

# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

**Product:** Simple Home Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down.

The Contents sum insured is shown on your schedule.



### What is insured?

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Valuables in the home which are Jewellery, watches and items containing gold, silver or platinum are covered for up to 40% of your chosen contents sum insured or £5,000 (whichever is greater). The most we will pay for a single item is £2,500.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in free standing cookers and fixed glass in furniture up to your chosen contents sum insured.
- ✓ Accidental damage to locks and loss of keys cover up to your chosen contents sum insured.
- ✓ Occupiers liability cover up to £2,500,000.
- ✓ Tenants liability cover up to 20% of the contents sum insured or £2,000 (whichever is greater), if you are legally liable as a tenant for damage to your home under the terms of your tenancy agreement.
- ✓ Fridge and freezer food spoil by an accidental change in temperature up to your chosen contents sum insured.
- ✓ Tenants' improvements such as internal fixtures or decorations you have added are covered up to 20% of the contents sum insured. Cover is also provided up to £500 to remove and replace any part of your fixed tenants' improvements to find the source of a water or oil leak from a heating or water system.
- ✓ Students possessions temporarily removed cover up to £5,000.
- ✓ Contents in your outbuildings or garages cover up to £3,000.
- ✓ Loss or damage to your contents in the open and in communal areas by specific covers up to £1,000.
- ✓ Accidental loss of metered water, liquid petroleum gas or oil cover up to £2,000.
- ✓ Cover for loss or damage to office homeworking equipment which is computer, telecoms and office equipment, office furniture and stationery used for business purposes. It provides the cost of repair or replacement for specific events including theft, fire and flood up to £1,000.

### Optional cover you may have chosen;

- Full Accidental Damage cover for contents inside the home.
- Personal Belongings cover inside and outside of your home - up to £3,000. The most we will pay for a single item is £500.
- Hearing Aids inside and outside of your home - up to £3,000.
- Wheelchairs inside and outside of your home - up to £3,000.
- Bicycles inside and outside of your home - up to £3,000



### What is not insured?

- X Maintenance or any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration.
- X Mechanical, electrical or electronic fault or breakdown.
- X Any loss, damage, liability, cost or expense:
  - occurring, or arising from an event occurring before the insurance starts
  - caused deliberately by your family
  - caused as a result of the buildings being used for illegal activity by your family.



### Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days in a row you won't be covered for:
  - Escape of water or oil.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
  - Accidental loss of metered water, liquid petroleum gas or oil.

! You are not covered for malicious damage, theft or attempted theft while your home is lent, let or sub-let, unless force and violence has been used to get into or out of the home.

! **Making sure your sums insured are adequate**  
If you are underinsured this will reduce how much we pay out in the event of a claim. It's important that the sum insured you've chosen is enough to replace all your contents and personal belongings as new.

If you select a sum insured amount that is less than the cost of replacing all of your items as new (less an amount we take off for normal use or ageing for clothing and household linen), any claim you make will be reduced by the same percentage proportion you have underinsured by. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen sum insured. You'll find more details on this in your policy.

### If you have chosen optional cover you will not be covered for:

- Full Accidental Damage - damage to clothing, contact lenses and plants, deterioration of food and drink.
- Personal Belongings, Hearing Aids and Wheelchairs loss or damage by water entering the home or by theft from unattended motor vehicles unless the items stolen were out of sight in a boot or closed compartment.
- Bicycles - theft of any bicycle left unattended in a public place unless locked to an object that cannot be moved or locked inside or to a motor vehicle.



## Where am I covered?

- ✓ The product provides cover for the contents inside your home in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Cover is also provided for your contents in the British Isles while they are being professionally moved to a new permanent home and when they are being moved to or from, or while temporarily kept inside any private dwelling where your family is living, or a building where your family is working or studying at university, college or school.
- ✓ If you have selected the optional covers for Personal Belongings, Hearing Aids, Wheelchairs or Bicycles, you will be covered anywhere in the British Isles and up to 14 days worldwide.



## What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



## When and how do I pay?

Please contact URIS Group Customer Services Team about the payment options available to you.



## When does the cover start and end?

The cover start date you choose to set on your application form, must be more than 10 days in the future. Cover is subject to your application being acceptable under this scheme. Your cover start and end date is shown on your policy schedule. These form the term of your policy.



## How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number in your policy documentation.