

# Property Insurance for Households

## 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?

Household Buildings and Contents policy. Provides protection against loss or damage from a wide range of insurable perils, including (but not restricted to) fire, flood, storm, theft, escape of water, subsidence, landslip, heave and legal liability. Contents include Your household goods, High risk property, money and Personal belongings within the Home. Buildings includes fixtures and fittings, garden walls, gates, hedges, fences, paths, drives, patios, permanently fixed oil and gas tanks, permanently fixed solar panels, permanently fixed hot tubs, Jacuzzis or spas, permanent swimming pools built of brick, stone or concrete, Outbuildings, and hard tennis courts.



#### What is insured?

- ✓ Loss or damage directly caused by fire, smoke, explosion, lightning or earthquake, riot, malicious damage, storm, flood, weight of snow, subsidence, heave and landslip. Escape of water, escape of oil, theft or attempted theft and impact. Up to £1,000,000 for Buildings and up to £100,000 for Contents
- ✓ Accidental breakage of fixed glass and sanitary ware and Accidental Damage to underground pipes or cables (for Buildings)
- ✓ Accidental Damage to audio and visual equipment (for Contents)
- ✓ Property owners and occupier's liability up to £2,000,000 and liability for domestic employees up to £5,000,000
- ✓ Professional fees and debris clearance up to £60,000
- ✓ Alternative accommodation and/or loss of rent up to £40,000
- ✓ Alternative accommodation up to £15,000 for Contents
- ✓ Trace and access up to £5,000
- ✓ Valuables within Contents up to £33,000
- ✓ High Risk Property single item limit up to £2,000
- ✓ Property in the open up to £500
- ✓ Property in the open single item limit up to £200
- ✓ Loss of metered water or oil up to £1,000
- ✓ Fridge and/or freezer contents up to £1,000
- ✓ Replacement locks and keys up to £1,000

- ✓ Theft of contents in an outbuilding (depending on security) up to £10,000
- ✓ Contents at university up to £7,500
- ✓ Contents at university single item limit is £2,000
- ✓ Damage as a tenant up to £5,000
- ✓ Guests contents up to £2,500
- ✓ Shopping in transit up to £500
- ✓ Medical equipment on loan up to £5,000
- ✓ Jury service (£25 per day) up to £2,000
- ✓ Deeds and documents up to £2,500
- ✓ Theft from an unattended motor vehicle (if optional personal belongings cover has been selected) up to £1,000
- ✓ Money in the Home up to £500
- ✓ Credit cards (if optional Personal belongings cover has been selected) up to £500
- ✓ Hot tubs, Jacuzzis and spas up to £5,000
- ✓ Death benefit up to £5,000
- ✓ Special events – contents sum insured increased by 10%
- ✓ Theft by bogus officials up to £300
- ✓ Downloaded electronic data up to £2,500
- ✓ Defective premises indemnity up to £2,000,000
- ✓ Unpaid damages up to £250,000
- ✓ Tenants liability up to £5,000

#### Optional Covers

- Full Accidental Damage - Buildings
- Full Accidental Damage - Contents
- Pedal cycles away from the Home
- Personal belongings away from the Home



### What is not insured?

- ✗ Loss or damage caused by wear, tear, electrical or mechanical breakdown or damage that happens gradually over time
- ✗ Loss or damage caused by Vermin, birds, insects or domestic pets
- ✗ Storm damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage caused by rising ground water tables
- ✗ Loss or damage from water overflowing from baths, sinks, bidets, showers as a result of taps being left on unless full Accidental Damage option is chosen.
- ✗ Scorching, singeing, melting or other forms of heat distortion unless accompanied by flames

- ✗ Accidental Damage to equipment designed to be portable whilst being transported or carried or moved, e.g. laptop computers, televisions, cameras (unless full Accidental Damage has been selected)
- ✗ Loss or damage caused by wilful deliberate acts by
- ✗ You or any member of Your Family
- ✗ Malicious damage caused by You or Your Family or any person You or Your Family have allowed into Your Home
- ✗ Theft from any unattended vehicle, unless it is securely locked and the items are hidden from view (if personal belongings cover has been selected)

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



### Are there any restrictions on cover?

- ! You are responsible for all Excesses. An Excess is the amount You must pay as the first part of each and every claim. The standard policy excess and any voluntary excess You have selected will be outlined within Your policy Schedule.
- ! Escape of water excess is £250
- ! Subsidence, landslip and heave excess is £1,000
- ! If You make a claim under both Buildings and Contents, the Excess for both sections will apply

- ! Malicious damage, escape of water, theft, attempted theft, escape of oil, trace and access, and Accidental Damage (including breakage) is excluded when the home becomes Unoccupied for more than 60 days
- ! Cover for theft or malicious damage claims will not apply unless You report any such incident to the Police within seven days
- ! Contents at University – theft and or attempted theft is restricted to forced and violent entry into or exit out of the building
- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost of replacing or changing undamaged items



### Where am I covered?

- In the United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



### What are my obligations?

- You must answer all questions asked of you, honestly and to the best of your knowledge and belief.
- You must pay the premium on time
- 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 is important that you are NOT under-insured

- Make sure You have insured your Buildings for the full rebuilding cost including allowances for architects costs and site clearance, and Your Contents for their full replacement value as new items. You must notify Us if the full replacement value of Your Contents or full rebuilding cost of your Buildings exceeds the amount shown on Your Schedule

**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 to [admin@intasure.com](mailto:admin@intasure.com) to cancel your policy.

- You have a right to cancel your policy within 14 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 14 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.

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