

Home Insurance

Insurance Product Information Document

Company: Carroll Holman Insurance Brokers

Product: Carroll Holman Home insurance (Buildings and Contents)

Carroll Holman Insurance Brokers is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm Reference Number 310833

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section 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 and shown in your schedule.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

Buildings (if selected)

- ✓ Loss or damage to buildings (including garages and outbuildings) caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by vehicle or animal, breakage of aerials, falling trees, theft or attempted theft, malicious acts, flood, water or oil leak, subsidence and storm (up to the sum in your schedule)
- ✓ Limited accidental damage covering certain parts of your buildings only (e.g. fixed glass)
- ✓ Alternative accommodation costs and loss of rent you would have received if your home cannot be lived in following damage (up to 20% of the sum insured)
- ✓ Your legal liability as the owner of your present home (and previous home in certain circumstances) for bodily injury or loss or damage to property caused by an accident happening in and around the home (up to £2,000,000)
- ✓ Sourcing a water leak following building damage (up to £5,000)

Contents (if selected)

- ✓ Loss or damage to contents caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by vehicle or animal, breakage of aerials, falling trees, theft or attempted theft, malicious acts, flood, water or oil leak, subsidence and storm (up to the sum insured in your schedule)
- ✓ Limited accidental damage covering certain contents only (e.g. breakage of mirrors and fixed glass in furniture)
- ✓ Theft from garages and outbuildings (up to £2,500)
- ✓ Your legal liability as occupier or as a private individual to pay compensation for bodily or damage to property (up to £2,000,000)
- ✓ Contents in the open (up to £500)
- ✓ Business equipment (up to £5,000)
- ✓ Replacement of stolen or lost keys (up to £500)
- ✓ Valuables such as jewellery, watches, articles made of gold, silver and other precious metals (up to 35% of the sum insured and up to £1,500 for any one item)

Optional cover (if selected)

- Extended accidental damage cover to buildings
- Extended accidental damage cover to contents



What is not insured?

- ✗ Theft, attempted theft, malicious acts or vandalism caused by you, your guests or tenants or anyone lawfully in the home.
- ✗ Storm damage to fixed swimming pools, fixed jacuzzis, fixed spas, hedges, fences and gates.
- ✗ Loss or damage caused by wear and tear or anything that happens gradually or mechanical or electrical breakdown.
- ✗ Damage caused by domestic pets.
- ✗ Your legal liability to the public if your liability arises from any profession, trade or business.
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite if the damage happens to a specific part and replacements cannot be matched.
- ✗ Loss or damage to buildings following theft or attempted theft while the home is lent, let, sublet or shared, unless there has been forced and violent entry into or exit out of the home.
- ✗ Hearing aids unless specified under the policy.



Are there any restrictions on cover?

- ! The excess (which is the amount you have to pay towards a claim) as noted on your policy schedule.
- ! Any additional clauses that may apply to your policy schedule which exclude or limit certain types of cover.
- ! Certain types of loss or damage are not covered where your home is unfurnished or unoccupied for more than 30 consecutive days.
- ! Your home (unless shown differently on the schedule) must be built of brick, stone or concrete (but not prefabricated walls or panels), with a slate, tiled, concrete or felt roof. No more than 30% of the roof may be flat or covered with felt.
- ! If at any time of any loss or damage the cost of rebuilding the whole of the buildings or repairing or replacing contents is more than the sum insured, we will only pay for the loss and damage in the same proportion

- Accidental loss, damage or theft to specified items, unspecified valuables, clothing and personal belongings, and pedal cycles
- Cover for money, credit cards and season tickets
- Cover for reasonable legal expenses incurred in pursuing certain disputes (insured by Inter Partner Assistance SA)



Where am I covered?

- ✓ Your buildings cover is for the address you are insuring within England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.
- ✓ Your contents cover is for the same address and for contents temporarily removed from the home but still within the United Kingdom for certain types of loss
- ✓ If optional cover for your personal belongings, money, credit cards or season tickets is selected, you are covered anywhere in the world.
- ✓ Your personal liability or occupiers liability under contents cover is covered within England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man or during a temporary visit not more than 30 days elsewhere 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 us or your broker as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance.
- You must tell us as soon as possible if:
 - you plan to carry out building works at the home;
 - you buy new furniture or other household goods as the amount insured for contents may need to be increased;
 - you change your address;
 - you plan to leave or make the home unfurnished or unoccupied (either temporarily or permanently);
 - you change how the home is used (for example, start a business) or take in lodgers, tenants or paying guests;
 - you are in the process of being or have been declared bankrupt, or have received a police caution for or been convicted of or charged with an offence other than motoring offences;
 - the home is used for your business, trade or profession;
 - the home is not in good condition or repair
- You must comply with any additional terms and conditions agreed and shown in your policy schedule.
- You must keep your property in a good condition and state repair and take all reasonable care to prevent loss damage, accident, bodily injury or legal proceedings.
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim.
- You must tell us immediately about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy.



When and how do I pay?

Your broker will advise you of when to make payment and the options by which you can pay. The premium for this policy is shown in your Schedule.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel your policy within 14 days of the date you received your policy documentation, or the start of your insurance, whichever is later. You will receive a full refund of premium provided you have not made a claim.

You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim. There will be an additional charge of £30 if you cancel outside of the cooling-off period, to cover the administrative cost of providing the insurance.