

# Home Contents Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

**Product:** Simple Home Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

This is a monthly home contents insurance policy which covers your contents and personal items within your property, for example, the things you'd take with you if you moved house. Optional covers are available and will be shown on your policy schedule if you have chosen to include them. The Contents sum insured you have chosen is shown on your schedule.



#### What is insured?

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Valuables in the home which are jewellery, watches and items containing gold, silver or platinum are covered for up to 40% of your chosen contents sum insured or £5,000 (whichever is greater). If you choose a contents sum insured of £4,000, the most we will pay for your valuables is £4,000.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers or in work tops and fixed glass in furniture up to your chosen contents sum insured.
- ✓ Accidental damage to locks and loss of keys cover up to your chosen contents sum insured.
- ✓ Occupiers liability cover up to £2,500,000.
- ✓ Tenants liability cover up to 20% of the contents sum insured or £2,000 (whichever is greater), if you are legally liable as a tenant for damage to your home under the terms of your tenancy agreement.
- ✓ Fridge and freezer food spoiled by an accidental change in temperature up to your chosen contents sum insured.
- ✓ Tenants' improvements such as internal fixtures or decorations you have added are covered up to 20% of the contents sum insured. Cover is also provided up to £500 to remove and replace any part of your fixed tenants' improvements to find the source of a water or oil leak from a heating or water system.
- ✓ Students possessions temporarily removed cover up to £5,000. If you choose a contents sum insured of £4,000, the most we will pay for students possessions is £4,000.
- ✓ Contents in your outbuildings or garages cover up to £3,000.
- ✓ Loss or damage to your contents in the open and in communal areas by specific covers up to £1,000.
- ✓ Accidental loss of metered water, liquid petroleum gas or oil cover up to £2,000.
- ✓ Cover for loss or damage to office homeworking equipment which is computer, telecoms and office equipment, office furniture and stationery used for business purposes. It provides the cost of repair or replacement for specific events including theft, fire and flood up to £1,000.

#### Optional cover you may have chosen:

- Simple + Accidental Damage cover for contents inside the home.
- Personal Belongings cover inside and outside of your home - up to £3,000.
- Hearing Aids inside and outside of your home - up to £3,000.
- Wheelchairs inside and outside of your home - up to £3,000.
- Bicycles inside and outside of your home - up to £3,000.



#### What is not insured?

- ✗ Maintenance or any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration.
- ✗ Mechanical, electrical or electronic fault or breakdown.
- ✗ Damage occurring, or arising from an event occurring before the insurance starts.
- ✗ Damage caused deliberately by your family.
- ✗ Damage resulting from your home being used for any illegal activity by your family.
- ✗ Anything used for trade, professional or business purposes except for office work equipment.
- ✗ Any undamaged part of a matching set.
- ✗ Accidental damage unless you have chosen Simple + Accidental Damage cover.



#### Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days in a row in any 12 month period you won't be covered for:
  - Escape of water or oil.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
  - Accidental loss of metered water, liquid petroleum gas or oil.
- ! You are not covered for malicious damage, theft or attempted theft while your home is lent, let or sub-let, unless force and violence has been used to get into or out of the home.
- ! For valuables, the most we will pay for a single item is £2,500.
- ! **Making sure your sums insured are enough**  
If you are underinsured this will reduce how much we pay out in the event of a claim. It's your responsibility to ensure that the sum insured you've chosen is the same as the total cost of replacing all your home contents and personal belongings as new, (less an amount we may take off for normal use or ageing for clothing and household linen). If you have underestimated this amount any claim you make will be reduced by the same percentage amount you have underestimated. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half. We will not pay more than your chosen sum insured. You'll find more details on this in your policy.

#### The following restrictions apply to any optional extras you have chosen:

##### Simple + Accidental Damage

- Damage to clothing, contact lenses and plants, deterioration of food and drink.

##### Personal Belongings, Hearing Aids and Wheelchairs

- Theft from unattended motor vehicles unless the items stolen were out of sight in a boot or closed compartment.
- Cover for up to 14 days worldwide in any 12 month period.
- For Personal Belongings the most we will pay for a single item is £500.

##### Bicycles

- Theft of any bicycle left unattended in a public place unless locked to an object that cannot be moved or locked inside or to a motor vehicle.
- Cover for up to 14 days worldwide in any 12 month period.



### Where am I covered?

- ✓ The product provides cover for the contents inside your home in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Cover is also provided for your contents in the British Isles whilst temporarily away from your home inside a private dwelling where your family is living; a building where your family is working or studying at university, college or school; a hospital, care or nursing home where your family is staying; or a storage facility building.
- ✓ If you have selected the optional covers for Personal Belongings, Hearing Aids, Wheelchairs or Bicycles, you will be covered anywhere in the British Isles and up to 14 days worldwide in any 12 month period.



### What are my obligations?

- You need to give us answers which, to the best of your knowledge, are honest, accurate and complete to the questions we ask and let us know as soon as possible if any of the information changes.
- You need to let us know about any incident, claim or legal proceeding as soon as you become aware of it.
- You must pay the premium shown on your Policy Schedule.
- You also need to make sure you understand and meet all the conditions set out in the policy wording.



### When and how do I pay?

You can pay your premium:

- Weekly, fortnightly or monthly using a payment card,
- monthly by direct debit,
- in one upfront payment until your yearly review date by cheque, debit or credit card.

Please contact URIS Group Customer Services Team about the payment options available to you.



### When does the cover start and end?

Cover is subject to your application being accepted under this scheme. This is a monthly policy which will automatically renew each month until the yearly review date. Details are shown on your policy schedule.



### How do I cancel the contract?

You can cancel your policy at any time by contacting our Customer Service Centre, you will not be charged a cancellation fee. Details for contacting our Customer Service Centre are in your policy documentation.