

Home Insurance – Bedroom Rated



Insurance Product Information Document

Company: IPH Insurance Services (UK) Limited

Authorised and regulated by the Financial Conduct Authority

Registered number: 306156

Product: Home Insurance – Bedroom Rated

This insurance is provided by Legal & General Insurance Limited and ERGO Versicherung AG (UK Branch).

This document provides a summary of the key information, cover, limitations, exclusions and restrictions relating to this household insurance policy. It does not contain the full terms and conditions of the policy, and does not form part of the contract between us. We recommend that you carefully read the policy wording and policy schedule together.

What is this type of insurance?

Home insurance protects your buildings and/or contents against loss or damage. The buildings insurance protects the structure of your home, outbuildings, other structures and permanent fixtures and fittings. The contents insurance protects your general contents within the property. The level of protection depends on the cover you select, and will be shown on your policy schedule.



What is insured?

Covers provided (if selected):

Buildings

- ✓ The cost of repairing, replacing, or rebuilding your property up to £750,000
- ✓ Fire, lightning, explosion, or earthquake
- ✓ Escape of water or oil, storm, flood, theft, collision or impact
- ✓ Subsidence, heave or landslip
- ✓ Loss of rent or alternative accommodation
- ✓ Garden cover
- ✓ Metered water
- ✓ Trace and Access

Contents

- ✓ The cost of repairing or replacing the contents within your home up to £75,000
- ✓ Fire, lightning, explosion, or earthquake
- ✓ Escape of water or oil, storm, flood, theft, collision or impact
- ✓ Subsidence, heave or landslip
- ✓ Property in the open
- ✓ Loss of rent or alternative accommodation
- ✓ Temporarily removed
- ✓ Loss of keys

Personal effects

- ✓ The cost of repairing or replacing personal possessions lost or damaged away from the home
- ✓ Pedal cycles following theft or accidental damage
- ✓ Theft or loss of money
- ✓ Unauthorised use following theft of bank cards

Accidental damage

- ✓ Optional for Buildings and Contents covers

Legal Liability to the Public

- ✓ Your liability as a private individual and as owner or occupier of the home for bodily injury or damages caused to another person or property



What is not insured?

- ✗ Loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause
- ✗ Loss or damage to gates and fences caused by storm, flood, falling trees or branches
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- ✗ Loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family or anyone lawfully in the home
- ✗ Existing damage occurring before the start of your insurance policy
- ✗ Loss or damage caused by computer error, malfunction, virus or hacking
- ✗ Loss or damage caused by domestic pets



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 items or types of cover
- ! Any endorsements that may apply to your policy, which will be shown on your policy documents
- ! There is no cover for subsidence or heave whilst the buildings are undergoing any structural repairs, alterations or extensions
- ! There is limited cover for loss or damage to buildings and contents whilst the home is unoccupied
- ! There is no cover for loss or damage to china, porcelain, glass or any brittle article which is more than £1,500
- ! There is no cover for loss or damage to home working office equipment in excess of £5,000 or £1,000 any one item
- ! There is no cover for loss or damage to contents in freezers over 10 years old



Where am I covered?

- ✓ Your home buildings located in the United Kingdom, the Channel Islands and the Isle of Man, and your contents whilst within the home
- ✓ If you have purchased optional personal effects (cover away from the home), this will be insured anywhere in the world for up to 60 days



What are my obligations?

- You must take care to provide accurate and complete answers to all questions when taking out, renewing, or making changes to your policy
- You must inform us if you become aware of any inaccuracies in the information provided or changes to your circumstances at any point, either before the policy starts or during the period of insurance
- You must take all reasonable steps to prevent any loss, damage, accident or injury, and maintain the buildings and contents in a good condition and state of repair
- You must let us know prior to starting any conversions, extensions or other structural work to the buildings
- You must tell us as soon as possible about any event which might lead to a claim
- You must abide by your obligations and the terms and conditions of the policy. Failure to do so could result in your cover being affected, a claim being rejected, a reduction in the amount we pay, or the cancellation of your policy



When and how do I pay?

The premium for this policy may be paid by debit card, credit card, bank transfer, or cheque.



When does the cover start and end?

The cover is for a 12 month period and the start and end date of the insurance are specified on your policy schedule. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this insurance at any time by writing to or emailing us. For cancellations within the 14 day cooling-off period, we will refund your premium in full, provided you have not made a claim within this period. For cancellations after the 14 day cooling-off period, we will charge you for the period of cover provided to you, as per our Terms of Business. If any claims have been made you will not receive a refund of premium.