

# Buildings & Contents Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited

Product: House Guard Prestige Buildings & Contents Policy

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

## What is this type of insurance?

This policy covers your buildings & contents against loss or damage from specific events (for example - fire, storm, theft or leaking water). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



### What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ **Buildings** - The maximum amount you can claim for is !!BLDSUM:cs=£!!
- ✓ Trace and access source of leak for escape of water and escape of oil - Up to the maximum claim limit for buildings.
- ✓ Property owner's liability - £2 million.
- ✓ Damage caused by emergency services – Up to the maximum claim limit for buildings.
- ✓ Newly acquired fixtures – 20% of the maximum claim limit for buildings.
- ✓ Replacement locks & keys – Up to the maximum claim limit for buildings.
- ✓ Garden cover - £2,500.
- ✓ Rent & alternative accommodation if the home can't be lived in - 20% of maximum claim limit for buildings.
- ✓ **Contents** - The maximum amount you can claim for is !!CNTSUM:cs=£!!
- ✓ High risk property within the home - Up to 33% of your maximum claim amount.
- ✓ Business equipment - Up to £10,000 (maximum you can claim for any one item is £3,000).
- ✓ Damage to food in any refrigerator or deep freezer- Up to the maximum claim limit for contents.
- ✓ Theft of contents from an outbuilding or garage - Up to £1,000.
- ✓ Your public & personal legal responsibilities - Up to £2 million.
- ✓ Your legal responsibilities for domestic employees - Up to £10 million.
- ✓ Protection for tenants - Up to 20% of the maximum claim limit for contents.
- ✓ Weddings/civil partnerships/religious festivals/birthday benefits - Maximum claim limit for contents increased by £5,000.
- ✓ Dual contents cover - Up to £5,000.
- ✓ Unpaid damages - Up to £2 million.
- ✓ Loss or damage to downloaded data - Up to £1,000.
- ✓ Money - Up to £1,000.
- ✓ Hole in one golf cover - £500.
- ✓ Fine art - 20% of the maximum claim limit for contents.
- ✓ Maximum for any one item of fine art - £10,000.
- ✓ Unspecified personal belongings worldwide cover - Up to £5,000, this limit can be increased on request.
- ✓ Identity theft protection - £50,000 (£3,000 Identity theft attendance expenses).
- ✓ Home Assistance - £500 including VAT.

### Optional Cover

See your policy schedule for details of the cover you have selected.

- Accidental damage cover - this covers unintentional one off incidents which damage your property, such as dropping and damaging an electronic hand held device or a ball kicked through your patio doors.
- Unspecified personal belongings - covers you if your pedal cycle, money or any of your unspecified personal belongings are lost, stolen or damaged. They're covered in Europe and up to 60 days anywhere else in the world.
- Specified personal belongings - covers your specified personal belongings if they're lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world, as long as the item is shown on your schedule.
- Pedal cycle cover - covers your pedal cycle if it is lost, stolen or damaged at any time in Europe, or for up to 60 days anywhere else in the world, as long as the pedal cycle is listed on the schedule.



### What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
- ✗ Storm or flood damage to gates, fences or swimming pool, Jacuzzi and hot tub covers.
- ✗ Subsidence damage to solid floors, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same event.
- ✗ Property more specifically covered by another policy of insurance.
- ✗ Any criminal or deliberate act by you or a member of your family.
- ✗ Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.
- ✗ Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.
- ✗ Unless you have taken the accidental damage optional extension, damage to items designed to be hand-held, carried or portable - including e-readers, smartphones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers.
- ✗ Your policy does not cover claims arising from wear & tear or anything that happens gradually.
- ✗ Damage caused by rain or water entering the home, as a result of poor workmanship, bad design or wear & tear.
- ✗ Damage for theft or attempted theft when your home or any part of it is lent, let or sublet to, by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.
- ✗ We won't pay for, or make a contribution towards any claim for undamaged items that are part of a set or a suite.
- ✗ Any reduction in the market value of any property following its repair or reinstatement.

### For optional legal cover provided by DAS:

- Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case.
- Costs you incur before we have agreed to cover your claim.
- Legal claims which aren't made by you, or against you, during the time your policy is in force.
- Costs which exceed your policy limit of £50,000 for any one claim.
- Fines, penalties, compensation or damages you are ordered to pay by a court or other authority.
- If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers.



### Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition.
- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud.
- ! It's really important that you don't throw away any damaged items until we say so.
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented.
- ! Dangerous dogs, we won't cover any claims caused by dangerous dogs as specified under section 1 of the dangerous dog's act 1991 or any later amendments to that act.

### Optional Cover (continued)

#### For optional legal cover provided by DAS:

Legal expenses cover - this cover is designed to cover you for:

- **Employment** - Disputes relating to your employment contract.
- **Contract Disputes** – Disputes arising from an agreement or an alleged agreement which you have entered into in a personal capacity for buying or hiring in goods or services, or selling goods.
- **Personal Injury** – Sudden or specific accidents causing your death or bodily injury.
- **Property Protection** – Disputes relating to your main home or personal possessions following: someone causing damage to them or legal nuisance or trespass.
- **Tax Protection** – If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return.
- **Legal Defence** – Defence for criminal prosecutions or certain civil actions against you as an employee.
- **Identity Theft** – Help and advice to reclaim your identity, including administrative costs or legal representation if needed.

### Are there any restrictions on cover? (continued)

#### For optional legal cover provided by DAS:

- The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest.
- Employment claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you are still employed.
- Contract claims:
  - Where you didn't enter into the agreement in a personal capacity.
  - Where you haven't entered into the agreement during the period of cover provided by this policy.
  - Where the amount in dispute is £250 or less including VAT.
  - Relating to a motor vehicle.
  - Relating to a loan, mortgage, pension, investment or borrowing.
  - Relating to building work or design where the contract value exceeds £5,000 including VAT.
- Personal Injury claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness.
- Medical claims relating to an alleged failure to correctly diagnose a condition or those solely for psychological injury or mental illness.
- Property protection claims relating to damage where the amount in dispute is £250 or less, and the first £250 of any claim for legal nuisance or trespass.
- Tax protection claims where you are self employed, a sole trader or in a business partnership or relating to criminal investigations.
- Legal Defence claims relating to you driving a motor vehicle.



### Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man.

#### For optional legal cover provided by DAS:

- ✓ For contract disputes and Personal Injury claims, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- ✓ For all other incidents, United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.



### 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 us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us 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?

Please contact your broker for details.



### When does the cover start and end?

This policy runs for 12 months and starts with effect from !!COVERDATE!! and will run until the renewal date of !!EXPDATE!!.



### How do I cancel the contract?

Please contact your broker to cancel your policy.

#### Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided. An administration fee of £7.50 will be applied.

#### Cancellation after 14 days

You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. A cancellation fee of £7.50 will be applied.

**How do I report a claim?**

**Call our 24 hour claims helpline 0345 168 5685.**

If something's been stolen, or your property has been damaged by a riot or vandalism, you must start by calling the Police. And please make sure you get a crime reference number.

It's really important that you don't throw away any damaged items until we say so.

Finally, don't negotiate or settle any claims made against you, unless we've written to you to say you can.

**If you're making a claim on your Legal Expenses Insurance, please call DAS on 0345 120 8415.**

**Excesses that apply.**

**Option to add a voluntary excess in addition to the standard excess (Voluntary excess does not apply in addition to the standard excess for subsidence claims).**

Standard cover	£100
Escape of water	£250
Subsidence	£1,000

**How do I make a complaint?**

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on **0345 168 5685**.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate). Our address: Customer Services Advisor, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

If your complaint relates to legal cover please contact DAS by writing to DAS Customer Relations Department, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, or email [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk) or phone on 0344 893 9013.

**Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim.

For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **020 7741 4100**.

Underwritten by **Ageas Insurance Limited**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[ageas.co.uk](http://ageas.co.uk)

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

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The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a registered trademark symbol (®).