

# Home Insurance Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Renters 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 Contents caused by events such as fire, storm, flood, theft, vandalism and escape of water. 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?

- ✓ Contents: From £5,000 to £25,000 cover as you selected
- ✓ Alternative accommodation: For you and your pets, if your Home is uninhabitable while it is being repaired after an insured event, up to 20% of the Contents Sum Insured
- ✓ Money in the Home up to £500
- ✓ Downloaded content: Up to £1,000 for replacement of downloaded paid-for content
- ✓ Frozen and chilled foods: Cover for food spoiled by fridge or freezer failure
- ✓ Business equipment up to £5,000
- ✓ Personal Liability up to £1,000,000
- ✓ Tenant's Liability up to £5,000

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

- Accidental Damage: This optional cover meets the needs of those who wish to ensure they are covered for accidents such as damage caused by spilling red wine on your carpet
- Personal Possessions: This optional cover, available 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 £1,000 for individual items and up to £500 for each pedal cycle, unless you have specifically asked for a higher amount
- Legal Protection: This optional cover meets the needs of those that want a 24/7 legal helpline and up to £100,000 cover for legal costs to help pursue claims for faulty goods or services bought, personal injury or tenant/landlord disputes where there is a better than 50% chance of success



### 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
- ✗ If your Home is unoccupied for more than 60 days in a row the following are not covered: Theft or attempted theft, escape of water or oil, vandalism or malicious acts, accidental damage, frozen and chilled foods or tenant's liability
- ✗ Theft or attempted theft, vandalism, malicious acts, loss or 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 £1,000, 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 escape of water claim £200



## Where am I covered?

### Optional Covers (if selected)

- 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
- Legal Protection: The United Kingdom



## 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 this may result in the premium going up or down.



## 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.