

# Home Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: first direct Home Insurance**

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find full terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

first direct Home Insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described in our Policy Booklet. You can add optional elements to our standard cover.



#### What is insured?

##### Buildings (cover is unlimited or a chosen sum)

- ✓ Loss or damage to the structure of your home (including garages and outbuildings) up to the buildings chosen sum
- ✓ Accidental damage to services, fixed glass and sanitary fixings up to buildings chosen sum – for wider cover see Optional covers
- ✓ Replacement of external door locks if keys are lost or stolen up to £1,000
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed) up to £5,000
- ✓ Cost of alternative accommodation (and loss of rent due to you ) if your home can't be lived in following insured damage up to £80,000 or 20% of the building chosen sum
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third party or damage to their property up to £2,000,000

##### Contents (£50,000 or a chosen sum up to £80,000)

- ✓ Loss or damage to contents in the home or its garages and outbuildings up to the contents chosen sum
- ✓ Accidental damage to non-portable home entertainment equipment, mirrors and glass up to the contents chosen sum – for wider cover see Optional covers
- ✓ Replacement of external door locks if keys are lost or stolen up to £1,000
- ✓ Limited cover for contents temporarily away from the home (but within the British Isles) up to £5,000 – for wider cover see Optional covers
- ✓ Damage to freezer food caused by a change in temperature up to £1,000
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or their property up to £2,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property up to £15,000

##### Optional covers

- Buildings Extra Accidental Damage– covers the whole building up to the buildings chosen sum
- Contents Extra Accidental Damage – covers most contents up to contents chosen sum
- Personal Belongings – worldwide cover against theft, accidental loss or damage for clothing, mobile phones, tablets, handbags, money and credit cards. You can choose cover from £2,000 to £10,000



#### What is insured?

##### Optional covers continued...

- Pedal Cycles – worldwide cover for theft, loss or damage to your family's bikes. You can choose cover from £300 to £2,500
- Clerical Business Equipment – provides cover to your home office equipment used for clerical work at home. You can choose either £3,000, £4,000 or £5,000 of cover
- Legal Expenses – to help you (and members of your family who live with you) pursue or defend legal disputes up to £50,000
- Home Emergency cover – expert help with emergencies such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials)



#### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown , or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain loss or damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days selected
- ✗ Certain loss or damage (e.g. theft, or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

##### Optional covers – what's not insured

- Accidental damage caused by chewing, scratching or fouling by domestic animals
- Personal Belongings – damage to certain sports equipment while in use
- Home Emergency Cover – normal day-to-day maintenance or breakdown of showers or domestic appliances



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession unless Clerical Business Equipment optional cover has been selected

### Optional covers

- We don't cover snowboards, skis (including sticks and bindings), water skis, sub-aqua equipment, riding tack, contact lenses and hearing aids under the Personal Belongings option unless we have specifically agreed to do so
- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to Personal Belongings stolen from an unattended vehicle
- Accidental Damage doesn't cover damage when your home is lent, let (or sub-let) or used by paying guests
- We will only accept your Legal Expenses claim if our lawyer believes you are likely to win the case. Conditions also apply if you want to nominate your own lawyer to represent you
- Not all types of heating systems and boilers are included in Home Emergency cover



## Where am I covered?

- ✓ At the home you are insuring – as long as it's within the United Kingdom, the Channel Islands and the Isle of Man
- ✓ Away from home (within the British Isles) – if you take out Contents cover limited cover applies for items temporarily away from the home
- ✓ Contents accidental damage (including Contents Extra Accidental Damage if selected) only applies inside your home
- ✓ Personal Belongings cover (if selected) applies anywhere in the world



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us with to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



## When and how do I pay?

You can pay your premium all at once by credit card / debit card or annual Direct Debit – or monthly by Direct Debit (where applicable). We don't charge you extra for using credit or debit card or for paying monthly.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later). If you cancel before the cover starts, we'll refund the premium you've paid. If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered. To cancel your policy please call Customer Services on **0345 300 6031**.