

# Home Insurance – Let and Holiday Home

## Insurance Product Information Document



**Company:** IPH Insurance Services (UK) Limited  
Authorised and regulated by the Financial Conduct Authority  
Registered number: 306156

**Product:** Home Insurance –  
Let and Holiday Home

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

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

### What is this type of insurance?

This is a Let and Holiday home insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- Contents include your household goods (and valuables and personal belongings for Holiday home) within the home.



### What is insured?

#### Cover for your home (if selected):

##### Buildings

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus loss of rent and temporary accommodation costs.
- ✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus loss of rent and temporary accommodation costs.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.



### What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ 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.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
- ! The buildings must be maintained in a good state of repair and not neglected.

Specific Holiday home conditions (Full conditions are shown in the policy wording under 'General conditions') apply to :

- ! You must ensure that all protections for the security of the home and contents:-
  - Are maintained in good working order,
  - Are in full and effective operation with the keys removed whenever you are absent from the premises; and
  - Are not withdrawn or varied without our prior consent.
- ! Where your home is used for short term holiday lets the following conditions apply to this insurance must ensure that you must comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:-
  - The number of persons legally allowed to reside at the premises
  - Compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended)
  - Having the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises



## Are there any restrictions on cover? (cont.)

**Specific Let conditions (Full conditions are shown in the policy wording under 'General conditions') apply to:**

- ! The home is inspected internally by you or your representative at least every 180 days with records kept of each visit.
- ! The buildings are maintained and not neglected.
- ! You must comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:-
  - The number of persons legally allowed to reside at the premises,
  - Compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended),
  - Having the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises.
- ! All gas appliances fitted at the premises must be serviced by an individual registered with the Gas Safe Register on an annual basis. A valid Landlord Gas Safety (also known as a CP12 certificate) must be in place at all times when the premises are let to tenant(s) and records kept for a minimum of 2 years. We will request sight of these if you wish to make a claim.
- ! Where the home is not let to your family a short-hold tenancy agreement of six months or more must be in force at all times along with suitable references.
- ! You must retain utility bills relating to the home as we may request sight of these following a claim for loss or damage caused by escape of water from and frost damage to fixed water tanks, heating installations, apparatus or pipes.
- ! Where the home is let to Students, Benefit Assisted, Asylum Seekers or Unemployed:
  - No cooking is to be allowed in bedrooms, other than tea and coffee making facilities; and no portable heaters are to be used in bedrooms, other than electric powered fan or convector heaters



## Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ For Holiday home, if you purchase optional valuables and personal belongings (cover away from the home), your valuables and personal belongings will be insured anywhere in the world



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Any changes to the type of tenant(s), as last disclosed to us and shown in the schedule;
- The home becomes unoccupied or unfurnished, becomes your permanent residence or becomes illegally occupied;
- Your home is going to be used for short periods each week or as a holiday home;
- Work is to be done on your home which is not routine repair, maintenance or decoration, for example any structural alteration or extension to your home;
- You or any member of your family receives a conviction for any offence except for driving;
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **Failure to meet your obligations could result in 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.