

# Home Buildings Insurance

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Age Co Home Buildings Insurance Policy

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the insurance schedule, policy wording and Terms of Business Agreement.

### What is this type of insurance?

This is an annual home insurance policy that is underwritten by Ageas Insurance Ltd. The cover that you have requested is **Buildings Only**.



#### What is Insured?

- ✓ The structure of the home is covered up to £500000 against damage caused by certain events (listed below).
- ✓ Damage to the buildings caused by; fire, malicious damage, impact (for example by a vehicle), storm, flood, subsidence, ground heave, landslip, escape of water, theft.
- ✓ Tracing and accessing the source of a leak for escape of water and escape of oil.
- ✓ Accidental damage to fixed glass, sanitary ware and solar panels.
- ✓ Property Owner's Liability (amounts you legally have to pay to others due to injury, death or property damage arising from your ownership of the buildings) - limited to £2 million.
- ✓ Rent and alternative accommodation costs if the home can't be lived in due to an insured event - limited to 20% of the sum insured.
- ✓ Replacement locks if the house keys are lost or stolen.

**Optional Cover** - See your policy schedule for details of the cover you have selected

- Accidental damage to the buildings
- Static caravan
- Touring caravan

#### Optional static caravan cover

- If static caravan cover is selected (check your policy schedule if unsure), the static caravan is covered against damage caused by certain events (listed below) up to the sum insured shown on your policy schedule. The policy also covers the caravan fixtures and fittings, awnings and outbuildings. Caravan equipment is covered up to the sum insured shown on your policy schedule.
- Damage to the caravan and its equipment (if cover is selected) caused by; fire, malicious damage, impact (for example by a vehicle), storm, flood, escape of water and theft.
- Accidental damage to TVs, audio equipment, DVD players and desk-top computers (only if caravan equipment is selected, and limited to £500 in total).
- Liability to third parties (amounts you legally have to pay to others due to injury, death or property damage caused by an accident involving the caravan) - limited to £2 million.
- Accidental damage to fixed glass, ceramic hobs and sanitary ware.



#### What is not Insured?

- ✗ The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy.
- ✗ The first £1000 of any claim for subsidence, ground heave and landslip (reduced to £100 for properties under 10 years old).
- ✗ The first £250 of any claim for escape of water or flood.
- ✗ Loss or damage while the home is unoccupied or unfurnished as a result of; escape of water; theft; oil leak; loss of metered oil or water; accidental damage to glass and sanitary ware; optional accidental damage.
- ✗ Damage from escape of water due to; repairs to pipework or water/heating system (unless caused by freezing); taps left on.
- ✗ Subsidence due to settlement, unless caused by subsidence of the site. Subsidence or landslip due to the sea or a river wearing away the land.
- ✗ Criminal or deliberate act by you or your family.
- ✗ Damage due to wear and tear, gradual causes or lack of maintenance.
- ✗ Storm or flood damage to gates and fences.

#### Optional static caravan cover - What is not insured?

- Loss or damage due to any of the following while the caravan is unoccupied or the site is closed; Theft, malicious damage or accidental damage to TVs, audio equipment, DVD players & desk-top computers; escape of water; accidental damage to fixed water pipes and tanks.
- Storm damage; due to water seeping through caravan seams and seals; that is not from one identifiable event that immediately caused the damage.
- Escape of water and accidental damage to fixed water pipes and tanks between 1/11 to 31/3 inclusive, if caused by water freezing, unless the caravan has been lived in overnight in the 24 hours immediately beforehand. Escape of water that happened gradually.
- Accidental damage to TVs, audio equipment, DVD players & desk-top computers; while the caravan is lent/let out unless force is used to enter or exit; caused by vermin, insects, wear and tear, breakdown, repairing, misusing the item or that happened gradually.
- Theft while lent/let out unless force is used to enter or exit.

- Accidental damage to fixed water pipes and tanks due to freezing, overheating or excessive water pressure.

#### Optional touring caravan cover

- If touring caravan cover is selected (check your policy schedule if unsure), the policy covers the touring caravan, its fixtures, fittings and awnings up to the sum insured shown on your policy schedule.. Caravan equipment is covered up to the sum insured shown on your policy schedule. The policy also covers liability to third parties (amounts you legally have to pay to others due to injury, death or property damage caused by an accident involving the caravan) - limited to £2 million.

- Damage caused by domestic animals.  
In addition to the above, see also Optional static and touring caravan cover - what is not insured, below.

#### Optional touring caravan cover - What is not insured?

- Theft from the caravan while unattended, unless securely locked.
- Damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Damage to tyres by punctures, cuts or bursts.
- Loss of or damage to the caravan while lent or let out.

In addition to the above, see also Optional static and touring caravan cover - what is not insured, below.

#### Optional static and touring caravan cover - What is not insured?

- The first amount of any claim - the 'excess'. These amounts will be explained or displayed to you before you buy, and are shown in the policy schedule which is issued after you buy.
- Theft unless fitted with a working hitchlock or wheelclamp.
- Third party liability; to you, your family and employees; arising while being towed; related to employment or profession of a family member.
- Loss or damage resulting from criminal or deliberate acts by you or your family.
- Loss or damage due to wear and tear or lack of maintenance.



#### Are there any restrictions on cover?

- ! The policy will make a 50% contribution for undamaged items that are part of a pair, set or suite that has been damaged.



#### Where am I covered?

- ✓ You are covered in the UK, Channel Islands and the Isle of Man.
- ✓ If you choose to include cover for a touring caravan, this will be covered for up to 60 days in the European Union.



#### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let your insurer negotiate, defend or settle any claims on your behalf. You'll also need to let them take legal action in your name to get back any payment they've made under this policy.
- It's really important that you're honest with us and your insurer when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



#### When and how do I pay?

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit



#### When does the cover start and end?

The policy runs for 12 months and starts with effect from the date you have chosen, and will run until the renewal date shown on your schedule unless you or we cancel it.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7916 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.