

# Home Insurance Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Elite Home Insurance

Registered insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we send to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have cover for loss or damage to their Buildings and/or Contents caused by events such as fire, storm, flood, theft, vandalism, escape of water and subsidence. The level and type of cover provided will depend on the cover that you select and will be shown on your other documents. Additional optional covers are also available.



### What is insured?

#### Buildings (if eligible and selected)

- ✓ Unlimited cover as standard, unless agreed otherwise
- ✓ Trace and access: The cost of replacing any parts of the building that were removed to help get to escaping water, up to £10,000
- ✓ Accidental damage: e.g. Damage caused by drilling through pipes
- ✓ Alternative accommodation: For you and your pets, if your Home is uninhabitable while it is being repaired after an insured event, up to £50,000
- ✓ Door locks and keys: Replacement if your keys are lost or stolen
- ✓ Property Owner's Liability up to £5,000,000
- ✓ Matching sets and suites: Covers cost of replacing undamaged bathroom suites and fitted kitchens if the damaged part cannot be repaired or replaced

#### Contents (if selected)

- ✓ Up to £100,000 cover as standard, unless agreed otherwise
- ✓ Accidental damage: e.g. Spilling red wine on your carpet
- ✓ Alternative accommodation: For you and your pets, if your Home is uninhabitable while it is being repaired after an insured event, up to £30,000
- ✓ Door locks and keys: Replacement if your keys are lost or stolen
- ✓ Contents temporarily away from the Home up to £10,000
- ✓ Money in the Home up to £1,000
- ✓ Downloaded content: Up to £3,000 for replacement of downloaded paid-for content
- ✓ Contents outside but within the boundaries of your Home up to £2,500
- ✓ Garden plants up to £2,500 (£500 for any one plant, shrub or tree)
- ✓ Frozen and chilled foods: Unlimited cover for food spoiled by fridge or freezer failure
- ✓ Business equipment up to £10,000
- ✓ Personal Liability up to £5,000,000



### What is not insured?

- ✗ Wear and tear (damage that naturally and inevitably occurs because of normal wear or ageing) or any damage caused gradually
- ✗ Maintenance and routine decoration
- ✗ Damage caused by the failure, wear and tear or lack of grouting or sealant
- ✗ Theft or attempted theft, escape of water, vandalism or malicious acts, frost damage, service pipes and cables, accidental damage, contents outside of the Home, garden plants or frozen and chilled foods if your Home is unoccupied for more than 60 days in row
- ✗ Theft or attempted theft, vandalism, malicious acts or accidental damage caused by any paying guest or tenant
- ✗ Reduction in value
- ✗ Electrical and mechanical breakdown
- ✗ Poor workmanship or materials
- ✗ Tearing, scratching, chewing, vomiting, fouling, urinating, or denting by any domestic animal
- ✗ Deliberate damage
- ✗ Individual valuables over £4,000, unless they are specified on your policy (Contents & Personal Possessions)



### Are there any restrictions on cover?

- ! Any excess payable, could include a voluntary excess you chose, and amounts can differ by claim type. For full details refer to other documents, but these include:
- ! Standard excess for subsidence claim £1,000 or £2,000
- ! Standard excess for escape of water claim £450
- ! Flood Re excess of £250 if applicable



## What is insured? (continued)

- ✓ Matching sets and suites: Covers the cost of replacing undamaged contents or items which form a pair, set or suite, such as a three-piece suite, if the damaged part cannot be repaired or replaced

### Additional Covers

- ✓ Personal Possessions: This cover, included with Contents, meets the needs of those who wish to ensure their portable items are covered when taken out of the home, such as laptops and mobiles. Cover includes up to £4,000 for individual items and up to £1,000 for each pedal cycle, unless you have specifically asked for a higher amount
- ✓ Family Legal Protection: This cover meets the needs of those that want a 24/7 legal advice line and up to £100,000 cover for legal costs to help pursue claims for faulty goods or services bought, personal injury or disputes with neighbours where there is a better than 50% chance of success

### Optional Covers (available at an additional cost)

- Home Emergency: This optional cover meets the needs of those that want cover for home emergencies like broken boilers and making the Home secure. Cover includes up to £500 for call out, parts and labour for each home emergency incident



## Where am I covered?

- ✓ Contents temporarily away from the Home (if Contents selected): You are covered in England, Scotland, Wales, Northern Ireland, Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ Personal Possessions: You are covered in England, Scotland, Wales, Northern Ireland, Republic of Ireland, the Isle of Man and the Channel Islands for the policy term, and outside of these countries for up to 60 days per policy year
- ✓ Family Legal Protection: The United Kingdom

### Options (if selected)

- Home Emergency: Your Home as shown on your other documents



## What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

If eligible, you will have an option to pay either annually by Direct Debit, credit or debit card, or by monthly instalments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



## When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time we will reassess your policy and your premium may increase.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.