

# Home Insurance

Insurance Product Information Document

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

Product: Clearchoice Buildings and 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 buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings sum insured is shown on your schedule.

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?

#### Buildings

- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Property owner's liability cover up to £2,000,000.
- ✓ Accidental breakage of drains and pipes and accidental damage to cables and underground tanks.
- ✓ Accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Trace and Access cover up to £5,000.
- ✓ Legal fees to remove squatters cover up to £10,000.
- ✓ Alternative accommodation cover up to 20% of your buildings sum insured.

#### Contents

- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Accidental damage to televisions and audio equipment.
- ✓ Accidental breakage of mirrors.
- ✓ Freezer food.
- ✓ Alternative accommodation up to 20% of your contents sum insured.
- ✓ Temporary removal of contents.
- ✓ Loss of money or credit cards cover up to £500.
- ✓ Contents in the garden/open cover up to £2,000.
- ✓ Reinstating deeds and documents cover up to £1,000.
- ✓ Occupiers' and personal liability cover up to £2,000,000.
- ✓ Digital downloads cover up to £2,500.
- ✓ Visitors' personal belongings cover up to £500.
- ✓ Theft from a garage or outbuildings cover up to £3,000.
- ✓ Tenants' liability and improvements.

#### Buildings and Contents

- ✓ Locks and keys up to £750.
- ✓ Trees and shrubs cover up to £1,000.

#### Optional cover you may have chosen

Full accidental damage.  
Personal belongings.  
Legal expenses cover.



### What is not insured?

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



### Are there any restrictions on cover?

#### Buildings and Contents

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied for 60 days, 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:
  - Malicious damage or vandalism.
  - Theft or attempted theft unless force and violence has been used to get into or out of your home

#### Buildings

- ! If your home is left unoccupied for 60 days, you won't be covered for:
  - Freezing of water and oil pipes or tanks.



### Where am I covered?

- ✓ The product provides cover 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 payments 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 using the contact details in your documentation.