

Mr Jerry Bishop  
Whinhill Davochfin  
Dornoch  
Highlands and Islands  
IV25 3RW



**Date:** 08/03/2022

**Policy Ref:** D03/0584768

Dear Mr Bishop

### Your home insurance is ready for another year

Your HomeProtect policy is due for renewal. To ensure there is no break in cover, your policy is set to automatically renew.

### What's changed?

You're being offered the latest version of HomeProtect, which replaces your current policy. The key changes are at the end of this document and the full policy wording can be found at [www.homeprotect.co.uk/policy](http://www.homeprotect.co.uk/policy).

In the following pages you'll find:

- the cover you have chosen, endorsements and excesses that apply to you.  
**It's important that you read these as they may differ from your policy last year;**
- the information we used about you and your home to provide this quote. Please review this and tell us if anything has changed; and,
- details of services provided by HomeProtect, including our fees & charges and who we're regulated by.

### Your renewal quote

The quote is £259.22 for the year.

It's important to review your policy each year to make sure it meets your needs. There may also be opportunities to save money by shopping around. Last year you paid £252.47.

### What's next?

If our cover still meets your needs and there are no changes that you need to tell us about, there's no need to contact us, your policy is set to automatically renew on 03/04/2022 and we'll collect the amount using your latest payment card a week before this date. You can opt out of automatic renewal via your online account or by giving us a call.

### Why choose HomeProtect?

- ✓ Policies underwritten by AXA Insurance
- ✓ 24/7 claims line
- ✓ Rated *Excellent* on Trustpilot (8,000+ reviews – Aug-21)
- ✓ Defaqto 5 Star rated Buildings insurance

Our insurance experts are on hand if you have any questions about your policy. Thank you for choosing HomeProtect as your home insurer.

Yours sincerely

A handwritten signature in black ink that reads "MR Eastham". The letters are cursive and slightly slanted to the right.

Mark Eastham, CEO

# 1. Your HomeProtect Policy Schedule

## Key details

<b>Insured Address</b>	Wester Whinhill, Davochfin Dornoch Highland IV25 3RW
<b>Your Policy Number</b>	D03/0584768
<b>Period of Insurance</b>	From 03/04/2022 to 02/04/2023
<b>Insurer</b>	AXA Insurance UK plc

## To change your cover

Call HomeProtect customer services on 0330 660 1000 and we'd be happy to help.

## To report a claim

Call the HomeProtect claims helpline below and have your policy number to hand. As you may need to speak to a different claims team for Legal Expenses, Home Emergency or Key Protect claims, it's important that you have the name of the correct provider to hand when calling as follows:

- **HomeProtect Policy Claims**

To report a buildings, contents, possessions or liability claim, call HomeProtect on 0330 660 0660. The name of the provider is the insurer shown in the table above.

- **Basic Home Emergency Cover**

To report a Home Emergency claim, call DAS Home Emergency on 0333 234 3406

- **Basic Legal Expenses Cover**

To report a Legal Expense claim, call DAS Legal Expenses Insurance on 0333 234 3398

## 1. Your HomeProtect Policy Schedule

### To register a complaint about a claim

If you are unhappy about the way your claim is being handled, you should register a complaint directly with the provider. Contact details for the provider of your claims service are shown above.

### To register a complaint about our service

Call HomeProtect customer services on 0330 660 1000 or visit [www.homeprotect.co.uk/contact](http://www.homeprotect.co.uk/contact). Our complaints team are committed to dealing with you quickly and fairly and will keep you informed at each stage.

If you are unhappy about the outcome, we will let you know how to refer your complaint to the Financial Ombudsman Service. Taking this step would not affect your right to take legal proceedings.

# 1. Your HomeProtect Policy Schedule

## Cover you have chosen

Type	Included	Sum Insured
Buildings Cover <i>See Section 1 in your HomeProtect policy booklet</i>	Yes	£1,000,000.00
Buildings Accidental Damage	none	
Outbuildings Cover <i>See Section 1 in your HomeProtect policy booklet</i>	Yes	£7,500.00
Contents Cover <i>See Section 2 in your HomeProtect policy booklet</i>	Yes	£27,350.00
Contents Accidental Damage	none	
Liability to Staff <i>See Section 3 in your HomeProtect policy booklet</i>	Yes	£5,000,000
Liability to the Public <i>See Section 4 in your HomeProtect policy booklet</i>	Yes	£5,000,000
Specified Items Within the Home <i>See Section 5 (a) in your HomeProtect policy booklet</i>	No	
Specified Items Within & Away from the Home <i>See Section 5 (b) in your HomeProtect policy booklet</i>	No	
General Possessions <i>See Section 5 (c) in your HomeProtect policy booklet</i>	No	
<b>Additional Cover Options</b>		
Basic Legal Expenses Cover	Included as standard	
Basic Home Emergency Cover	Included as standard	
<i>Refer to separate Additional Cover policy booklets for details</i>		
The 'Total Before Tax' includes your premium and the fee for arranging and administering your insurance policy (£50).	Total Before Tax:	£236.06
	Insurance Premium tax:	£23.16
	Total Amount Payable:	£259.22
	<b>OR</b>	
	12 Monthly Payments *	£24.19
<i>*Includes an instalment fee of 12 % equivalent to 25.9 % APR</i>		

## 1. Your HomeProtect Policy Schedule

### Bikes, Gadgets and High Risk Items:

Our Contents cover (Section 2) includes cover within the Home for:

- Bikes worth less than £350 individually,
- Electronic Gadgets (excluding mobile phones) worth less than £350 individually (e.g. Smart watches, tablets, laptops, etc.)
- Mobile phones worth less than £1,001 individually; and,
- High Risk Items worth less than £1,500 individually (up to £5,000 or 20% of the Contents sum insured, whichever is lower – if you need more than this limit, please call us).

If you have items worth more than the above limits or if you'd like to protect them away from the home, you'll need to specify them otherwise they're not covered.

### Specified items within the Home

You have not specified any items to be covered within the Home.

### Specified items within and away from the Home

You have not specified items to be covered within and away from the Home.

### Policy excesses

The total excess you will pay towards a claim is calculated by adding the relevant compulsory and voluntary excesses together.

- If you claim under more than one section of cover, such as Buildings and Contents, the total excess is calculated by combining the excess(es) for each section.
- Additional excesses may apply as a policy condition, these will be listed in the endorsements section and are applied in addition to the excess structure below.

<b>Compulsory Excesses</b>	<b>Amount</b>
<b>Flood Excess Applies</b>	£7500
<b>Section 1 Standard Excess applicable to Buildings</b>	£250
<b>Section 2 Standard Excess applicable to Contents including specified items within the home</b>	£250
<b>Subsidence, Landslip and Heave Excess Applies</b>	£2500

<b>Voluntary Excesses</b>	<b>Amount</b>
<b>Section 1 Buildings Voluntary Excess</b>	£100
<b>Section 2 Contents Voluntary Excess</b>	£100

# 1. Your HomeProtect Policy Schedule

## Your endorsements

An endorsement is a separate term, condition, or extension of cover that applies to your policy. An endorsement supersedes any of the terms within your policy booklet.

# 1. Your HomeProtect Policy Schedule

## **201. Removal of Accidental Damage cover for Buildings**

No cover is provided for Accidental Damage under the Buildings Cover (Sections 1a and 1b) on this policy.

## **202. Removal of Accidental Damage cover for Contents**

No cover is provided for Accidental Damage under the Contents Cover (Sections 2b and 2c) on this policy.

## **4. Business Use Clause for let properties**

Under Liability to the Public (Section 4) our definition of "Third Party" is extended to include any tenants residing at the Home.

## **5. Unoccupancy Clause for let properties**

If the Home is left unattended for 30 consecutive days [or greater] your Home will be considered "unoccupied", during this period, no cover is provided for:

- Claims caused by escape of water, during the period: 1 October - 1 April [inclusive].
- Claims caused by theft or attempted theft, unless all security features listed within your statement of fact are maintained in good working order and in full operation.
- Money & Cards.
- High Risk Items.

## **Evidence Pack Conditions**

Please note that cover is not in force until you have supplied us with the required documents (set out below) and we have reviewed them, made a guaranteed offer to you, you have made payment and we have accepted it. If this statement remains on your Policy Documents even after payment has been made and accepted please contact us immediately as you may still not be insured with us.

## **Evidence Pack Liability**

For us to consider your application further, you must supply us with the documents requested below. Receipt by us of those documents does not necessarily imply that we will be able to offer you a guaranteed quote, but we always strive to match the premium and terms of your conditional offer wherever possible. The ability to do so depends entirely on the content of the information you provide.

## **Evidence Pack Required - General**

The premium quoted above is a conditional offer and is subject to change based on the further documents required below. If you do not send us those documents, the offer will remain conditional and you will not be insured with us. If you need cover to start within the next 14 days, depending on how long it takes you to provide us with the requested information, you may wish to consider cover elsewhere or remaining with your current insurance provider.

## **Evidence Pack Requirement - Causes of ground movement**

A copy of a survey report/valuation/engineer's report that goes into the detail of what caused the movement of the property.

## **Evidence Pack Requirement - Ground movement post-remedial work documentation**

For any and all underpinning\structural works that have been undertaken, copies of surveys, estimates, invoices and post-work surveys.

## **Evidence Pack Requirement - Ground movement tree-work documentation**

If trees have been a contributory factor in the movement of the property, and they have been lopped, pruned, pollarded or completely removed, please send us copies of surveys, estimates, invoices and post-work surveys as well as evidence that the company or individual who undertook the work was qualified to do so.

## **Evidence Pack Requirement – Structural damage claim in the past but no details included**



## 1. Your HomeProtect Policy Schedule

You've told us that there has been a claim at the property for structural damage in the past, but you have not given any further details in the Subsidence, Landslip and Heave section. For us to be able to assess your application, please complete the Subsidence, Landslip and Heave questions with all the relevant details. Without that information we will not be able to move your application forward or potentially reduce the Subsidence, Landslip and Heave Excess.

### **Possessions stored in Outbuildings**

The limit of cover provided under Contents Cover Outside the Home (Section 2a) for possessions stored in Outbuildings is increased to £1,500.

### **Theft Explanation**

Please note – theft of Contents or Specified Items from within a building (including the home) is only covered where there are signs of damage caused by the thief (or thieves) to get into the building, unless violence or deception was used to gain entry.

## 2. Your Statement of Fact

The Statement of Fact is a detailed list of the information you provided when applying for your HomeProtect policy. As we don't give a personal recommendation on the level or type of cover you need, we ask specific questions and work out the price based on your answers.

**Please make sure the information is still true and factually correct as claims could be reduced or rejected if it isn't. Where information provided by you is purposely withheld or misrepresented, our insurers may void your policy. The police may also be contacted if insurance fraud is detected.**

### About you

Name	Mr Jerry Bishop
Marital Status	Married
Risk Address	Wester Whinhill, Davochfin Dornoch Highland IV25 3RW
Date of Birth	24/12/1957
Email Address	jerry.bishop@outlook.com
Phone Number	01862810533
Alternative Phone Number	
Occupation	Retired
Interested Parties	

### Additional policyholders

	Policyholder 1	Policyholder 2	Policyholder 3	Policyholder 4
Name	Mrs Joan Bishop			
Relationship	Wife			
Date of Birth	05/12/1954			
Occupation	Retired			

### Property occupancy

How many people occupy the property?	Adults:	0
	Children:	0

## 2. Your Statement of Fact

### Criminal background

We understand data surrounding criminal convictions can be sensitive – so we will never publish it in any of our documents.

If you have provided us with information relating to a criminal conviction, and would like to check it is still accurate, please call us on 0330 660 1000.

### Insurance background

#### Has any policyholder or resident within the last 5 years:

Had home insurance cancelled during the policy year by an insurer; an application or renewal refused; special terms or conditions imposed; or been asked to pay an increased premium (other than annual rating increases)? No

Been declared bankrupt? No

#### Has any policyholder or resident within the last 10 years:

Been subject to a liability claim? No

### Property information

What type of property is it?	Detached Bungalow
Who owns the property?	Owned outright by you
Is there a cellar, basement or area below ground level?	No
Is the property a listed building?	No
How many bedrooms does the property have?	4
When is the property occupied?	Normally occupied at night
How is the property used?	Holiday home
Is it furnished for normal day-to-day living?	Yes
How many consecutive days is the property unoccupied?	0 to 30 days
Who lives at the property?	Holiday Home Guests
What year was the property constructed?	1979
What are the walls made of?	Brick/Timber Frame
What is the roof made of?	Tile
Is the roof more than 33% flat?	No
What percentage of the roof is flat?	Less than 33%
Is any part of the roof thatched?	No

### Thatched roof details – None declared

## 2. Your Statement of Fact

### Security information

Is the property self-contained with its own lockable entrances?	Yes
What type of lock is fitted to the main entrance?	Key operated multi-point locking system
What type of lock is fitted to your Patio/French door?	Key operated multi point lock
What type of lock is fitted to the other exits?	Key operated multi-point locking system
Is a functioning alarm fitted at the property?	No
Is it a NSI, NACOSS, SSAIB or BSIA system fitted and maintained under contract?	No
Is the alarm audible only or is it monitored by a central station?	N/A
Are there key-operated window locks fitted to all accessible windows?	Yes

### Property condition

Is the property in a good state of repair and will it be kept so during the policy term?	Yes
--	-----

### Renovation details – None declared

Is the property undergoing any renovation?	No
--	----

### Business use details – None declared

Is any part of the property used for business purposes excluding occasional administration where you don't have visitors?	No
---	----

### Flood information

Is the property within 200m of tidal water, rivers, streams or watercourses?	No
Has the property flooded within the last 10 years?	No

### Flood details – None declared

## 2. Your Statement of Fact

### Subsidence details – None declared

Has the property within the last 10 years:	
Been subject of an insurance claim for subsidence, landslip or heave?	No
Been monitored or been recommended that it should be monitored for signs of subsidence, landslip or heave?	No
Suffered any structural movement of settlement, subsidence, landslip or heave?	No
Shown signs of damage caused by structural movement of settlement, subsidence, landslip or heave?	No

### Underpinning details – None declared

Has the property previously been underpinned or otherwise had its foundations reinforced?	No
---	----

### Previous insurance

How many years have you held home insurance?	More than 10 years
--	--------------------

### Claims or loss information

Have you, joint policyholders or other residents insured under this policy:	
Had any claims or losses in the last 5 years (including whether you considered making a claim but did not follow this through)?	Yes

### Claims or loss information

Date	Section	Type	Amount	O/Standing	At Risk Address
22/11/2021	Buildings Only	Underground Services	0.00	No	Yes

### 3. Important Information About Our Insurance Services

#### Your contract with HomeProtect

When purchasing an insurance policy with HomeProtect, you will enter into two separate contracts, one with us, another with the insurer. This page represents your contract with HomeProtect, including the services we offer, our fees, cancellation terms & how to complain.

About HomeProtect	We're HomeProtect; a brand, or "trading name", of Avantia Insurance Limited (Avantia). Avantia is an independent insurance intermediary, acting on behalf of the insurer.												
Demands and Needs	<p>We don't offer any advice, such as, whether the product is right for you, or how much cover you need – these decisions must be made by you.</p> <p>This policy meets the demands and needs of those looking to insure their home and possessions, cover is provided based on the answers you gave when taking out the policy.</p>												
Our Services	<p>We will arrange and administer your insurance working with reputable insurers to provide your cover. We place cover with the following insurers:</p> <ul style="list-style-type: none"> <li>• AXA Insurance UK PLC</li> </ul> <p>When you take out (or renew) a policy with us the insurer may pay us a percentage of the premium as "commission".</p> <p>Our intermediary services include:</p> <ul style="list-style-type: none"> <li>• Arranging and renewing insurance on your behalf and issuing you with your policy documentation.</li> <li>• Collecting payment by card or by Direct Debit; we hold monies on the insurers' behalf "as agent".</li> <li>• Dealing with your requests to adjust your policy, including changes to your personal circumstances. We will notify the insurer and deal with any associated administration.</li> <li>• Dealing with requests for duplicate policy documentation on your behalf.</li> <li>• Cancelling your policy upon request with the insurer. Your cancellation rights are detailed below.</li> <li>• For policies insured by AXA Insurance UK PLC – we administer certain types of claims.</li> </ul>												
Our Fees	<p>We only charge where we need to cover costs of our services, you can find all our fees in the table below:</p> <table border="1"> <thead> <tr> <th>Action</th> <th>Fee Applied</th> </tr> </thead> <tbody> <tr> <td>Duplicate document fee</td> <td>£0</td> </tr> <tr> <td>Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)</td> <td>£0</td> </tr> <tr> <td>Amendment of the policy outside of the cooling off period</td> <td>£25</td> </tr> <tr> <td>Cancelling the policy outside of the cooling off period</td> <td>£50</td> </tr> <tr> <td>Arrangement &amp; Administration fee to arrange or renew a new policy</td> <td>£50</td> </tr> </tbody> </table>	Action	Fee Applied	Duplicate document fee	£0	Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)	£0	Amendment of the policy outside of the cooling off period	£25	Cancelling the policy outside of the cooling off period	£50	Arrangement & Administration fee to arrange or renew a new policy	£50
Action	Fee Applied												
Duplicate document fee	£0												
Amendment, or cancellation, of the policy within 14 days "cooling off period" from agreeing cover (either when buying a new policy or renewing)	£0												
Amendment of the policy outside of the cooling off period	£25												
Cancelling the policy outside of the cooling off period	£50												
Arrangement & Administration fee to arrange or renew a new policy	£50												
How to Pay	<p>When you take out a policy via HomeProtect, we'll need to take authorisation from you to use the credit/debit card to pay the total balance (including any Premiums, fees and/or taxes). Alternatively, if you're paying through monthly instalments, then we'll use the card to take a deposit.</p> <p>If you cancel your policy (or direct debit) and there are premiums or charges outstanding, we'll write to you to let you know that we'll collect this balance from your card.</p>												
How to Complain	<p>If you're unhappy about your policy or our services, for whatever reason, we'd like to put it right. Making a complaint is easy, our Customer Relations Manager can be contacted in writing at the address above, by e-mail on <a href="mailto:complaints@avantiagroup.co.uk">complaints@avantiagroup.co.uk</a> or by phone at 0330 660 1000. If we can't resolve the complaint, then you may be able to escalate it to the Financial Ombudsman Service. You can find full details about our complaints procedure within your policy schedule.</p> <p>As added protection for you, we're covered by the Financial Services Compensation Scheme (FSCS); If we're unable to meet our commitments, you may be able to claim compensation from the scheme. For further information about the FSCS, check out their site <a href="http://FSCS.org.uk">FSCS.org.uk</a>.</p>												

### 3. Important Information About Our Insurance Services

Your cancellation rights	<p>We're sure your insurance policy is everything you wanted it to be and more, but if you no longer need it you've a legal right to cancel.</p> <p>If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund on behalf of the insurer including any additional options chosen.</p> <p>If you cancel your policy after this date, we'll cancel all sections of cover with the insurer on your behalf, including any additional options chosen:</p> <ul style="list-style-type: none"><li>• Annual payments: you'll be entitled to a partial refund based on how long you held the policy.</li><li>• Monthly payments: your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account.</li><li>• Additional options: No refund will be due.</li><li>• Arrangement &amp; Administration fee: This is not refundable.</li></ul> <p>Note – if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.</p>
Our cancellation rights	<p>We'll always try to resolve any issues with you first but if we can't, we reserve the right to cancel or void your policy in conjunction with the insurer. This could happen in instances such as failing to pay your premium, where you have provided us with inaccurate information, where we have identified fraudulent activity or where you have acted aggressively towards our staff.</p> <p>Where we cancel Your policy, we'll send no less than 7 days' written notice to your last address (unless there is evidence of fraud or deliberate misrepresentation, when cancellation will be immediate). We'll then cancel your policy on a proportional basis based on how long you've had cover.</p> <p>If you've made a claim at any time during this cover, you will not be entitled to any refund.</p>
About Our Regulators – the FCA	<p>Avantia is regulated by an independent financial services watchdog, the Financial Conduct Authority (FCA).</p> <p>You can check our regulatory status on the FCA's site <a href="http://register.fca.org.uk">register.fca.org.uk</a>, or give them a call on 0300 500 8082. Our firm registration number is 304432.</p>

## 4. Insurance Product Information Documents

# Home Insurance

## Insurance Product Information Document

### Company:

Avantia Insurance Limited which is authorised and regulated by the Financial Conduct Authority (Financial Register Number: 304432)

### Address:

HomeProtect, CI Tower, St. George's Square, New Malden, KT3 4HG

### Product:

HomeProtect

This document is a short summary of the cover provided by HomeProtect. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document. In the event of any conflict, the policy booklet and policy document take precedence.

## What is this type of insurance?

This insurance policy is designed to protect your home and/or your contents against events (also called 'Insured Losses') such as fire, storm, flood, escape of water, theft, malicious damage, subsidence, landslip or heave and personal liability. *Please check for any endorsements within your policy document which may restrict this cover.*



### What is insured?

#### Buildings

- ✓ The structure of your home and outbuildings (up to the sums insured listed in your schedule)
- ✓ Cost of alternative accommodation for your family and pets if your home can't be lived in following an Insured Loss (up to £75,000)
- ✓ Loss of rent if a tenant can't live in your home following an Insured Loss (up to £30,000)
- ✓ If you let your property, we'll cover your landlord contents (up to £7,500)
- ✓ Tracing and accessing leaks (up to £7,500)
- ✓ If you sell your property and it is damaged between exchange and completion dates, then cover will be provided for the buyer

#### Contents

- ✓ Your household contents following an Insured Loss (up to the sum insured in your schedule)
- ✓ Cost of alternative accommodation for your family and pets if your home can't be lived in following an Insured Loss (up to £10,000)
- ✓ Replacing security features, following theft of keys (up to £750)
- ✓ Tenant's liability - if you're legally liable for damage (up to £5,000)
- ✓ Food in the fridge or freezer (up to £1,100)
- ✓ Valuables worth less than £1,500 individually or as part of a collection (up to £5,000 or 20% of the sum insured, whichever is lower)
- ✓ Business equipment, e.g. computers, photocopiers etc (up to £3,000)
- ✓ Possessions in outbuildings (up to £1,500)
- ✓ Possessions in the garden (up to £500)
- ✓ Plants in the garden (up to £1,500)



### What is not insured?

- ✗ Anything not defined as an Insured Loss
- ✗ Items you don't own / aren't legally responsible for
- ✗ Pure cosmetic damage, pet damage, wear and tear
- ✗ Accidental loss
- ✗ Incidents which happen before your policy started or after it has ended
- ✗ Damage caused deliberately or recklessly by you, your guests or residents
- ✗ Infestation, corrosion, damp, rot or mould
- ✗ Criminal activity without a crime reference number
- ✗ Repairs, alterations, extensions or renovations unless we agree those in writing
- ✗ Theft or attempted theft from a building without signs of damage to gain entry to the building
- ✗ Items stolen from unoccupied vehicles
- ✗ Breakdowns, mechanical faults, electrical faults or computer viruses
- ✗ Entire pairs, sets or suites where claims will be settled on a proportional basis (e.g. if you damage one of two sofas worth £3,000, the maximum we'd pay would be £1,500)
- ✗ Any amount over £10,000 per claim for damage to buildings (and £5,000 for damage to contents) caused by an electrical power surge
- ✗ Flat roofs, or damage caused by failure of flat roofs, unless there is proof that the flat roof has been inspected and maintained at least every 10 years by a registered builder
- ✗ Damage to aerials, outdoor fuel tanks, hot tubs, swimming pools, tennis courts, drives, footpaths, patios, terraces, walls, gates or fences which is caused by 1) storm, frost or weight of snow; or 2) flood, subsidence, landslip or heave (unless the home itself is also affected)
- ✗ Escape of water claims where 1) the water escaped from anything *other than* fixed indoor; pipes, boilers, water tanks or toilets - *e.g. damage caused by overflowing taps is not covered*; 2) the damage was caused by a lack or failure of sealant or grout; 3) damage to boilers, where the water has escaped internally within the boiler; 4) any amount over £2,000 per claim for metered water bills



## 4. Insurance Product Information Documents

- ✓ Student possessions (up to £6,000 - subject to £500 per item)
- ✓ Possessions temporarily removed (up to the sums insured listed in your schedule)

### Liability

- ✓ Property owner's liability: if you're legally liable (up to £5 million)

### Basic Home emergency

- ✓ Call-out charges, parts, materials and labour for emergencies such as burst pipes, drains blockage, removal of wasps' nests or dislodged roof tiles (up to £200 per claim) – see [separate IPID](#) for details

### Basic Legal expenses

- ✓ Legal disputes relating to your property or consumer goods and services (up to £25,000) – see [separate IPID](#) for details

### Optional cover

- Accidental damage
- Personal possessions anywhere in the world
- Full home emergency – see [separate IPID](#) for details
- Full legal expenses – see [separate IPID](#) for details

- ✗ Damage from falling objects if the objects are normally kept within the boundary of the address



### Are there any restrictions on cover?

- ! Endorsements will be listed in your policy document; these specific terms are amendments or additions to the general terms detailed in the policy booklet – please make sure to read these
- ! Claims will be reduced proportionally if you are underinsured. E.g. if your contents are worth £50,000, but you have only listed £25,000 as your contents sum insured, any contents claims will be proportionally adjusted by 50% - a £10,000 Contents claim would be settled at £5,000
- ! Certain types of cover within the policy have an individual specific limit. This is the maximum we would pay in any claim. E.g. a £750 limit on carpets under full accidental damage for buildings
- ! You will need to pay an amount of each claim, known as the excess
- ! Certain items need to be specified if they are to be covered inside the home: high risk items (£1,500 or more); mobile phones (£1,001 or more); electronic gadgets (£350 or more); and bikes (£350 or more). Further, these type of items need to be specified, *irrespective of item value*, for cover away from the home (this includes within the garden, driveway and outbuildings as well as away from the UK)
- ! Cover for theft of bikes is conditional on them being properly secured when left unattended
- ! Jewellery or watches worth more than £5,000 individually need to have been inspected and fixed (where a fix is needed) by a Qualified Jeweller within three years of the claim being made. They also need to be kept in a locked safe or under your personal supervision (i.e. within your sight and reach) when not being worn



### Where am I covered?

- ✓ Typically, you are covered within the insured address, although some coverage is extended to the area within the boundary of the property (e.g. in the garden and outbuildings) and worldwide (e.g. personal possessions cover)



### What are my obligations?

- Keep your property in a good state of repair and working condition
- Ensure any building, electrical or plumbing work complies with relevant regulations
- Inform us if any of the information listed in your Statement of Fact is incorrect or changes



### When and how do I pay?

You can pay in full when you take out your policy; alternatively, monthly instalment options are available.



### When does cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.



### How do I cancel the contract?

- If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund including any additional options chosen
- If you cancel your policy after this date, your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account. Please note the £50 Arrangement & Administration fee is non-refundable. There is also a £50 cancellation fee
- if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.
- If you need to cancel or amend your contract, please call us: 0330 660 1000.

## 4. Insurance Product Information Documents

# Legal Expenses Cover

## Insurance Product Information Document

### Company:

DAS Legal Expenses Insurance Company Ltd which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

### Address:

DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

### Product:

HomeProtect Basic  
Legal Expenses

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Legal Expenses Insurance provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.



### What is insured?

#### Contract Disputes

Disputes over:

- ✓ Buying or selling the insured property
- ✓ Buying or selling goods
- ✓ Purchasing services

#### Property Protection

Disputes relating to the insured property or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

#### Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice



### What is not insured?

#### The policy does not provide cover for:

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £50,000 for any one claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



### Are there any restrictions on cover?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest

#### Contract Dispute claims:

- ! Where the amount in dispute is £250 or less incl. VAT
- ! Which arise from a loan, mortgage, pension, investment or borrowing
- ! Relating to building work or design where the contract value exceeds £5,000 incl. VAT
- ! Relating to a motor vehicle
- ! Where you haven't entered into the agreement in a personal capacity

#### Property Protection claims:

- ! Relating to damage where the amount in dispute is £250 or less, and the first £250 for any claim for legal nuisance or trespass



### Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

It is your responsibility to:

## 4. Insurance Product Information Documents

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



### **When and how do I pay?**

This product is included as standard in your HomeProtect policy.



### **When does the cover start and end?**

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.



### **How do I cancel the policy?**

If you need to cancel or amend your contract, please call us: 0330 660 1000.

## 4. Insurance Product Information Documents

# Home Emergency Cover

## Insurance Product Information Document

### Company:

DAS Legal Expenses Insurance Company Ltd which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

### Address:

DAS House, Quay Side, Temple Back, Bristol, Avon, BS1 6NH

### Product:

HomeProtect Basic Home Emergency

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. We will arrange and pay for an approved contractor to: prevent damage or further damage to the insured property, make the insured property secure or relieve unreasonable discomfort, risk or difficulty.



#### What is insured?

##### Roof Damage

- ✓ Any damage to the roof of the insured property where internal damage has been caused or is likely

##### Plumbing and Drainage

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in the insured property

##### Power Supply

- ✓ Failure of the domestic electricity, or domestic gas supply in the insured property

##### Toilet Unit

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in the insured property

##### Home Security

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves the insured property insecure

##### Vermin

The sudden infestation of vermin in the insured property which prevents the use of the lofts or one or more rooms



#### What is not insured?

- ✗ Claims relating to the main hot-water or central-heating system of the insured property
- ✗ A claim where the insured property is left unoccupied for 30 or more consecutive days, unless your property is noted as being unoccupied in your statement of fact
- ✗ Assistance costs (including parts and materials) which exceed your policy limit of £500 incl. VAT
- ✗ Costs you incur before we agreed to cover your claim
- ✗ Claims relating to normal day to day maintenance
- ✗ Costs relating to the replacement of a domestic appliance if it cannot be repaired or is beyond economic repair
- ✗ Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the insured property.
- ✗ Damage caused where it is necessary to gain access to carry out repairs
- ✗ Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside of the legal boundary of the insured property
- ✗ Leaks which have not caused or are unlikely to cause damage to the insured property
- ✗ Problems with septic tanks, cesspits or fuel tanks



#### Are there any restrictions on cover?

You are not covered for:

- ! A permanent repair if a temporary repair is fair and reasonable in the circumstances
- ! **Plumbing and drainage** claims relating to rainwater drains and soakaways
- ! **Power supply** claims relating to the failure of the mains supply
- ! **Toilet unit** claims where there is at least one functioning toilet in the insured property
- ! **Home security** claims relating to damage to or failure of doors, windows or locks if the home remains secure



#### Where am I covered?

HomeProtect is a trading style of Avantia Insurance Ltd, which is authorised and regulated by the Financial Conduct Authority. Registered Company number 304432. Registered office: C I Tower, St. George's Square, New Malden, KT3 4HG. Registered in England No. 4567760

D03/0584768

## 4. Insurance Product Information Documents

✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



### What are my obligations?

- Keep to the terms and conditions of this policy
- Maintain the insured property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the insured property
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy
- Ensure somebody aged 18 or over is at the insured property when the approved contractor arrives



### When and how do I pay?

This product is included as standard in your HomeProtect policy.



### When does the cover start and end?

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.



### How do I cancel the policy?

If you need to cancel or amend your contract, please call us: 0330 660 1000.

## 4. Insurance Product Information Documents

## 5. Changes to Your Policy

### Correction of document errors

We have corrected some errors in our documents:

- **Flooding and subsidence/landslip/heave history** - Statement of Fact (section 2 of this document), in relation to questions around flooding and subsidence/landslip/heave history. Previously the questions asked about any incidents which had occurred within the last 25 years, whereas it should have read 10 years. We have now corrected this and also removed any incidents which occurred more than 10 years ago as these have no bearing on your policy or on any claim you wish to make. We apologise for any confusion our error may have caused. There is no need for you to do anything.

We apologise for any confusion these errors may have caused.