

# Non-standard Buildings in the United Kingdom Insurance



## Insurance Product Information Document (IPID)

**Company:** Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

**Insurers:** This product is manufactured by Intasure® and underwritten by the insurers named in the schedule

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

### What is this type of insurance?

This is a policy to cover physical loss or damage to your unit and contents (provided that you purchase contents cover). Unit includes its decorations, fixtures and fittings. Contents include household goods, personal possessions and clothing. In addition this policy covers you for a wide range of perils, including (but not restricted to) fire, flood, storm, theft, escape of water and your legal liability.



#### What is insured?

- ✓ Loss or damage to your unit and contents caused by fire, smoke, explosion, lightning, thunderbolt, earthquake, riot, civil commotion, strikes, labour disturbances, aircraft and other aerial devices or anything dropped or falling from them.
- ✓ Loss or damage caused by storm or flood, theft or attempted theft.
- ✓ Escape of water or oil from any fixed domestic water or heating installation or water freezing in any fixed domestic water or heating installation.
- ✓ Impact or damage by any animal, or vehicle.
- ✓ Loss or damage caused by the breakage or collapse of television or radio aerials, satellite receiving dishes, their fittings or masts.
- ✓ Malicious acts or vandalism.
- ✓ Falling trees, telegraph poles or lampposts or any parts of them.
- ✓ Public Liability cover up to the amount specified in the Schedule.
- ✓ Subsidence, heave or landslip of the land or pitch on which your unit stands and for which you are legally responsible.
- ✓ Accidental damage – basic cover.

- ✓ Replacing and fitting locks and keys for any external doors, windows, intruder alarms and safes installed in your unit, if you lose your keys.
- ✓ Reasonable costs for alternative accommodation and pitch fees you are liable to pay for the period the unit cannot be occupied following loss or damage by an insured peril under Section 1 of the Policy rendering the unit uninhabitable. This is limited to 10% of the total sum insured for your unit for any one claim.
- ✓ Emergency Travel – Up to £300 for one return air or rail ticket to the insured unit for you and up to £300 for a second return ticket for a member of your family, plus the necessarily incurred costs of temporary accommodation and/or expenses up to £400 in the event of the Unit being uninhabitable due to an insured event under Sections 1 and 2 of the policy. Subject to prior agreement and approval.

#### Optional Covers

- Additional enhanced accidental damage cover.
- Increased liability cover to £5,000,000



## What is not insured?

- X Accidental loss or damage caused by faulty manufacture, workmanship, defective design or use of defective materials.
- X Loss or damage arising from seepage of water into your unit through seams or seals unless as a result of rising flood water.
- X Loss or damage caused by storm or flood to gates and fences unless your unit is damaged at the same time from the same cause.
- X Loss or damage caused by theft or attempted theft by the hirer or tenant or, if your unit is unattended and unlocked.
- X Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, insects, rot, frost or any gradually operating process such as rust or damp.
- X We will not pay for any loss, damage, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.

Please see your policy schedule for any endorsements that apply to your policy.



## Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! It is your responsibility to keep your unit in a good state of repair.
- ! The cost of replacing locks, including keys is limited to £250 for each claim.
- ! Subsidence, heave or landslip excludes loss or damage caused by demolition, alteration or repair.
- ! Loss or damage suffered if a storm causes your unit to fall over or become dislodged unless it is securely storm anchored at all four corners of the chassis or, attached to a Floatation Device approved by us and fitted in accordance with the manufacturer's instructions, so that it can float freely above the water in the event of flood.
- ! All individual items of a matching set or suite, carpet or other article of a uniform nature, colour or design are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.



## Where am I covered?

- ✓ In the United Kingdom, Channel Islands.



## What are my obligations?

- You must answer all question asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



## When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of your policy.



## When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



## How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS or by email at [admin@intasure.com](mailto:admin@intasure.com) to cancel your policy.

- You have a right to cancel your policy within 30 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 30 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.