

# Prestige Home Insurance



## Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Thatched

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland Reg No. NI31853. Policy is arranged & administered on behalf of The Insurer named on the policy schedule.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation and contact your broker or agent should you have any questions or to amend the details we hold.

### What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your buildings and/or contents.



#### What is insured?

**Loss of or damage to your Buildings and/or Contents including personal possessions caused by-**

- ✓ Fire and resultant smoke damage
- ✓ Storm, flood or weight of snow
- ✓ Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Oil or metered water
- ✓ Loss of rent/alternative accommodation
- ✓ Accidental damage to fixtures and fittings
- ✓ Replacement locks

#### The policy also covers

**Under the Buildings Section (if you have chosen this cover)**

- ✓ Accidental damage to fixtures and fittings
- ✓ Property owners liability

**Under the Contents Section (if you have chosen this cover)**

- ✓ The cost of replacing frozen food spoilt in a fridge or freezer caused by a fall or rise in temperature or contamination by refrigerant fumes
- ✓ Accidental loss of or damage to pedal cycles valued up to £500
- ✓ Public liability



#### What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss damage or liability arising out of the activities of contractors
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage caused by any vermin, insects, pets or domesticated animal
- ✗ Loss damage or liability arising as a result of the home being used for illegal activities



#### Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Loss of rent/alternative accommodation is limited to 20% of the buildings/contents sum insured as shown on your schedule
- ! A limit of £500 per claim and £2,500 in any one period of insurance applies in respect of replacement locks
- ! We will pay up to 50% of the cost of replacing any undamaged item which form part of a pair, set or suite for which a claim has been accepted by us
- ! Cover in respect of frozen food is provided up to £1,000 and only where the appliance is not over 10 years old
- ! Items forming part of a pair or set must be specified if valued over £2,500



## Where am I covered?

- ✓ You are covered against any loss, damage or liability occurring at the home

### Under the Contents Section (if you have chosen this cover)

- ✓ Public liability will indemnify you for any charges which you become legally liable to pay in respect of any accidental bodily injury, death or disease or damage to property which occurs anywhere in the world
- ✓ Loss of or damage to items under the personal possessions section is covered worldwide
- ✓ We will pay the cost of repairing or replacing pedal cycles belonging to you (if shown as a specified items on your schedule) following loss or damage caused by theft or attempted theft, or accidental damage occurring anywhere in the United Kingdom and Europe



## What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the buildings and/or contents
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



## When and how do I pay?

Please contact your broker or agent for information on how to pay



## When does the cover start and end?

The period of insurance is stated on your policy schedule



## How do I cancel the contract?

You may cancel this policy within 14 days of receipt of your policy documents or the start date of the period of insurance, whichever is the latter (the cooling off period).

If cover has not commenced a full refund will be given, if cover has commenced we will refund the premium paid for the period of unused cover.

There will be no refund of premium in the event you have made or are in the process of making a claim in the current period of insurance.

To cancel your policy you must notify your broker or agent