Home Insurance

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Insurance Product Information Document

Company: Highway Insurance Company Limited.

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Product: Clear Complete (Buildings and/or Contents) Home Insurance Policy

This document provides a summary of the key information relating to this Clear Complete Buildings and/or Contents policy. It should be read together with the Document of Insurance and Policy Schedule. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This Home insurance enables you to protect your property (buildings and/or contents) against loss or damage including flooding, fire and explosion. The level of protection provided will depend on the cover you have selected.

What is insured?

If selected**, Buildings -** the structure of your home

- ✓ Loss or damage to your buildings by the causes listed in the Document of Insurance up to the amount shown on your Schedule.
- ✓ Trace and access - the cost of finding & repairing the source of a water or oil leak up to £7,500.
- ✓ Alternative Accommodation and Loss of Rent up to 25% of the building sum insured.
- ✓ Your legal liability to the public, as a home owner, for accidents or injury at your home up to £2,000,000.
- ✓ Up to £500 to clear blockages from pipes and drains.
- ✓ Accidental Damage. Extended protection for accidents such as:
  - Putting a foot through the loft ceiling,
  - Damage to windows whilst mowing the lawn,
  - Spills and stains.

If selected, **Contents** - your belonging in your home

- ✓ Loss or damage to your contents up to the amount shown on your Schedule by the causes listed in the Document of Insurance.
- ✓ Moving home – accidental loss or damage to your belongings.
- ✓ Loss or damage to contents in the open up to £2,500.
- ✓ Your legal liability to the public, as occupier of your home or in a personal capacity, for accidents of injury (£2,000,000).
- ✓ Loss or theft of keys, we will replace external door locks, alarms or safes if your keys are lost or stolen.
- ✓ Loss or damage to plants in your garden up to £2,500.
- ✓ Loss or Damage to food in freezers.
- ✓ Alternative Accommodation up to 25% of the contents sum insured.
- ✓ Accidental Damage. Extended protection for accidents such as:
  - Damage cased suddenly and by unexpected means. This does not include damaged caused by wear and tear, anything that happens gradually or faulty design or faulty materials.
  - Spills and stains.

What is not insured?

Buildings (if selected)

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Damage to gates and fences caused by flood, storm, falling trees or branches.
- ✗ Wear and tear, such as slipped roof tiles or worn carpets.
- ✗ Deliberate damage or loss caused by you, your family or anyone residing with you.
- ✗ Anything which happens gradually.
- ✗ The cost of maintenance or normal decoration
- ✗ Damage caused by someone other than you or your family living in the home.
- ✗ Loss or damage caused by chewing, scratching, fouling or tearing by dangerous animals if they are owned by you.

Contents (if selected)

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Deliberate damage or loss caused by you, your family or anyone residing with you.
- ✗ Damage caused by weight of snow.
- ✗ Anything which happens gradually.
- ✗ Damage caused by someone other than you or your family living in the home.
- ✗ Loss or damage caused by chewing, scratching, fouling or tearing by dangerous animals owned by you.

Are there any restrictions on cover?

Buildings and Contents

- ! Security conditions may apply- check your schedule/quote.
- ! Exclusions apply if your home is unoccupied for more than 60 days in a row. Your home is occupied by anyone other than you or your family.
- ! Theft of money or credit cards must be reported to the police at your first opportunity.

Optional Covers

What is Insured?

- **Personal Possession Cover**

-Covers your personal possessions up to the limit shown on your schedule with a single article limit of £3,500.
-Pedal cycles up to £1,000 unless specified.

Optional Covers

What is not Insured?

- **Personal Possession Cover**

-Loss of Money.
-Loss or damage caused by wear and tear, other than loss of or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container.

Are there any restrictions on cover?

- **Personal Possessions**

-Theft of pedal cycles unless a locking device is used to secure the cycle to an immovable object when left unattended.

Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man & Channel Islands
- ✓ We will also provide worldwide cover for Public Liability & Liability to Domestic Employees with optional Personal Possessions and Pedal Cycles cover up to 60 days worldwide cover and annual UK and European cover.

What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- You must take to keep your property in a good condition.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible. Please refer to your document of Insurance for the claims contact number.

When and how do I pay?

The premium for this annual policy may be paid in one single amount to your broker. Your broker may also be able to offer a monthly instalment plan.

When does the cover start and end?

This policy is for a period of one year and the dates of cover will be shown on your Schedule fo Insurance. The policy is renewable each year.

How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If your cover does not meet your needs, you have the right to cancel the Policy. Call the broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents or renewing your policy, we will refund any premium you have paid, less a charge for the cover you have had and a charge of £15 to cover our operational costs which is subject to a minimum amount of £25 plus Insurance Premium Tax. If an incident has occurred that has reached the sum insured under buildings the full annual premium is payable.
- After 14 days, if you have not made a claim, we will refund any premium you have paid, less a charge for the cover you have had and a cancellation charge of £10 plus Insurance Premium Tax. If a claim has been made the full annual premium must be paid.