

Home Buildings & Contents Insurance

Insurance Product Information Document

Company: Ageas Retail Limited

Product: Age Co Home Buildings & Contents Insurance Policy

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

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 administered by Prestige Underwriting Services Limited on behalf of Fairmead Insurance Limited who are the Underwriters. The cover that you have requested is **Buildings and Contents**.



What is Insured?

- ✓ The structure of your home (the buildings), your household goods and personal belongings are covered in the home against damage caused by certain events (listed below).
- ✓ The most that will be paid is;
 - £60000 for contents, and
 - £500000 for buildings.
- ✓ Damage caused by; fire, malicious damage, impact (for example by a vehicle), storm, flood, subsidence, ground heave, landslip, escape of water and theft. Theft from outbuildings is limited to £2,500.
- ✓ Accidental damage to TVs, aerials, satellite receivers, audio equipment, DVD players, desk-top computers, fixed glass in furniture and in mirrors.
- ✓ Accidental damage to fixed glass, sanitary ware and solar panels.
- ✓ 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
- ✓ Accidental damage to wheelchairs, pavement vehicles & stairlifts, but only while in the home.
- ✓ Theft of money by someone falsely claiming to be an official. Limited to £5000.
- ✓ Damage to contents (other than money) while in a nursing home due to fire, riot, malicious damage, impact, storm, flood, subsidence, escape of water or theft. Limited to 20% of the sum insured.
- ✓ Public & Property Owner's Liability (amounts you legally have to pay to others due to injury, death or property damage arising from your occupation/ownership of the buildings) - limited to £2 million.
- ✓ Tracing and accessing the source of a leak for escape of water or oil.
- ✓ Replacement locks if the house keys are lost or stolen.

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

- Personal belongings & pedal cycles (covered inside & outside the home)
- Accidental damage to contents in the home, and/or to the buildings



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.
- ✗ 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.
- ✗ Theft when the home is let out, unless there are signs of forced entry/exit.
- ✗ Damage from escape of water due to; repairs to pipework or water/heating system (unless caused by freezing); taps left on.
- ✗ Damage due to gradual causes, wear & tear, or lack of maintenance.
- ✗ Criminal or deliberate act by you or your family
- ✗ Accidental damage to home entertainment equipment excludes portable and hand-held items, and excludes damage caused to TV's while using electronic gaming equipment.
- ✗ 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.
- ✗ Storm or flood damage to gates and fences.
- ✗ Escape of water damage due to taps being left on.
- ✗ Theft of money unless entry has been forced.



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 insure personal belongings, these will be covered both inside and outside of your home, and worldwide.



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.