

# Home Insurance Cover

## Insurance Product Information Document

**Company: U K Insurance Limited**

**Product: RBS Standard Buildings 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).

There are optional additional covers you can purchase including cover for when there is a home emergency, cover for damage caused accidentally and cover for legal disputes.



### What is insured?

- ✓ Buildings: Up to £1,000,000 cover as standard, unless agreed otherwise  
For details refer to your schedule
- ✓ Buildings covers damage caused by Fire, Storm or Flood, Theft, Vandalism or malicious acts, Escape of water, Subsidence
- ✓ Trace and access: The cost of removing and replacing any part of the buildings to find the source of an escape of water from fixed water or heating equipment, up to £5,000
- ✓ 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 £25,000 for a Buildings claim
- ✓ Door locks and keys: replacement if your keys are lost or stolen
- ✓ Physical breakage of fixed glass and sanitary fittings

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

- Accidental damage: e.g. damage caused by drilling through pipes
- 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
- Home Emergency covers home emergencies up to £500 for call out for events including broken boilers, faulty locks and uncontrollable water leaks



### 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

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

##### Family Legal Protection:

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

##### 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



### **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

#### **Home Emergency**

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



### **Where am I covered?**

Options if selected:

- Family Legal Protection – United Kingdom plus cover for ‘Personal Injury’ and ‘Contract Dispute’ claims in the European Union & some additional countries (see policy documents for further information)
- 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.



### **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.