

# Home insurance



## Insurance product information document

**Company: Policy Expert**

**Product: Silver Home Insurance**

Policy Expert, a trading name of QMetric Group Limited, has arranged this insurance with: **Accredited Insurance (Europe) Limited - UK Branch** (FRN 608422) which is the UK branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (FRN 9010 Malta) and is authorised and regulated by the Malta Financial Services Authority. Also subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority; **Bridgehaven Specialty UK Limited**, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 978895). Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this home insurance policy. It does not form part of the contract between us. Please see your policy documents for full information about the product.

### What is this type of insurance?

This policy is designed to provide cover for loss or damage to your property (buildings or contents, or both).



#### What is insured?

This policy covers loss or damage to your property caused by fire, smoke, explosion, lightning, earthquake, flood, storm, escape of water or oil, theft, collision damage (for example, by animals or vehicles), riot, malicious damage, subsidence and falling objects (for example, trees). The amount of cover you have chosen to rebuild your home or replace your contents (or both) is shown in your policy schedule.

##### **Buildings** (if you choose this cover)

- ✓ Loss or damage to the structure of your home (including garages and outbuildings).
- ✓ Accidental damage to glass and sanitary fittings (for example, toilets and sinks).
- ✓ Accidental damage to mains services which you are legally responsible for.
- ✓ Finding the source of a leak which is causing damage to your home, up to £10,000.
- ✓ Accidental loss of metered water or domestic heating oil, up to £1,000.
- ✓ Cost of alternative accommodation if the home can't be lived in following insured damage, up to £100,000.
- ✓ Replacing locks and keys to external doors and windows of your home, if the keys to the locks are stolen, up to £1,000
- ✓ Property owners liability (for amounts you legally have to pay as the owner for injury to a third party or damage to their property), up to £2,000,000.

##### **Contents** (if you choose this cover)

- ✓ Loss or damage to contents in your home (including in garages and outbuildings within the boundaries of your property).
- ✓ Accidental damage to mirrors or glass.
- ✓ Damage to the contents of freezers and fridges, up to £500.
- ✓ Valuables and personal items worth less than £2,000 each, up to £10,000 in total (unless you request more cover).



#### What is insured? (continued)

##### **Contents** (if you choose this cover)

- ✓ Pedal cycles in your home or in the open within the boundaries of your property, up to £1,000 (unless you choose to increase this limit).
- ✓ Contents in the open within the boundaries of your property, up to £750.
- ✓ Contents in outbuildings within the boundaries of your property, up to £2,500 (cover for theft is restricted to £2,000).
- ✓ Money, up to £250.
- ✓ Personal liability and your liability as occupier of the home (for amounts you legally have to pay as the owner of the contents and because you live in the home), up to £2,000,000.

##### **Optional covers**

- Additional accidental damage to your buildings.
- Additional accidental damage to your contents.
- Personal possessions away from your property.
- Higher limits on pedal cycles, anywhere within the UK (and worldwide, for up to 30 days).



#### What is not insured?

- ✗ Storm damage to gates and fences and contents in the open.
- ✗ Flood damage to drives, patios, footpaths, terraces, gates and fences unless your home is damaged at the same time.
- ✗ Loss or damage caused by theft, unless force and violence was used to enter your home.
- ✗ Loss or damage caused by wear and tear, fall in value over time, gradual deterioration, wet or dry rot and pollution.
- ✗ Subsidence damage to outside areas (for example drives, patios, fences, walls), unless the main building is damaged at the same time.
- ✗ Cost of replacing undamaged matching pairs or sets.



## Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess. You will select the voluntary excess. The excesses will be shown on your policy schedule.
- ! If your home has been left unfurnished or unoccupied (not lived in by you or your family for more than 30 days in a row), we will not cover loss or damage caused by: escape of water, theft, malicious damage or accidental damage.
- ! If you carry out any business activities at your property (other than office administration work) we will not insure you. You must not have business visitors at your home, or store any business stock.
- ! We will not pay for any loss, damage or liability that has been caused intentionally, illegally or maliciously by you or your family or anyone while they are lawfully on your property.
- ! We will not cover the costs of any claim arising from you failing to maintain the buildings properly.
- ! We only cover items in unattended vehicles if the items are out of sight, the vehicle is locked and the windows are closed.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Your policy wording and schedule show limits for certain losses, and details of exclusions and endorsements that may apply.



## Where am I covered?

- ✓ At the home you are insuring (as long as it is in the UK).
- ✓ If you have selected to insure your personal possessions, we will cover items while they are away from your property anywhere in the UK and also for up to 30 days a year worldwide, as shown in the policy wording and schedule.



## What are my obligations?

- When you take out, renew or make changes to your policy, you must take reasonable care to provide complete, accurate and up-to-date answers to all the questions we ask you.
- You must tell us of any changes to the answers you gave us or changes in your circumstances which happen before or during the period of insurance. For example if your address changes, if you plan to let your home or if your home will be unoccupied for more than 30 days in a row.
- You must take all necessary and reasonable steps to prevent or limit accident, injury, loss or damage to your buildings and contents or accident, injury or liability to others.
- You must make sure that your buildings are maintained in a good state of repair.
- You must pay the premium on time.
- You must tell us as soon as possible about any claim or loss. If you make a claim, you must give us all the information, evidence and help we need to investigate the claim.
- You must keep to all the terms and conditions of the policy, otherwise the insurance policy may not be valid and you may not be able to make a claim.



## When and how do I pay?

You can pay your premium as a one-off payment or in monthly installments. If you pay monthly, we will add a credit charge.



## When does the cover start and end?

Your period of insurance will be shown on the schedule that we issue to you. This will tell you the start and end dates of your insurance policy.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it at any time by letting us know by phone, email or post. If you cancel this policy:

- before it starts, you will receive a refund.
- after it starts, and you haven't made a claim, you will receive a pro-rata refund.
- after you have made a claim, you will not receive a refund.

If you cancel the policy, you will have to pay a cancellation fee.