Home Insurance

Insurance Product Information Document

Company: First2Protect Product: First2Protect Your Home

First2Protect Insurance Services is a trading name of First2Protect Limited. First2Protect is an Appointed Representative of Pivotal Financial Limited. Pivotal Financial Limited is authorised and regulated by the FCA under firm reference number 665649. Pivotal Financial Limited is registered in England (no. 9157892). First2Protect Limited is registered in England (no. 09014795) and FCA register number is 650323. Registered office address for First2Protect is 1st Floor, Keble House, Southernhay Gardens, Exeter, EX1 1NT.

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 £1,000,000
- ✓ Alternative accommodation up to £150,000
- ✓ Replacing locks up to £1,000
- ✓ 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 £5,000
- ✓ Accidental damage of fixed glass and sanitary ware up to £1,000,000
- ✓ Accidental damage to underground cables and pipes up to £1,000,000
- ✓ Emergency Access up to £100,000
- ✓ Property owner's liability up to £2,000,000

Contents

- ✓ Cover up to £100,000
- ✓ Valuables up to £30,000, any individual item over £5,000 must be specified on your policy schedule and/or cover summary
- ✓ Theft from garages and outbuildings limited to £5,000 unless they are attached to the main home with an integral door to the main home
- ✓ Alternative accommodation up to £30,000
- ✓ Replacing locks up to £1,000
- ✓ Food in fridges and freezers up to £100,000
- ✓ Home working equipment up to £15,000
- ✓ Visitors personal possessions up to £1,000
- ✓ Accidental damage to Audio & Visual equipment up to £100,000
- ✓ Emergency Access up to £10,000
- ✓ Tenants liability up to £15,000
- ✓ Occupiers' liability up to £2,000,000
- ✓ Employers' liability up to £10,000,000

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 home
- × 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 your home
- × 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 your home and replacing all your 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 adjoing rooms, even if the same colour or design

Personal Possessions - Private property and personal items you normally wear, use or carry with you - up to selected sums insured as listed in your policy schedule and/or cover summary.

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 your home, such as in your garden or garage
- ✓ We provide limited cover to your contents that are temporarily removed from your home for up to 90 days, in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- ✓ Personal possessions are covered for up to 60 days in the United Kingdom and anywhere esle in the world

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.