

# 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: Preferred Choice 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 policy 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 policy schedule.



### What is insured?

#### Buildings

- ✓ Damage to your buildings and outbuildings.
- ✓ Alternative accommodation and loss of rent up to 3 years.
- ✓ Emergency access.
- ✓ Forced evacuation cover up to 30 days.
- ✓ Property owner's liability cover up to £5,000,000.
- ✓ Loss or theft of keys and accidental damage to the locks of external doors at your home.
- ✓ Trace and access/finding a leak cover up to £15,000.
- ✓ Accidental breakage of drains and pipes and accidental damage to cables and underground tanks.
- ✓ Accidental breakage of glass, ceramic hobs and sanitary ware.
- ✓ Domestic energy and water expenses cover up to £10,000.
- ✓ Environmental upgrades/building materials cover up to £50,000.
- ✓ Environmental expenses cover up to £5,000.
- ✓ Legal fees for removing squatters cover up to £10,000.
- ✓ Trees, shrubs, plants and lawns cover up to 5% of the buildings sum insured.
- ✓ Upgrading security systems cover up to £10,000.

#### Contents

- ✓ Loss or damage to your contents and valuables anywhere in the world.
- ✓ Alternative accommodation and loss of rent up to 3 years.
- ✓ Business property cover up to £10,000.
- ✓ Computer information cover up to £5,000.
- ✓ Contents in the garden, garages, and outbuildings cover up to £15,000.
- ✓ Fatal accident cover up to £25,000.
- ✓ Identity fraud cover up to £50,000.
- ✓ Hired marquees cover up to £20,000.
- ✓ Loss of metered oil, water and gas cover up to £10,000.
- ✓ Money/credit cards cover up to £5,000.
- ✓ Occupiers' and personal liability cover up to £5,000,000.
- ✓ Relative's contents cover up to £5,000.
- ✓ Students' contents cover up to £15,000.
- ✓ Trace and Access/finding a leak cover up to £15,000.
- ✓ Visitors' personal effects cover up to £5,000.

#### Buildings and Contents

- ✓ Legal expenses cover up to £100,000.
- ✓ Home Emergency assistance cover up to £500.



### 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 you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism.
  - Theft or attempted theft

#### Buildings

- ! If your home is left unoccupied or unfurnished for the period of time shown in your policy wording, 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.

#### Contents

- ! Jewellery and watches cover up to £5,000.
- ! Items of precious metal cover up to £5,000.
- ! If your home is left unoccupied for the period of time shown in your policy wording, you won't be covered for:
  - Escape of water or oil.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
- ! Loss or damage to contents or valuables left permanently in a property you do not live in.



### 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, and for your Contents and Valuables anywhere in the world.



### 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 found 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.