

Home Insurance

Insurance Product Information Document



Company: Highhouse Insurance Services Limited
(Highhouse)
Registered in England No 05572961
Authorised and regulated by the Financial
Conduct Authority 446552

Product: Home Insurance

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 household 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, valuables and personal belongings within the home.



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus loss of rent or 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 or temporary accommodation costs.
- ✓ Valuables and/or personal possessions: The cost of repairing or replacing valuables and personal possessions lost or damaged away from the home.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Domestic freezer cover: The cost of replacing food in your fridge or freezer.
- ✓ Pedal cycles: The cost of repairing or replacing pedal cycles following theft or accidental damage.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier 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.
- ✓ Money: Theft or accidental loss of money.
- ✓ Bank cards: Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft.



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 theft and attempted theft while your Home is lent, let or sub-let unless loss or damage follows a forcible or violent entry.
- ! 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.



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ 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.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- 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.
- **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?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You have a statutory right to cancel your policy within 14 days of either the date you receive the policy documentation, or the start of the period of insurance, whichever is the latter.

If you wish to cancel and your cover hasn't started we will refund your premium in full.

If you cancel after your cover has started and provided there hasn't been a claim we will refund the full premium paid less a proportionate deduction for the time we have provided cover.

If you wish to cancel your policy after 14 days you can do so at any time by contacting us.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim. On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.