

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: Standard Buildings and/or Contents Insurance policy

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?

Buildings insurance covers the cost of repairing or rebuilding the home including its garages and outbuildings. It also covers the repair or replacement of permanent fixtures and fittings, such as fitted kitchens and bathrooms. Contents insurance covers the cost of repairing or replacing the contents and personal belongings within the property, i.e. the things you'd take with you if you moved house.



What is insured?

Buildings (if selected)

- ✓ Buildings sum insured is £500,000.
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Alternative accommodation cover up to £40,000.
- ✓ Legal fees to remove squatters cover up to £10,000.
- ✓ Trace and access cover up to £5,000.

Contents (if selected)

- ✓ Contents sum insured is £50,000.
- ✓ Damage to your contents by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Temporary removal and students cover up to £10,000.
- ✓ Alternative accommodation cover up to £10,000.
- ✓ Money in the home cover up to £1,000.
- ✓ Freezer food cover up to £1,000.
- ✓ Theft from garages/outbuildings cover up to £5,000 (not including gardening equipment or furniture unless garden cover has been selected).
- ✓ Theft from unattended vehicles cover up to £1,500.
- ✓ Loss of credit cards cover up to £500.
- ✓ Loss of music, film or other downloads cover up to £2,500.
- ✓ Tenants improvements and liability cover up to £10,000.
- ✓ Contents in the open cover up to £750.
- ✓ Clerical business equipment cover up to £3,500.
- ✓ Replacing deeds and documents cover up to £2,500.
- ✓ Visitor's personal contents cover up to £500.
- ✓ Occupiers and personal liability cover up to £2,000,000.

Buildings and Contents (if selected)

- ✓ Damage caused by the emergency services cover up to £1,000.
- ✓ Replacing locks and keys cover up to £750.

Optional cover you may have chosen

- Personal Belongings, Garden Cover, Pedal Cycle Cover, Legal Expenses, Home Emergency Assistance.



What is not insured?

- X General maintenance, wear and tear.
- X Storm or flood damage to fences, hedges or gates.
- X No cover for pedal cycles unless you have taken out the separate Pedal Cycle Cover option.
- X No cover for gardening equipment or garden furniture unless you have taken out the separate Garden Cover option.
- X No cover for Personal Belongings outside the home unless you have taken out the separate Personal Belongings Cover option.



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home has been unoccupied for 60 days in a row, you won't be covered for:
 - Escape of water or oil.
 - Malicious acts or vandalism.
 - Theft or attempted theft.
 - Freezing of water and oil pipes or tanks.
- ! If you have tenants you will not be covered for:
 - Malicious acts or vandalism.
 - Theft or attempted theft.
- ! Valuable items within your home cover up to £7,500.
- ! Valuable items single article limit £1,500.



Where am I covered?

- ✓ The product provides cover in the United Kingdom, the Channel Islands and the Isle of Man.



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?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by cheque, credit or debit card. Monthly payments can only be paid by Direct Debit.



When does the cover start and end?

Your cover start and end date is found on your policy schedule.



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 or on our website