

# 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:** Home Buildings Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information, can be found in your policy documentation.

### What is this type of insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms.



#### What is insured?

- ✓ Buildings sum insured **£500,000**.
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Alternative accommodation cover up to £40,000.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Locks and keys cover up to £750.
- ✓ Legal fees to remove squatters cover up to £10,000.
- ✓ Damage caused by the emergency services cover up to £1,000.

#### Optional cover you may have chosen

Accidental Damage option which also includes:

- Accidental breakage of drains and pipes and accidental damage to cables and underground tanks.
- Accidental breakage of glass, ceramic hobs and sanitaryware.

Home Emergency.  
Legal expenses.



#### What is not insured?

- ✗ General maintenance, wear and tear.
- ✗ Storm or flood damage to fences, hedges or gates.



#### Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! 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.
  - Freezing of water and oil pipes or tanks.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
- ! If you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism.
  - Theft or attempted theft.



### Where am I covered?

- ✓ The product provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



### 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?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



### When does the cover start and end?

Your cover start and end date is shown 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 within your policy documents or on our website.

# 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:** Home Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information, 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.



#### What is insured?

- ✓ Contents sum insured is **£50,000**.
- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Freezer food cover up to £1,000.
- ✓ Temporary removal cover up to £20,000.
- ✓ Contents in the open cover up to £750.
- ✓ Damage caused by the emergency services cover up to £1,000.
- ✓ Alternative accommodation cover up to £10,000.
- ✓ Tenants' liability/improvements cover up to £10,000.
- ✓ Locks and keys cover up to £750.
- ✓ Occupiers and personal liability cover up to £2,000,000.
- ✓ Visitors contents cover up to £500.
- ✓ Office equipment and furniture cover up to £5,000.
- ✓ Replacing deeds & documents cover up to £2,500.
- ✓ Theft from outbuildings, sheds or garages cover up to £2,000.
- ✓ Weddings, birthdays, religious festival increase cover up to £3,000.

#### Optional cover you may have chosen

Personal items.  
Technology and entertainment.  
Home emergency assistance.  
Legal expenses cover.  
Garden contents.  
Accidental damage.



#### What is not insured?

- ✗ General maintenance, wear and tear.



#### Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! 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.
- ! If you have tenants in your home, you won't be covered for:
  - Theft.
  - Malicious damage or vandalism.



### Where am I covered?

- ✓ The product provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



### 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.
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