

# Home Insurance

## Insurance Product Information Document

Company: China Taiping Insurance (UK) Co Ltd

Product: Home Insurance

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA Firm Reference Number 202690 (Registered in England & Wales Company No: 1766035).

This document provides a summary of the insurance cover, main exclusions and restrictions; and is not personalised to your individual needs. Please refer to the Policy Summary for more details including important legal information about the contract and the Policy itself for all terms and conditions.

### What is this type of insurance?

Insurance cover for the buildings, household goods, personal possessions and valuables of your home. You need to include cover for either buildings or contents, or both, and there are optional covers available for "Food in refrigerators & freezer" and "All Risks" for portable items away from your home.



#### What is insured?

- Whether you have purchased cover for Buildings, Contents or both, you will be insured for
- ✓ Accidental damage caused by:-  
Fire, Smoke, Explosion, Lightning, Earthquake, Riot, and civil commotion, Malicious persons, Subsidence, Ground heave or Landslip;
  - ✓ Storm or Flood, Escape of Water from a heating, water or drainage installation, washing machine, dishwasher or water bed and Escape of oil from a fixed oil-fired heating installation;
  - ✓ Theft or attempted theft;
  - ✓ Collision by animals, vehicles, aircrafts or aerial devices or anything dropped from aerial devices or vehicles;
  - ✓ Breakage or collapse of radio or television aerials;
  - ✓ Falling Trees or branches;
  - ✓ **Buildings** includes garages, outbuildings, gates, hedges, fences, landlord's fixtures and fittings, paths, drives, wall, boundary and garden walls, patios and swimming pools; plus cover for:-
    - ✓ Underground Pipes and Cables;
    - ✓ Breakage of Glass and Sanitary ware
    - ✓ Loss of Rent and cost of Alternative Accommodation- max 20% of Building sum insured
  - ✓ **Contents** includes your household goods such as furniture, works of art, pictures, your personal belongings in the home and garage such as your clothes, sport equipment and bicycles, valuables and money in the home; plus cover for:-
    - breakage of mirrors, fixed glass and ceramic hobs;
    - ✓ Accidental damage to TV sets, satellite dishes, radios, video recorders and home computers owned by you;
    - ✓ Cover for contents temporarily removed to the garden up to a max of £500 any one claim but excluding theft or attempted theft;
    - ✓ Contents temporarily removed from your premises;
    - ✓ Rent payable by you and cost of Alternative Accommodation- max 20% of Building sum insured when the building cannot be lived in due to insured damage;



#### What is not insured?

##### Buildings

- ✗ The first £50 of each claim other than Subsidence and the first £1,000 for each Subsidence claim;
- ✗ Loss or damage by: gradually operating agent, wear and tear, insects, fungus, vermin, depreciation, pest, wet or dry rot, mechanical or electrical breakdown or frost;
- ✗ Loss or damage caused by storm or flood to any gates, hedges and fences;
- ✗ Loss or damage caused by theft, malicious damage and escape of water if the building has been unoccupied and not sufficiently furnished for over 30 days.
- ✗ Loss or damage caused by malicious damage by you or your paying guests or tenants;
- ✗ Accidental damage to the building arising from the alteration or extension of the building or the cost or maintenance or routine decoration;

##### Contents

- ✗ The first £50 of every claim;
- ✗ Loss or damage due to denting, scratching, wear and tear, depreciation, insects, fungus, vermin, pest, wet or dry rot, action of light, climatic conditions, maintenance or cleaning processes, repairs, frost, mechanical or electrical breakdown;
- ✗ Loss or damage to contact lenses, food, drinks, plants, articles of glass, china or porcelain;
- ✗ Loss or damage due to storm or flood to property in the open;
- ✗ Loss or damage to contents temporarily away from the premises due to theft unless it involves forcible entry and exit from a building;
- ✗ Loss or damage due to malicious persons, breakage of glass or mirrors, theft or attempted theft and escape of water if the building has been unoccupied and not sufficiently furnished for over 30 days;
- ✗ Theft from:
  - Gardens or driveways in the open;
  - Vehicles;
  - Money unless violent and forcible entry and exit have been used;
  - Any part of the building that is used for any trade or profession or that is sub-let and not occupied by you.

### Liability

- ✓ This Section covers your legal liability as a homeowner anywhere in the world during the period of insurance up to £2,000,000 including legal costs and expenses;
- ✓ If Section 2 - Contents is insured, liability for domestic employees up to £10,000,000 including legal costs and expenses for any claim arising from one event.

### Optional Sections

- Section 4- All Risks caters for loss or damage to personal effects, valuables and money belonging to you whilst away from the Home.
- Section 5 - Frozen Food caters for loss or damage to food in the cold chamber or refrigerator within the building owned by you caused by a change in temperature or contamination by refrigeration fumes.

### Cyber Services

Working in partnership with Cyberscout, your policy includes access to bespoke cyber protection support and relevant educational services to help you avoid becoming a victim of a cyber incident. The details of how to access this service can be found in your policy schedule.

### Liability

- ✗ Liability arising from: any malicious or wilful act, your pursuit of any trade or profession, bodily injury to you, the ownership or possession of a vehicle, aircraft or lifts owned by you or for the maintenance of which you are responsible



### Are there any restrictions on cover?

#### Endorsements:

- ! Whether these are printed onto the wording or typewritten on your policy schedule, endorsements override the policy wording and may increase, reduce or limit the amount of cover provided.
- ! Wear and tear reduction where applicable;
- ! Average applies if the Sums Insured are not sufficient;
- ! Section 2 – Contents:  
Unless indicated otherwise the following limits apply:
  - For any one Valuable:  
5% of the Contents sum insured;
  - For any one claim for Valuables:  
One third of the Contents sum insured;
  - For Money - £100.



### Where am I covered?

- ✓ This Policy covers your Home at the address provided and Contents within your Home. Under the optional Section 4- All Risks, cover for personal effects is extended to anywhere in Europe, including Madeira, the Canary and Mediterranean Islands and Jordan; and for up to 60 days anywhere else in the world during the period of insurance



### What are my obligations?

We have used the information in your Statement of Fact or Proposal form and correspondence to us to provide your quote. Please check that all the information is correct or we may change the terms and conditions, premium, or withdraw our quote. Please inform us if you have any change in circumstances detailed in your proposal form such as:

- Insured person(s) changes or any charges/ convictions for criminal offences other than motoring related
- You plan to extend or refurbish your home
- You plan to let or sub-let your home
- You plan to leave your home unoccupied for longer than 30 days
- You plan to use your home for business other than office work.

Should you suffer a loss, accident or theft please ensure to inform your intermediary or us immediately.



### When and how do I pay?

You can pay your premium all at once or by monthly direct debit..



### When does the cover start and end?

This is an annual policy and your dates of cover are shown in your schedule of insurance.



### How do I cancel the contract?

You may cancel your policy at any time by advising your insurance intermediary or us (as appropriate) in writing. If you change your mind about taking out this insurance, you may cancel within 14 days of inception or renewal, and you will receive a full refund of the premium paid, provided there have been no claims notified or paid. For any cancellation after 14 days, provided there have been no claims notified or paid, we will refund a pro-rata proportion of the paid premium, less any appropriate administration charge.

### Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated