

# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** Simple Household 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.
- ✓ Total valuables in the home are covered up to 1/3 of the contents sum insured, with a single item limit of £1,500.
- ✓ 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.
- ✓ Damage to locks and loss or theft of keys cover up to £500.
- ✓ Occupiers liability covered up to £2,500,000.
- ✓ Tenants liability cover up to 20% of the contents sum insured.
- ✓ Fridge and freezer contents spoiled by an accidental change in temperature or contamination from refrigerant up to your chosen contents sum insured.
- ✓ Tenants improvements such as internal fixtures or decorations installed by you covered up to 20% of the contents sum insured.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Cover for shopping in transit up to £250.
- ✓ Contents in your outbuildings or garage cover up to £2,000.
- ✓ Theft or accidental loss of metered water or oil cover up to £1,000.

#### Optional cover you may have chosen;

Full Accidental Damage cover for contents inside the home.

Personal Belongings cover outside the home.

Hearings Aids inside and outside the home.

Wheelchairs outside of the home.

Pedal Cycles outside of the home



#### What is not insured?

- X General maintenance, wear and tear.
- X Any damage deliberately caused by any of the insured.
- X Any direct or indirect loss, damage or liability caused as a result of the home being used for illegal activity.
- X Any loss, damage or liability occurring before the insurance period starts.



#### 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.
  - Theft or accidental loss of metered water, liquid petroleum gas or oil.
  - Fridge or freezer contents.
- ! You are not covered for malicious damage, theft or attempted theft while your home or any part of it is lent, let or sub-let, unless there are clear signs of forcible and violent entry or exit.

If you have chosen optional cover you won't be covered for

Full Accidental Damage

- damage to clothing, food, drink or plants

Personal Belongings

- loss or damage by water entering the home other than by storm or flood.

Hearing Aids and Wheelchairs

- mechanical or electrical breakdown

Pedal Cycles

- theft when left in a public place unless attached by a security device to a permanently fixed structure.



### Where am I covered?

- ✓ The product provides cover for your contents inside your home that is based in British Isles and some cover within the European Union. See your policy schedule and policy wording for further details.



### 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 speak with your administrator about the 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 found 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.