

# Home Buildings and Contents Insurance

## Insurance Product Information Document

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

Our Home Insurance is underwritten by Fairmead Insurance Limited (renamed from Legal & General Insurance Limited), part of the Liverpool Victoria General Insurance Group.

**Company: Fairmead Insurance Limited**

**Product: Home Insurance Gold**

**IMPORTANT. This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.**

### What is this type of insurance?

Home insurance covers you against the cost of repairing or rebuilding your home or replacing its contents, depending on which cover you choose.

If your home is damaged or destroyed, repair and rebuilding costs quickly mount up. Replacing your possessions can also be expensive, without home insurance you would have to cover these costs yourself. Home Insurance is designed to cover certain unforeseen events, but it doesn't cover everything.



#### What is insured?

- ✓ Cover for events such as fire, storm, flood, theft and escape of water.
- ✓ The sum insured and limits, as confirmed in your quote and Policy Schedule.

#### Buildings Cover (where chosen)

- ✓ Up to a maximum of £1.5 million to cover the structure of your home and its fixture and fittings, its garages or domestic outbuildings within the boundaries of your land.
- ✓ Alternative Accommodation up to £100,000
- ✓ Up to £5,000 for finding and accessing the source of any escape of water and replacement or repair of any walls damaged during this investigation
- ✓ Property owner's liability up to £2 million
- ✓ Cover for accidents such as accidental breakage of a window or sanitaryware, or putting your foot through a ceiling

#### Contents Cover (where chosen)

- ✓ Up to a maximum of £150,000 to cover your household goods and personal belongings in your home, garage and any domestic outbuildings within the boundaries of your land
- ✓ Alternative Accommodation up to £30,000
- ✓ Up to £30,000 for your high risk items (£10,000 maximum per item)
- ✓ Up to £10,000 for business equipment
- ✓ Up to £5,000 for theft from outbuildings
- ✓ Occupiers liability to third parties up to £2 million
- ✓ Cover for accidents such as accidental damage to your televisions or mirrors, or spilling red wine on your carpets
- ✓ Freezer Food
- ✓ Bicycles within the home.

#### Also Included

- ✓ Home emergencies for up to £1,000 including call out charges and labour
- ✓ Family Legal Protection up to £50,000

#### Additional Cover Options (where chosen)

- Loss or damage to Personal Possessions in and away from the home



#### What is not insured?

- ✗ Your policy excess
- ✗ Maintenance, wear and tear or damage that happens gradually over a period of time.
- ✗ Storm or flood damage to fences, gates and hedges
- ✗ Money and bicycles stolen from your home, where Contents cover is chosen, unless force and violence was used to gain entry to the home
- ✗ Damage caused by chewing, scratching, tearing or fouling by domestic pets
- ✗ Deliberate acts of damage or damage that has happened before the start of your policy
- ✗ Home Emergency Cover if you're a tenant
- ✗ Family Legal Protection for the ownership or occupation of your home in the first 180 days of your policy
- ✗ Family Legal Protection for a breach of your contract of employment in the first 90 days of your policy



#### Are there any restrictions on cover?

- ! You won't be covered for malicious acts, vandalism, theft, escape or loss of water, leakage or loss of oil, breakage of glass or sanitaryware, frost damage or contents in the garden, if your home is left unoccupied for more than 60 days
- ! If damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements, you won't be covered for replacing any undamaged or unbroken item
- ! We will only cover damage caused by a storm where wind speeds are at least 47mph/75kmh or torrential rainfall at a rate of at least 25mm/one inch per hour or snow to a depth of at least one foot/30cm in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass
- ! Home Emergency Cover for central heating failure in the months May to August inclusive.
- ! Home Emergency Cover to any boiler or warm air unit more than eight years old



### Where am I covered?

#### Buildings and Contents cover (where chosen)

- ✓ We provide cover for your property, its outbuildings, and its permanent fixtures and fittings.
- ✓ We provide cover for your contents within the home. We also provide limited cover to some of your contents items within the boundaries of your home, such as in your garden or garage.

#### Additional Cover Options (where chosen)

- We provide Personal Possessions cover anywhere in the world.



### What are my obligations?

- Provide full and accurate information to the questions we ask during your application and tell us if any of this information changes during the period of insurance.
- You must not commit fraud.
- You must keep your buildings, contents and personal property in a sound condition and in good repair.
- In the event of a claim, you must:
  - Tell us as soon as reasonably possible and give us full details;
  - Retain any damaged contents or parts of the buildings, so that we may inspect them;
  - Not negotiate, admit fault or make any offer, promise or payment without our written consent.



### When and how do I pay?

You can choose to pay the premium by either:

- Monthly Direct Debit;
- Annual Direct Debit;
- As a one off payment by credit or debit card.



### When does the cover start and end?

Your policy will begin from the day you've requested cover to start and will continue for a minimum of 12 months. This is an annually renewable policy.

**The date your policy will start and end will be confirmed in your quote or Policy Schedule.**



### How do I cancel the contract?

You can cancel your policy at any time by writing, emailing or calling us.

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund you for the period of unused cover.
- If you decide you don't want this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.

If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund.

#### EASIER TO READ INFORMATION

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.