Home Insurance

Insurance Product Information Document

Company: Salvation Army General Insurance Corporation **Product: Home Insurance**

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This Insurance Product Information Document is only a summary of our standard home insurance policy. Complete pre-contractual information on the product is provided with your policy documentation.

What is this type of insurance?

This home insurance policy provides cover against damage to the buildings and contents of your home. Your policy schedule will provide specific details on the sections of cover you have opted to insure.

What is insured?

The amount of cover required to rebuild your home and/or replace your contents is specified by you and will be shown on your schedule.

Buildings

- ✓ Loss or damage to the buildings of your home (including garages)
- ✓ Accidental damage to underground pipes and cables
- ✓ Accidental breakage of fixed glass, ceramic hobs and sanitary ware
- ✓ Alternative accommodation or loss of rent following insured damage
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Trace and access to find an escape of water from any fixed water or heating installation
- ✓ Property owners liability if you are held liable as the owner of your home for injury to a third party or damage to third party property

Contents

- ✓ Loss or damage to the contents of your home including in the garden and in garages
- ✓ Accidental damage to glass in furniture and mirrors
- ✓ Replacement locks and keys if your keys are accidentally lost or stolen
- ✓ Tenants' liability for damages to property you are held liable for under your tenancy agreement
- ✓ Loss or damage to food in a domestic deep freezer caused by a rise or fall in temperature (maximum £500)

  Loss or damage to pedal cycles (maximum £350)
- ✓ Student belongings whilst they are away living in student accommodation
- ✓ Occupiers and personal liability if you are held liable for injuring a third party or damage to third party property
- ✓ Employers' liability if you are held liable for injury to domestic employees

Optional Cover

Your policy schedule will provide specific details if you have selected any of the optional covers below.

- Buildings and/or contents accidental damage
- Personal possessions cover including loss and accidental damage away from the home
- Loss of personal money and fraudulent use of credit cards
- Increased loss or damage to food in a domestic deep freezer
- Increased loss or damage to pedal cycles

What is not insured?

- ✗ Communicable diseases
- ✗ Computer failure, mechanical or electrical breakdown
- ✗ Deliberate damage or criminal acts by any member of the household
- ✗ Existing damage
- ✗ Pollution, contamination, terrorism or war
- ✗ Wear and tear, depreciation or any gradually operating cause including but not limited to rot, rust, deterioration and the like
- ✗ Motor vehicles (including mobility scooters and e-scooters) and their contents
- ✗ Damage caused by demolition, structural alterations or structural repair to the building
- ✗ Damage caused by domestic pets belonging to anyone residing in your home, or by vermin or insects
- ✗ Storm damage to gates, fences, hedges, tennis courts, oil tanks, hot tubs or swimming pools
- ✗ Liability for ownership, possession or use of aircraft or drones

Are there any restrictions on cover?

- ! The single valuable item limit under contents is shown in your schedule
- ! If your property is unoccupied for more than 60 days, then cover is reduced to exclude theft, escape of water, frozen pipes and malicious damage
- ! Under personal possessions any item worth more than £2,000 should be specified on the policy
- ! Under personal possessions the maximum amount for theft from an unattended motor vehicle is £2,500
- ! There is an excess payable under all claims with the exception of liability and money claims
- ! The maximum amount available for loss or damage to contents in the garden is £1,000
- ! The property is not covered for any business use without our approval
- ! The maximum amount payable for theft from outbuildings or garages is £5,000
- ! The maximum amount payable under student belongings is £10,000
- ! The maximum amount we will pay towards the replacement of any undamaged item or item(s) forming part of a pair, set or suite is 50%

Where am I covered?

- ✓ The policy covers Buildings in England, Scotland, Wales, Northern Ireland and the Channel Islands
- ✓ Contents is only covered inside your home, with limits applying to contents in your garden
- ✓ Personal Possessions & Pedal Cycle cover is extended to 60 days worldwide

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 us if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance
- To inform us of any change in circumstance
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- Give immediate notification to the police if a claim involves property that is lost, maliciously damaged or stolen
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- At your expense provide us with estimates, proof of ownership, or valuations to support all aspects of your claim
- Notify us immediately if someone makes a claim against 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?

You can pay the premium as a one-off payment, annually or in monthly instalments.

Payments can be made by bank transfer, direct debit or debit/credit card.

When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run 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.

After the first 14 days of your policy you must give 31 days' notice, if you have made a claim there will be no refund due.