

# Home Insurance

## Insurance Product Information Document



Administered by **Towergate Insurance** Product: **Premier Elite**

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This Home Insurance policy is underwritten by a consortium of the following leading insurers:-

Legal & General Insurance Limited, (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA. Legal and General insurance limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Details of each insurer's proportionate liability will be provided upon request.

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

### What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and/or contents and to pay for your liability to other people following accidents.

**Cover may also vary based on the information you have provided to us.**

- Buildings includes the main domestic structure, garages and outbuildings, decorative finishes, permanent fixtures and fittings, domestic fixed fuel tanks, garden walls, fences, gates, paths and drives, hard tennis courts, patios, steps, terraces, ornamental man-made ponds, fountains and bridges, permanently fitted hot tubs and swimming pools, radio and TV aerials, satellite dishes, solar panels, external lighting, alarm systems, surveillance equipment, lifts and underground service pipes, cables, sewers, drains and domestic drain covers
- Contents include your household goods, valuables and personal belongings within the home.



### What is insured?

#### Cover for your home (if selected):

- ✓ Physical loss or damage to the buildings.
- ✓ Worldwide cover for your contents, fine art antiques and valuables.
- ✓ Alternative accommodation if your home cannot be lived in following insured damage up to 36 months.
- ✓ Damage caused by domestic pets up to £2,500.
- ✓ Sourcing domestic water which causes damage to your home or contents, up to the buildings sum insured.
- ✓ Loss of oil, metered water or LPG.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.

#### Legal expenses

You and your family living with you can claim up to £150,000 in circumstances such as the following:

- ✓ Disputes with another party who causes damage to your property, nuisance or trespass.
- ✓ Personal injury and clinical negligence.
- ✓ Breach of employment rights.
- ✓ Personal identity fraud.
- ✓ Disputes about goods or services you have bought.

#### Home emergency cover

You can claim up to £1,500 in total for circumstances such as the following:

- ✓ Damage, blockage or breakdown to drains or plumbing system within the home.
- ✓ Electricity or gas failure in your home.
- ✓ Damage to security at your home.
- ✓ Loss of keys to your house.
- ✓ Pests inside your home.



### What is not insured?

#### Buildings and Contents

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ Loss or damage resulting from any work to your home where the cost of the works exceeds a total contract value of £100,000 unless the work has been agreed by us.
- ✗ Loss or damage caused by theft, vandalism, malicious damage or accidental damage while the home is unoccupied for more than 60 consecutive days unless we agree cover.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.

#### Legal expenses

- ✗ Any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- ✗ Any legal action if the likelihood of winning is less than 50%.
- ✗ Any events that started before the policy began

#### Home emergency cover

- ✗ Any replacement roof tiles (unless this is the only way to contain the emergency).
- ✗ Removal of rats, mice and grey squirrels from outside the main building of your property including outbuildings.
- ✗ Damage to outbuilding windows, outbuilding doors and outbuilding locks.
- ✗ Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
- ! the excess (the amount you have to pay on any claim);
- ! Monetary limits for certain items or types of cover;
- ! Endorsements may apply to your policy. These will be shown in your policy documents.

### Legal Expenses

- ! There is a 90 day qualifying period for claims for Employment Disputes and Tenancy Disputes, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time. Where the amount in dispute is below £100 plus VAT.
- ! If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

### Home Emergency

- ! If you are found to have known about a loss or damage arising from an emergency before the start date of this policy, the insurer will withdraw cover.
- ! If in the opinion of the contractor, they are unable to repair your boiler/hot water system, you may receive £250 towards buying a replacement. This must be claimed on a reimbursement basis within 90 days of the contractor's attendance at your home. If you decide not to replace your boiler on the advice of the contractor, cover will no longer apply.



## Where am I covered?

### Buildings, Contents, Fine Art, Antiques, Valuables and Liabilities

- ✓ Your home buildings you are insuring in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your schedule.
- ✓ Your contents, fine art, antiques, valuables and personal liabilities anywhere in the world.

### Legal expenses

- ✓ Personal injury: Worldwide.
- ✓ Contract disputes and defence: The European union, Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Norway, San Marino, Serbia, Switzerland and Turkey.
- ✓ All other sections: United Kingdom, the Channel Islands, Isle of Man.

### Home emergency Cover

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied for more than 60 consecutive days or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings with an estimated cost of more than £100,000. You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair. You must tell us about any event which might lead to a claim as soon as possible.
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

### Legal Expenses

- You must gain our consent before incurring any legal advisers' costs.

### Home Emergency

- If you employ your own contractor, you must provide a fully itemised invoice or receipt from your contractors to support your claim for reimbursement.



## When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



## When does cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.