

# Home Insurance Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: RBS Elite Buildings and Contents Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other policy documents sent to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have cover for their buildings (cost of rebuilding their home, domestic garages and outbuildings) and contents, cover for damage caused accidentally, cover for your possessions when outside of your house, and cover for legal disputes.

You can purchase an optional additional cover for when there is a home emergency.



### What is insured?

- ✓ Buildings: Unlimited cover
- ✓ Contents: Up to £100,000 cover as standard, unless agreed otherwise  
For details refer to your schedule
- ✓ Buildings and contents covers damage caused by Fire, Storm or Flood, Theft, Vandalism or malicious acts, Escape of water, Subsidence
- ✓ Trace and access: The cost of replacing any parts of the building that were removed to help get to escaping water, up to £10,000
- ✓ Frost damage to water pipes and tanks
- ✓ Accidental damage to underground service drains, pipes and cables
- ✓ Alternative Accommodation: For you and your pets, in case you can't live at your home while it's being repaired after an insured event, up to £80,000 for a Buildings and contents claim
- ✓ Contents temporarily away from the home up to £10,000
- ✓ Money in the home up to £1,000
- ✓ Downloaded content: up to £3,000 to replace downloaded content stored on a lost or stolen device
- ✓ Contents in the garden up to £2,500
- ✓ Garden plants up to £2,500 (£500 for any one plant, shrub or tree)
- ✓ Freezer contents: Unlimited cover for frozen or chilled food spoiled by fridge or freezer failure
- ✓ Business equipment up to £10,000
- ✓ Accidental damage: e.g. damage caused by drilling through pipes or damage caused by spilling red wine on your carpet
- ✓ Door locks and keys: replacement if your keys are lost or stolen



### What is not insured?

- ✗ Wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing)
- ✗ Maintenance and routine decoration
- ✗ Damage caused by the failure, wear and tear or lack of grouting or sealant
- ✗ If your home is unoccupied for more than 60 days in a row we will not cover any claims for theft or attempted theft, escape of water, vandalism or malicious acts, frost damage, service pipes and cables, accidental damage, contents outside of the home, freezer contents, garden plants
- ✗ We will not pay for loss or damage caused by subsidence, heave or landslip that results from escaping water
- ✗ We will not pay for theft or attempted theft, vandalism or malicious acts or accidental damage caused by any paying guest or tenant
- ✗ Reduction in value
- ✗ Any damage caused gradually
- ✗ Electrical and mechanical breakdown
- ✗ Poor workmanship or materials
- ✗ Tearing, scratching, chewing, vomiting, fouling, urinating, or denting by any domestic animal
- ✗ Deliberate damage

#### Personal Possessions:

- ✗ Sports equipment while they are in use including pedal cycles whilst being used for organised racing, pacemaking or trials

#### Family Legal Protection:

- ✗ Legal matters arising from divorce, separation or matrimonial issues
- ✗ Incidents which begin before cover started

#### Optional Covers (What is not insured?)

##### Home Emergency:

- Loss or damage within the first 14 days of start of your Home Emergency cover
- Any household appliances such as, but not limited to, washing machines or dishwashers
- Underfloor heating, solar heating systems or warm air systems



## What is insured?

- ✓ Personal Possessions up to £4,000 for unspecified portable items that you take out of your home, like laptops and mobiles  
Other limits apply for specified items, refer to your schedule
- ✓ Family Legal Protection: up to £100,000 cover for legal costs to help pursue claims for faulty goods or services bought, personal injury or disputes with neighbours where there is a better than 50% chance of success

### Optional Covers (available at an additional cost)

- Home Emergency covers home emergencies up to £500 for call out for events including broken boilers, faulty locks and uncontrollable water leaks



## Are there any restrictions on cover?

- ! There will be limits for certain parts of the cover
- ! Any excess payable, could include a voluntary excess you chose and amounts can differ by claim type. For full details refer to your schedule, but these include:
  - ! Standard excess for subsidence claim £1,000 or £2,000
  - ! Standard excess for escape of water claim £450
  - ! Flood Re Excess of £250 if applicable

### Personal possessions

- ! Up to £1,000 single item limit applies to pedal cycles, unless specified on your schedule

### Home Emergency

- We only cover boilers with a maximum output up to 70kw



## Where am I covered?

- ✓ Contents temporarily away from your home – You are covered in Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ Personal Possessions – Cover provided in England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and Republic of Ireland for the policy term, and outside of these countries for up to 60 days
- ✓ Family Legal Protection – United Kingdom

Options if selected:

- Home Emergency - Your Home, providing this is in the United Kingdom including the Isle of Man and Channel Islands, but excluding the Isles of Scilly and Scottish Islands



## What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by monthly installments on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



## When does the cover start and end?

Your cover will start on the date you have selected, which will be shown on your schedule and will end 12 months later. At this time we will reassess your policy and your premium may increase.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.