

Home Insurance – Buildings Cover

Insurance Product Information Document



Company: Covea Insurance plc
Product: Executive Plus

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
- ✓ Unlimited alternative accommodation cover should your property become uninhabitable following an insured loss
- ✓ Unlimited Trace and Access cover
- ✓ Loss of or damage to new fixtures, fittings and/or building works up to £150,000 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 £2,000. 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 £100,000 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 £150,000 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 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.
- !! 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 Plus

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 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
- ✓ Unlimited alternative accommodation cover should your property become uninhabitable following an insured loss
- ✓ Replacement locks and keys
- ✓ New purchases for contents, art and jewellery up to an additional 25% of the sum insured as long as you inform us within 60 days
- ✓ Contents up to the sum insured owned by dependent parents or grandparents residing in a nursing or residential care home
- ✓ Office business equipment at the home up to the sum insured
- ✓ Business Stock up to £20,000
- ✓ Loss or damage to marquees and associated equipment owned by you or which you have temporarily hired and are legally responsible for, (providing that it is not insured elsewhere) up to £50,000
- ✓ Metered water, heating oil or gas
- ✓ Personal Money up to £10,000
- ✓ Any one quad bike, go-kart or off road motorcycle - £10,000
- ✓ Outdoor items up to £25,000 for any one item
- ✓ Costs incurred as a result of stalking up to £20,000
- ✓ Fraudulent use of credit cards, bank or building society books up to £50,000
- ✓ Trauma Cover up to £15,000 to either carry out necessary improvements to the security at your home, or for necessary conveyancing, removal and estate agency fees if, within 90 days of the incident, you feel compelled to move house and had not already planned to do so
- ✓ Non-motorised watercraft (not exceeding 12 feet in length) up to £7,500

Liability

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

Legal Protection

You are covered for:

- ✓ Legal costs incurred in pursuing and defending your rights in respect of employment disputes, contract disputes
- ✓ Financial loss resulting from jury service or court attendance
- ✓ 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.
- ✓ Legal costs incurred in defending your rights in respect of defective title.
- ✓ 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 to jewellery, watches and personal money 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
- ✗ Jewellery, watches and personal money whilst in storage

Liability

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

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
- ✗ 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
- ✗ 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)
- ✗ Contract disputes in connection with any building works where the contract value exceeds £150,000 including VAT.

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?

- !! Jewellery and watches - £35,000 for a single item, pair or set unless specified
- !! Art and antiques - £50,000 for a single item, pair, set or collection
- !! 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

What is insured continued...

Home Emergency

✓ Home emergency is included up to £2,000. 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 £100,000 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...

!! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

Legal Protection

!! Costs and legal expenses up to £50,000 to defend your legal rights in a dispute arising from your ownership of art and antiques where another party claims you do not hold good title to it.

!! Up to £250,000 for claims resulting from one or more event arising at the same time or from the same originating cause

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 and Northern Ireland, the Isle of Man, 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.