

Home Insurance – Buildings Cover

Insurance Product Information Document

Company: Covea Insurance plc
Product: Executive Home

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277



This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?

This is a home insurance policy. It covers loss or damage to the buildings of your homes.



What is insured?

- ✓ Your buildings are insured including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services
- ✓ All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm
- ✓ Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- ✓ Unlimited Trace and Access cover within the home and up to £50,000 for claims occurring outside the home
- ✓ Loss of or damage to new fixtures, fittings and/or building works up to £75,000 including VAT
- ✓ Replacement locks and keys

Liability

- ✓ Property owners' liability up to £10M
- ✓ Additional and acquired land up to £10M

Home Emergency

- ✓ Home emergency is included up to £1,000 per claim. This includes the failure of:
 - ✓ Plumbing or drainage system
 - ✓ Electricity supply or cooking systems
 - ✓ Primary heating system at your home
 - ✓ Locks on external doors or loss of keys
- ✓ Or for vermin inside your home

Home Cyber

- ✓ Costs up to £50,000 during any one period of insurance incurred in respect of:
 - ✓ Restoration of personal computer systems and electronic devices following a cyber attack
 - ✓ Professional assistance including computer virus removal
 - ✓ Financial loss caused by cyber crime
- ✓ Additional Services:
 - ✓ Cyber Helpline
 - ✓ Cyber Attack Resolution Service
 - ✓ Householdlaw & Cyber Service



What is not insured?

- ✗ Building works costing in excess of £75,000 including VAT
- ✗ Loss or damage caused by storm or flood to gates, hedges and fences
- ✗ Deliberate or criminal acts by you or any person living with you or anyone acting on your behalf
- ✗ Malicious acts by tenants or paying guests
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Any incident occurring prior to the commencement of this policy
- ✗ Reinstatement of any fields, meadows, pastures, paddocks or woodland or for the removal of any fallen trees in those areas
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials

Liability

- ✗ Liability arising from any trade, profession, business or employment
- ✗ Liability for any bodily injury to you or your family or any persons employed by you

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied or insufficiently furnished
- ✗ Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw per hour or 250,000 BTU's

Home Cyber

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Insured events which are not discovered during the period of insurance



Are there any restrictions on cover?

- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance.
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets is limited to £5,000 per incident
- !! Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- !! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water
- !! Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your schedule of insurance.



Where am I covered?

You are covered at the risk address(es) shown on your schedule of insurance.
Home Cyber – Worldwide



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft. Any incidence or circumstance relating to a home cyber claim must be reported to us within 14 days of the occurrence.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.



When does the cover start and end?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

You may cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We'll then refund the part of your premium that applies to the remaining cover, unless you've made a claim.

Home Insurance – Contents Cover

Insurance Product Information Document

Company: Covea Insurance plc
Product: Executive Home

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277



This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?

This is a contents insurance policy. It covers loss or damage to things you and your family have in your home or take anywhere in the world, including household goods and personal items, valuables, money and credit cards. It also provides legal protection and home cyber cover.



What is insured?

- ✓ All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm
- ✓ Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- ✓ Replacement locks and keys
- ✓ New purchases for contents, art and jewellery up to an additional 20% of the sum insured
- ✓ Contents up to £15,000 owned by dependent parents or grandparents residing in a nursing or residential care home
- ✓ Office business equipment at the home up to £25,000
- ✓ Business Stock up to £10,000
- ✓ Fraudulent use of credit cards, bank or building society books up to £25,000
- ✓ Marquees up to £30,000
- ✓ Personal Money up to £10,000
- ✓ Metered water, heating oil or gas up to £10,000
- ✓ Outdoor items up to £25,000
- ✓ Costs incurred as a result of stalking up to £20,000
- ✓ Trauma Cover up to £15,000
- ✓ Non-motorised watercraft not exceeding 12 feet in length up to £5,000

Liability

- ✓ Occupiers', personal and employers' liability (including organised events) up to £10M
- ✓ Tenant's liability up to £2M

Home Emergency

- ✓ Home emergency is included up to £1,000 per claim. This includes the failure of:
 - ✓ Plumbing or drainage system
 - ✓ Electricity supply or cooking systems
 - ✓ Primary heating system at your home
 - ✓ Locks on external doors or loss of keys
- ✓ Or for vermin inside your home

Legal Protection

We will pay an appointed law firm up to £100,000 on your behalf for:

- ✓ Legal costs incurred in pursuing and defending your rights in respect of employment disputes and contract disputes.
- ✓ Legal costs incurred in pursuing claims for death or injury and your legal rights following damage to your home or material property.
- ✓ Legal costs incurred in defending your rights following an investigation by HM Revenue and Customs or prosecution for using or driving a motor vehicle.
- ✓ Financial loss resulting from jury service or court attendance.
- ✓ Telephone helplines including legal advice, tax advice, health and medical information and counseling. Householdlaw & Cyber Service



What is not insured?

- ✗ Deliberate or criminal acts by you or any person living with you or anyone acting on your behalf
- ✗ Malicious acts by tenants or paying guests
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Any incident occurring prior to the start of this policy
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials
- ✗ Loss or damage from any unattended motor vehicle unless all windows are closed, all doors and other openings are securely locked shut and any property insured by this section is hidden from view in the boot, closed glove compartment, roof box or elsewhere inside the vehicle where it cannot be seen from the outside
- ✗ Jewellery, watches and personal money whilst in storage

Liability

- ✗ Liability arising from any profession, business or employment of you or your family
- ✗ Liability for any bodily injury to you or your family

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied or insufficiently furnished
- ✗ Boilers over 15 years old or those beyond economic repair and boilers with an output of more than 60kw per hour or 250,000 BTU's

Legal Protection

- ✗ Fines, penalties and compensation
- ✗ Any costs where it is likely that you will not recover damages or make a successful defence of your claim
- ✗ Costs incurred before written acceptance of your claim is given by DAS
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)
- ✗ Incidents occurring prior to commencement of the policy
- ✗ Contract disputes where you didn't enter into the agreement during the period of cover provided by this policy
- ✗ Contract disputes in connection with any building works where the contract value exceeds £75,000 including VAT

Home Cyber

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Insured events which are not discovered during the period of insurance



Are there any restrictions on cover?

- !! Art and antiques - £25,000 for a single item, pair or set unless specified
- !! Jewellery and watches - £10,000 for a single item, pair or set unless specified

What is insured continued...

Home Cyber

- ✓ Costs up to £50,000 during any one period of insurance incurred in respect of:
 - ✓ Restoration of personal computer systems and electronic devices following a cyber attack
 - ✓ Professional assistance including computer virus removal
 - ✓ Financial loss caused by cyber crime
- ✓ Additional Services:
 - ✓ Cyber Helpline
 - ✓ Cyber Attack Resolution Service
 - ✓ Householdlaw & Cyber Service

Restrictions on cover continued...

- !! £15,000 for theft from any unattended motor vehicle
- !! Any one trailer or non-motorised horse-box - £5,000
- !! Any one quad bike, go-kart or off road motorcycle - £10,000
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance
- !! Homes left unoccupied or insufficiently furnished will have restrictions for theft, malicious acts and escape of water
- !! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water
- !! Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your schedule of insurance.



Where am I covered?

Contents and Home Cyber - Worldwide

Liability - Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. (Personal liability also includes worldwide cover for a temporary visit not exceeding 90 consecutive days)

Home Emergency – the risk address(es) shown on your schedule of insurance

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



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft. Any incidence or circumstance relating to a home cyber claim must be reported to us within 14 days of the occurrence.
- You must pay your excess as the first part of your claim. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to your broker or insurance advisor about credit facilities.



When does the cover start and end?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

You may cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We'll then refund the part of your premium that applies to the remaining cover, unless you've made a claim.

Travel Insurance Insurance Product Information Document

Company: Millstream Underwriting Limited
Product: Executive Travel

Registered in England. Authorised by the Prudential Regulation Authority. Regulated by the Prudential Regulation Authority and the Financial Conduct Authority: register number 3896220

This document provides a summary of the key information relating to this Travel insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your travel insurance requirements.

What is this type of insurance?

This is an insurance policy which will cover you for your journey, for various unseen events such as, medical emergencies, cancellation/curtailment of your journey or lost and stolen property.



What is insured?

- ✓ Up to £15,000 per Trip for Cancellation and Curtailment for the loss of pre-paid travel and accommodation.
- ✓ Up to £10,000,000 for Emergency Medical Expenses outside of the United Kingdom and Channel Islands. This includes hospital fees, repatriation, in-patient benefit, funeral and dental
- ✓ Up to £10,000 in total for emergency medical treatment and alternative accommodation in the UK, Isle of Man or Channel Islands. Which includes up to £250 for medical and treatment expenses, up to £100 for dental treatment, and up to £1,000 to transport your remains in the event of death
- ✓ Up to £2,000,000 for Personal Liability costs for damage you cause to a third party and their property (including your Journey accommodation if not owned by you, a family member or friend) or damage to their property from use of jet skis or snowmobiles if no other insurance available
- ✓ Up to £50,000 for Personal Accident Compensation if you die, lose your sight, lose your limbs or if you are unable to work again following an accident on your journey. This is restricted to £5,000 death only if you are under 16
- ✓ Up to £5,000 Financial Failure Protection which will cover the cost of travel following the collapse of a travel operator
- ✓ Up to £15,000 Travel Disruption. A benefit after a major delay to outbound or return transport at the departure point for the costs to abandon the trip after 24 hours. Up to £800 If you have missed your outbound travel due to circumstances specified in the policy in respect of delay per 12 hours. Up to £1,000 for additional accommodation and travel costs incurred due to these delays and up to £200 for costs additional kennel or cattery fees incurred
- ✓ Up to £1,000 for Hijack – £100 payable for every 24 hours you are the victim of a hijack
- ✓ Up to £50,000 for Kidnap, Ransom and extortion expenses. Paid as a reimbursement of lost funds if you are kidnapped, ransomed or extorted whilst travelling
- ✓ Up to £50,000 for Political Unrest and Natural Catastrophe Evacuation – Arranging a security team to ensure you are escorted safely from a country in the event of a political change/Natural Disaster
- ✓ Collision Damage Waiver – Covers the excess amount on a rental car agreement should you have an accident whilst travelling
- ✓ Uninhabitable Accommodation - Provides alternative accommodation (room only) if your accommodation is uninhabitable because of fire, flood, earthquake or storm
- ✓ Up to £1,000 for Delayed baggage should you need to purchase essential items if you baggage is delayed for more than 12 hours on the outward journey of the covered trip
- ✓ Up to £1,000 for Loss of passport and/or Driving License expenses. Compensates expenses incurred in arranging the replacement of a lost or stolen passport
- ✓ Up to £1000 Business Travel/Work Abroad –Cover if you are travelling for the purpose of non-manual work and specific manual work overseas. Includes up to £1,000 for replacement samples and documents and £500 for lost conference fees



What is not insured?

- ✗ This is not a private medical health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate
- ✗ Claims where you cannot provide sufficient supporting evidence
- ✗ Any criminal acts committed by you and any insured persons included under cover
- ✗ Claims circumstances you were aware of before your policy was issued or your journey was booked whichever is the later
- ✗ Does not cover normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth
- ✗ You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip
- ✗ The policy excess that is applicable to each section, person and/or claim
- ✗ Any trip for the purpose of obtaining medical treatment
- ✗ We will only cover up to the maximum limits of cover. Any additional amounts exceeding these limits will not be covered
- ✗ Any travel to a destination which the foreign and commonwealth office has advised against all or all but essential travel
- ✗ You climbing on top of or jumping from a building, balcony, vehicle. This includes planking, balconing, owling or lying on any external part of any building to another and falling. (unless your life is in danger or you are attempting to save a human life)

✓ Up to £1,000 Additional Hospital Benefit. A benefit payable for each 24 hours you spend in hospital outside of the UK following a valid medical claim

✓ Up to £1,000 for Missed Departure/Missed Connection. Covers reasonable additional expenses for accommodation and transport incurred in reaching your overseas destination, or returning to the UK if you fail to arrive at your departure point in time or connecting transport as a result of delayed public transport, your own vehicle breaking down, an accident or breakdown affecting the roads you are travelling on, your connecting flight being late and/or adverse weather conditions making it impossible to make your departure point

Optional Winter Sports Cover

- ✓ Up to £750 cover for the permanent damage to ski equipment
- ✓ Up to £500 cover for emergency hire of ski equipment if your ski equipment is delayed by more than 12 hours on the outward leg of your trip
- ✓ Up to £500 cover for piste closure at your resort: up to £50 per day for transfer to an alternative ski area and up to £50 for the ski pass for that piste



Are there any restrictions on cover?

- !! Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to age. The maximum age of an insured person is 75
- !! There are general conditions that you have to meet for cover to apply
- !! The policy automatically provides cover for some sporting and leisure activities. Losses resulting from participation in sports outside of the automatic cover are excluded and may be provided subject to an additional premium being paid
- !! The maximum trip duration is 90 days
- !! General Exclusions apply to the whole policy and each section contains exclusions specific to that section
- !! Claims relating to existing medical conditions may be excluded and should be declared via the medical screening service
- !! Cover within the United Kingdom is available is limited to pre-booked trips of two nights or more in paid accommodation
- !! There is a time limit for when claims can be submitted once you return to the United Kingdom
- !! Whilst the policy covers manual work, there are restrictions on the type of manual work we will cover



Where am I covered?

- ✓ The details of where you can travel will be shown on your Schedule/Certificate of insurance. No cover will apply if you travel outside these selected regions. Please refer to your schedule of insurance for details
- ✓ We will not cover you to travel to a country or region where the FCO has advised against all or all but essential travel. For further details visit: www.gov.uk/fco



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you need to make a claim
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage to minimise your claim
- You may have to disclose your medical records at point of claim if relevant to your claim
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You are obliged to pay the £250 excess which is applicable per person and per claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.

You can pay the price of your insurance as an annual amount or speak to your broker/intermediary about credit facilities.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance policy.



How do I cancel the contract?

You can cancel a policy by notifying your broker or Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. If you cancel within 14 days of receiving your policy documents, we will refund your premium, unless

- you have already travelled, or
- you have made or intend to make a claim

If you cancel after this period, no refund of premium will be made, unless cancellation is due to a newly diagnosed medical condition that we cannot cover. In this case, a pro rata refund will be allowed for the unexpired period of the policy. We will not charge any administration fee.