

# Household UK 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:** The Channel Managing Agency Limited (Registered number 08614385) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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 building and / or contents. Buildings include the private dwelling, garages and outbuildings used for domestic purposes. Contents includes household goods, valuables and personal belongings within the home. 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 of or damage to buildings and contents caused by fire, smoke, explosion, lightning, and earthquake and escape of water or, oil.
- ✓ Loss or damage to buildings caused by subsidence, heave or landslip and falling trees/ branches, telegraph poles or lamp-posts.
- ✓ Physical Loss or damage directly caused by riot or malicious acts, storm, flood or weight of snow.
- ✓ Theft or attempted theft and impact by vehicles or animals.
- ✓ Loss or damage caused by Aircraft (or other flying devices or items dropped from them), breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- ✓ Up to £1M for Buildings.
- ✓ Public Liability up to £2M.
- ✓ Accidental damage to fixed glass and glazing, sanitary ware and ceramic hobs all forming part of the buildings.

- ✓ Accidental damage to domestic oil pipes, underground water supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables serving the home and which you are legally responsible.
- ✓ Up to £750 in increased water meter charges following an escape of water claim.
- ✓ Up to £500 towards replacing and fitting locks if you lose your keys anywhere in the world.
- ✓ Up to £2,500 to find the source of an escape of water or oil from any fixed water tanks, apparatus or pipes following loss of damage to the buildings.
- ✓ Up to £500 to replace the food in your Refrigerator or Freezer if it is spoiled or contaminated by a change in temperature or by refrigeration fumes.

#### Optional Covers

- Theft and accidental damage to pedal cycles anywhere in the UK
- Additional accidental damage
- Valuables and personal belongings



## What is not insured?

- X Loss or damage caused by poor or faulty design, workmanship or use of faulty materials.
- X If you have a pet, loss or damage caused by them is not covered under this policy.
- X Loss or damage caused by storm, flood or weight of snow to domestic fixed fuel oil tanks in the open, gates, fences, hedges, swimming pools or covers.
- X Loss or damage caused by rising ground water tables.
- X Loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation,

restoration or anything reaching the end of its serviceable life.

- X Accidental damage to video cameras, digital cameras or digital imaging or recording equipment designed to be hand held or carried, portable audio equipment, laptop computers and musical instruments (unless specified on the policy schedule).
- X We will not pay for any loss, damage, liability, 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.
- ! If your property is not sufficiently furnished for someone to live in.
- ! If your home is undergoing any structural repairs, alterations or extensions.

- ! If you have paying guests or tenants.
- ! If your property is unoccupied or left regularly unattended for more than 30 consecutive days.
- ! 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 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.