

Company: U-Sure

Product: Hybrid Home Owner Policy

U-SURE Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority. Firm reference number 315451. Registered office: 8 Cathedral Court, Clifton Place, Newport, NP20 4EU. Registration no: 5273923.

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within the Policy Booklet and your Policy Schedule that you will receive either before or after you take out this insurance.

What is this type of insurance?

This insurance provides cover for your home, contents and personal possessions. This means that your property will be covered against the specific perils/events listed in each section of the policy wording, subject to the conditions, limitations and exclusions stated in the policy wording.



What is insured?

The amount we'll pay to rebuild your home and/or replace your contents as referenced in the policy wording and specified in your policy schedule.

Buildings

- ✓ Loss or damage to the structure of your home, garages and outbuildings, from, storm, flood, escape of water, fire, theft, malicious acts or vandalism and subsidence.
- ✓ Increased water meter charges following an escape of water or oil which gives rise to a claim.
- ✓ Alternative accommodation following an insured loss (up to 25% of the total building sum insured).
- ✓ Cost of tracing and accessing water leaks.
- ✓ Accidental damage to underground pipes or cables serving the buildings.
- ✓ Accidental breakage of fixed glass, sanitary fittings, ceramic glass and fixed solar panels.
- ✓ Public liability if you are held liable (as the occupier, or as a private individual) for injury to a third-party or damage to their property.

Contents

- ✓ Loss or damage to contents in the home, its garages, outbuildings or garden, including accidental breakage to glass tops and glass in furniture, ceramic glass in cooker hobs and mirrors.
- ✓ Accidental breakage of mirrors and glass tops to furniture and fixed glass (including ceramic hobs).
- ✓ Freezer contents.
- ✓ Theft and damage to money you own in the UK and 90 days worldwide, also financial loss because someone has fraudulently used a credit card belonging to you.
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or damage to their property.

Additional Cover

- Accidental damage to Buildings
- Accidental damage to Contents
- Personal possessions in and away from the home.



What is not insured?

Buildings and Contents

- ✗ The cost of general maintenance, wear & tear.
- ✗ Malicious acts or vandalism by you, your domestic employees, lodgers, paying guests or tenants.
- ✗ Damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost.
- ✗ Damage arising from faulty or unsuitable materials, or design or poor workmanship.
- ✗ Damage from mechanical or electrical faults or breakdown.
- ✗ Any loss or damage caused by, or contributed to by, or arising from any kind of pollution and/or contamination.
- ✗ Motor vehicles, caravans, trailers, boats, canoes, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.
- ✗ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.



Are there any restrictions on cover?

- ! Excess – The amount you are required to pay as the first part of each and every claim made. The excess amounts are shown in your policy schedule.
- ! Endorsements &/or clauses may apply to your policy, these will be shown in your policy schedule.
- ! You will not be covered for malicious acts, vandalism, theft, escape of water or loss of water, leakage or loss of oil or breakage of glass or sanitaryware if your home is left unoccupied for more than 60 days.



Where am I covered?

- ✓ We provide cover for your Private Residence including garages and outbuildings, as long as it's within the United Kingdom including England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ We provide cover for your contents within the home. We also provide limited cover to some items of your contents within the boundaries of your home such as your garage and garden.
- ✓ We provide limited cover to 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 and worldwide.



What are my obligations?

- When incepting, renewing or making changes to your policy you must take all reasonable care to provide complete, honest and accurate answers to all questions.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the house in a good state of repair.
- You must tell us, your broker/insurance advisor if you:
 - i. Leave the Private Residence unoccupied and/or unfurnished
 - ii. The people to be insured changes
 - iii. There is a change of address
 - iv. There is a change of tenant
 - v. The sums insured are not adequate
 - vi. Plan to start any structural work to extend, renovate, build or demolish any part of the buildings
- You must pay the premium shown on the policy schedule on time (please refer to your invoice).
- You must comply with any conditions and endorsements set out in your policy schedule and the policy wording.
- In the event of a claim you must notify us as soon as possible, after the loss.
- If a claim for liability is made against you, or you receive any letter, claim, writ, summons or other document, you must forward to us, as soon as you receive it.



When and how do I pay?

Your insurance broker will notify you of the payment methods available to you



When does cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The dates will be as shown in your policy schedule.



How do I cancel the contract?

Cooling off period

You are entitled to cancel this contract of insurance by writing to your insurance broker within fourteen (14) days of either

- The date you received this contract of insurance: or
- The start of the period of insurance

Any return premium due to you will depend on how long this contract of insurance has been in force and whether you have made a claim.

Right to cancel

Following the expiry of your cooling off period you can cancel this policy at any time by writing to your insurance broker. If you wish to do so and the cooling off period has passed you will be entitled to a refund of the premium paid less a deduction for the period you have been provided with cover for and subject to a minimum premium of £30 being retained by u-sure Insurance Ltd to cover administration costs. Any return premium due to you will depend on how long this policy has been in force and whether you have made a claim. This will be calculated on a proportional daily rate basis for the period you had coverage.