

# Home Insurance

## Insurance Product Information Document

Company: Highway Insurance Company Limited.



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Product: Clear Advance (Buildings and/or Contents) Home Insurance Policy

This document provides a summary of the key information relating to this Clear Advance Buildings and/or Contents policy. It should be read together with the Document of Insurance and Policy Schedule. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

This Home insurance enables you to protect your property (buildings and/or contents) against loss or damage including flooding, fire and explosion. The level of protection provided will depend on the cover you have selected.



### What is insured?

If selected, **Buildings** - the structure of your home

- ✓ Loss or damage to your buildings by the causes listed in the Document of Insurance up to the amount shown on your Schedule.
- ✓ Trace and access - the cost of finding & repairing the source of a water or oil leak up to £5,000.
- ✓ Accidental damage to:
  - Underground drains/pipes.
  - Glass, sanitary ware, solar panels & ceramic hobs.
- ✓ Alternative Accommodation and Loss of Rent up to 20% of the building sum insured.
- ✓ Your legal liability to the public, as a home owner, for accidents or injury at your home up to £2,000,000.

If selected, **Contents** – your belongings in your home

- ✓ Loss or damage to your contents up to the amount shown on your Schedule by the causes listed in the Document of Insurance.
- ✓ Accidental damage to:
  - Mirrors or glass that forms part of your furniture
  - Home entertainment equipment.
- ✓ Moving home – accidental loss or damage to your belongings.
- ✓ Loss or damage to contents in the open up to £1,000.
- ✓ Your legal liability to the public, as occupier of your home or in a personal capacity, for accidents of injury (£2,000,000).
- ✓ Loss or theft of keys (we will replace external door locks, alarms or safes if your keys are lost or stolen).
- ✓ Loss or damage to plants in your garden up to £1,500.
- ✓ Loss or Damage to food in freezers.
- ✓ Alternative Accommodation up to 20% of the contents sum insured.



### What is not insured?

**Buildings** (if selected)

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Damage to gates and fences caused by flood, storm, falling trees or branches.
- ✗ Wear and tear, such as slipped roof tiles.
- ✗ Deliberate damage or loss caused by you, your family or anyone residing with you.
- ✗ Loss or damage by domestic animals.
- ✗ Anything which happens gradually.

**Contents** (if selected)

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Deliberate damage or loss caused by you, your family or anyone residing with you.
- ✗ Loss or damage by domestic animals.
- ✗ Anything which happens gradually.



### Are there any restrictions on cover?

**Contents**

- ! Security conditions may apply - check your schedule/quote.
- ! Exclusions apply if your home is unoccupied for more than 60 days in a row or your home is occupied by anyone other than you or your family.
- ! Theft of money or credit cards must be reported to the police at your first opportunity.

## Optional Covers



### What is Insured?

#### Accidental Damage Cover (Buildings)

- Extended protection for accidents such as:
  - Putting a foot through the loft ceiling,
  - Damage to windows whilst mowing the lawn,
  - Spills and stains.

#### Accidental Damage Cover (Contents)

- Extended protection for accidents such as:
  - Damage caused suddenly and by unexpected means. This does not include damage caused by wear and tear, anything that happens gradually or faulty design or faulty materials.
  - Spills and stains.

#### Personal Possession Cover

- Covers your personal possessions up to the limit shown on your schedule with a single article limit of £2,500.
- Pedal cycles up to £1,000 unless specified.

#### Legal Expenses

- Access to Lawphone for legal advice on any personal matter 24 hours a day, 365 days a year.
- Cover of up to £100,000 to take legal action or an appeal relating to your legal action for each of the following:
  - Any event which causes your death or bodily injury
  - Any medical treatment or failure of adequate medical treatment which causes your death or bodily injury
  - Disputes over contracts for goods or services you have bought or sold or rented
  - Disputes relating to your contract of permanent employment against your employer at an employment tribunal
  - Disputes relating to a breach of your legal rights to do with owning or using your home
  - Disputes arising from an event which causes physical damage to your home
- Cover of up to £2,000 for five hours of mediation if you have a dispute with your neighbour relating to your permanent home.

## Optional Covers



### What is not Insured?

#### Accidental Damage Cover (Buildings & Contents)

- The cost of maintenance or normal decoration.
- Damage caused by someone other than you or your family living in the home.
- Loss or damage caused by chewing, scratching, fouling or tearing by domestic animals.

#### Personal Possession Cover

- Loss of money.
- Loss or damage caused by wear and tear, other than loss of or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container.

#### Legal Expenses

- Any costs you agree to, or incur, before we have accepted your claim in writing.
- Any Legal Expenses claim made more than six months after the date of the event or events which first gave rise to the dispute.



### Are there any restrictions on cover?

#### Accidental Damage Cover (Buildings & Contents)

- Cover does not apply if your home is lived in by someone other than you or your family.

#### Personal Possessions

- Theft of pedal cycles unless a locking device is used to secure the cycle to an immovable object when left unattended.

#### Legal Expenses

- At all times during your legal action you must be more likely than not to have your legal action decided in your favour, or be awarded a more favourable settlement than what your opponent has already offered, or recover damages from your opponent. If this is not the case we will end your cover.
- You can only choose the legal representative if there is a conflict of interest or when we agree legal proceedings need to be issued. At all other times we will choose the legal representative.

## Where am I covered?



- ✓ For Buildings and/or Contents - Great Britain, Northern Ireland, Isle of Man & Channel Islands.
- ✓ For Buildings and/or Contents - we will also provide worldwide cover for Public Liability & Liability to Domestic Employees with optional Personal Possessions and Pedal Cycles cover up to 60 days worldwide cover and annual UK and European cover.
- ✓ For Clinical Negligence, Consumer Contract, Employment Tribunal Disputes, Property Disputes and Property Damage you have cover for disputes relating to contracts in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ For Personal Injury you have cover for the following countries: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Spain, Sweden, Switzerland and the Vatican City.

## What are my obligations?



- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- You must take to keep your property in a good condition and premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible. Please refer to your document of Insurance for the claims contact number.
- For Legal Expenses: at all times during your legal action follow the advice of, and co-operate fully with, your legal representative and us.

## When and how do I pay?



The premium for this annual policy may be paid in one single amount to your broker. Your broker may also be able to offer a monthly instalment plan.

## When does the cover start and end?



This policy is for a period of one year and the dates of cover will be shown on your Schedule of Insurance. The policy is renewable each year.

## How do I cancel the contract?



When you receive your policy, you have 14 days in which to consider the cover provided. If your cover does not meet your needs, you have the right to cancel the Policy. Call the broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents or renewing your policy, we will refund any premium you have paid, less a charge for the cover you have had and a charge of £15 to cover our operational costs which is subject to a minimum amount of £25 plus Insurance Premium Tax. If an incident has occurred that has reached the sum insured under the buildings or contents section the full annual premium is payable.
- After 14 days, if you have not made a claim, we will refund any premium you have paid, less a charge for the cover you have had and a cancellation charge of £10 plus Insurance Premium Tax. If a claim has been made the full annual premium must be paid.
- If you cancel at any time and you have added legal expenses cover with us, this will also be cancelled.