

Home Insurance

Insurance Product Information Document

Insurance provided by

ASSETSURE

Company: Hildon Park Ltd t/as Assetsure

Product: Home Insurance

Assetsure Home Insurance is underwritten by a number of different insurers. The name of your actual insurer will be stated on your schedule of insurance. Hildon Park t/as Assetsure is authorised and regulated by the Financial Conduct Authority Reg No: 592997.

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**



What is insured?

Buildings (if selected)

- ✓ Loss or damage to the buildings caused by fire, smoke, explosion, lightning, storm, flood, subsidence, riot, malicious acts, escape of water from fixed heating installations/domestic appliance, impact by vehicle or animal, theft, falling trees or aerial masts/dishes, leakage of oil from fixed heating installations.
- ✓ loss of rent and temporary accommodation costs following insured damage.
- ✓ Trace & access costs (up to £5,000)
- ✓ Replacement door locks following loss/theft up to a £1000
- ✓ Public Liability as owner of the home (up to £2 million)
- ✓ **Contents (if selected)**
Loss or damage to contents in the home caused by fire, smoke, explosion, lightning, storm, flood, subsidence, riot, malicious acts, escape of water from fixed heating installations/domestic appliance, impact by vehicle or animal, theft, falling trees or aerial masts/dishes, leakage of oil from fixed heating installations.
- ✓ Temporary removal of your contents to other premises within the UK
- ✓ loss of rent or temporary accommodation costs following insured damage
- ✓ The cost of replacing food in your fridge or freezer following breakdown of your fridge freezer.
- ✓ Loss or damage to contents in the garden (up to £1,000). Replacement door locks following loss/theft (up to £1,000)
- ✓ Loss of oil and metered water following insured damage (up to £1,500)
- ✓ liability as a private individual and as owner or occupier of the home for bodily injury (up to £2 million)
- ✓ Accidents to Domestic Employees (up to £10 million)

Other Optional Covers

- Accidental damage to buildings and/or contents.
- Loss or damage to unspecified items within the UK and for up to 60 days worldwide.
- Loss or damage to specified items within the UK and for up to 60 days worldwide.
- Loss or damage to Personal money (up to £750) within the UK and for up to 60 days worldwide.



What is not insured?

- ✗ The policy excess
- ✗ Any loss or damage resulting from theft or malicious acts by you, any member of your family, paying guests or tenants.
- ✗ Any property held or used for business purposes (other than office equipment and furniture in your home)
- ✗ Storm or flood damage to basement rooms and any contents in basement rooms as a result of a rise in the water table
- ✗ Loss or damage due to malicious acts, escape of water, leakage of oil or theft caused after the buildings have been unoccupied for more than 60 consecutive days or unfurnished
- ✗ Loss or damage due to escape of water caused by the failure or lack of appropriate grout and/or sealant or caused by water overflowing as a result of taps being left on
- ✗ Theft of keys not reported to the Police
- ✗ Any loss or damage due to Wear and tear, vermin, moths, damage by pets or anything that happens gradually
- ✗ Loss or damage to contents in the open due to storm or flood
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Loss or damage caused by computer virus or hacking



Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! Monetary limits for certain items or types of cover. All relevant limits can be found in the policy wording or schedule.
- ! Endorsements may apply to your policy. These will be shown in your schedule.
- ! Office equipment and furniture is limited to £5,000 Cover for food in a fridge freezer is restricted to the appliance not being over 10 years old at the time of the loss.
- ! Trace and access cover does not include loss or damage to the heating or water system.
- ! Rent and Alternative Accommodation (Buildings) - The maximum we will pay is 2 years rent.
- ! Rent and Alternative Accommodation (Contents) - The maximum we will pay for rent you are responsible for as occupier is 12 months



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you purchase optional valuables and personal belongings (cover away from the home), your valuables and personal belongings will be insured away from the home in the UK and anywhere in the world for up to 60 days



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell us if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell us before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

We require you to pay for your policy when cover commences. You can pay your premiums annually by credit or debit card, or monthly by direct debit (direct debits are subject to a credit charge).



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel your policy by calling or writing to us. If you cancel within the first 14 days your premium will be refunded in full, unless you have made a claim. You can cancel at any other time and will not be charged a cancellation fee. Any premium you have paid for the rest of the insurance period will be refunded on a pro-rata basis.