

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to **Your** specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in **Your** policy documentation.

## What is this type of insurance?

This buildings insurance policy protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings sum insured is £1,000,000.

The contract legal solutions section provides legal expenses cover for disputes arising from the contracts of buying or selling your main home



### What is insured?

- ✓ Damage to the buildings by specific causes including fire, storm, flood, malicious damage and escape of water.
- ✓ Accidental breakage of drains, pipes, cables and underground tanks
- ✓ Alternative accommodation up to £200,000
- ✓ Trace and access cover
- ✓ Damage to the buildings caused by falling trees or branches
- ✓ Damage to the buildings caused by falling aerials or satellite receiving equipment
- ✓ Contract Legal Solutions - Legal expenses cover for contract disputes in respect of the agreement you have entered into for buying or selling your main home



### What is not insured?

- ✗ General maintenance, wear and tear
- ✗ Storm or flood damage to fences, hedges or gates
- ✗ Damage caused deliberately or maliciously by the occupier



### Are there any restrictions to cover?

- ! Excesses - this is the part of a claim you have to pay
- ! Alternative accommodation before the date of completion (when you would otherwise have moved into the property)
- ! Claims for legal expenses must be notified within three months of the completion of contracts



### Where am I covered?

- ✓ The buildings of the home in England or Wales on which you have exchanged contracts.



### 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 must pay for your policy by debit card or credit card in full at the time of purchase.



**When does the cover start and end?**

From the Cover start date until the Cover end date shown on Your Policy Schedule.

Cover will end on completion of your house purchase contract, even if this occurs before the Cover end date shown on your policy schedule.



**How do I cancel the contract?**

If you wish to cancel your policy please write to us at the address or call the number shown on your schedule. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current insurance period.