if the property is left unoccupied for more than 60 days
- ! The limit of cover provided should be enough to cover the full cost of rebuilding the property and replacing all the contents, otherwise any claim may not be paid in full
- ! For undamaged items of a matching set or suite 50% will be paid towards replacing the undamaged items
- ! Only the damaged carpet will be covered, not undamaged carpet in adjoining rooms, even if the same colour or design



### Where am I covered?

- ✓ Buildings and/or Contents are covered at the address shown in your policy schedule and/or cover summary
- ✓ We provide limited cover to your contents within the boundaries of the property, such as in your garden or garage



### What are my obligations?

- It is your responsibility to take care to give complete and accurate information in response to all questions asked and advise First2Protect 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, please tell First2Protect 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. When you notify First2Protect 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
- 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 with a debit/credit card 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 First2Protect on 01392 849750

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.