

# Home Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited

Product: House Guard Buildings & Contents Policy

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This document provides a summary of the key information for this product. The full information is provided in the policy documentation. The level of protection depends on the cover you selected, and this is shown on your policy schedule.

## What is this type of insurance?

This policy allows you to cover your buildings &/or your contents against loss or damage from specific events (for example - fire, storm, theft or leaking water). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



### What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet and policy schedule.

- ✓ **Buildings (Where selected)** - The maximum amount you can claim for is shown on your policy schedule.
- ✓ Damage caused by leaking or freezing water & leaking oil - Up to the maximum claim limit for buildings.
- ✓ Damage caused by the emergency services - Up to the maximum claim limit for buildings.
- ✓ Professional fees & costs - Up to the maximum claim limit for buildings.
- ✓ Glass, toilets & other fittings that are accidentally broken - Up to the maximum claim limit for buildings.
- ✓ Underground pipes, drains & cables that are accidentally broken - Up to the maximum claim limit for buildings.
- ✓ Rent & alternative accommodation if the home can't be lived in - 20% of the maximum claim limit for buildings.
- ✓ Homeowners' legal responsibilities - Up to £2 million.
- ✓ Replacement locks & keys - Up to the maximum claim limit for buildings.
  
- ✓ **Contents (Where selected)** The maximum amount you can claim for is shown on your policy schedule.
- ✓ Valuables - Up to 30% of your maximum claim limit for contents. The most you can claim for stolen jewellery or watches from your home is £10,000 unless stolen from a fixed and locked safe
- ✓ Business equipment - Up to £5,000 (maximum you can claim for any one item is £2,500).
- ✓ Damage to food - Up to the maximum claim limit for contents.
- ✓ Theft of contents from outbuildings or garages – Total limit from all outbuildings and garages – Up to £5,000. Maximum from any one unlocked outbuilding or garage – Up to £2500.
- ✓ Contents taken away from your home - Up to 20% of your maximum claim limit for contents.
- ✓ Your public & personal legal responsibilities - Up to £2 million.
- ✓ Your legal responsibilities for domestic employees - Up to £10 million.
- ✓ Protection for tenants - Up to 20% of the maximum claim limit for contents.
- ✓ The maximum claim limit for contents is increased by 10% for special events, for example, family wedding, civil partnership ceremony, birthday or religious festival.
- ✓ Moving home - Up to £5,000.
- ✓ Unpaid damages - Up to £2 million.
- ✓ Counselling fees - Up to £1,000.
- ✓ Garden cover - Up to £1,500.
- ✓ Downloads & computer files - Up to £2,500.
- ✓ Accidental damage to home entertainment equipment - Up to the maximum claim limit for contents.
- ✓ Money - Up to £1,000.

### Optional Cover (Where selected)

See your policy schedule for details of the cover you have selected.

- **Accidental damage cover** - this covers unintentional one-off incidents which damage your property, such as dropping and damaging an electronic handheld device or putting your foot through the ceiling when in the attic.
- **Everyday personal belongings** - covers you if your bicycle, money or any of your everyday personal belongings are lost, stolen or damaged. They're covered in Europe and up to 60 days anywhere else in the world.



### What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet and policy schedule.

- ✗ Damage caused by rain or water entering the home, as a result of poor workmanship, bad design or wear & tear.
- ✗ Your policy does not cover claims arising from wear & tear or anything that happens gradually.
- ✗ Subsidence damage to solid floors, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same event.
- ✗ Property more specifically covered by another policy of insurance.
- ✗ Any criminal or deliberate act by you or a member of your family.
- ✗ Storm or Flood damage to fences, gates or swimming pool and hot tub covers.
- ✗ Any reduction in the market value of any property following its repair or reinstatement.
- ✗ Unless you have taken the accidental damage optional extension, damage to items designed to be hand-held or portable, such as MP3 players, sat-navs, tablet and laptop computers and e-readers.
- ✗ Damage caused by the failure, wear and tear or lack of grouting or sealant.
- ✗ Damage for theft or attempted theft when your home or any part of it is lent, let or sublet, by someone who is not a member of your family, unless there's damage to the building during the break in.
- ✗ We won't pay for, or make a contribution towards, any claim for undamaged items that are part of a set or a suite.
- ✗ We won't pay for claims arising from Vandalism, Theft, Leaking or freezing water & leaking oil, Accidental Damage, Loss of metered water or oil and Protection for tenants where the property is unoccupied (for unoccupancy definition please refer to the policy booklet).
- ✗ Accidental damage to home entertainment equipment does not cover damage to TV sets if the damage was caused whilst using gaming equipment.
- ✗ Damage caused by water overflowing from sinks, bidets, showers and baths, as a result of taps being left on unless Optional accidental damage cover is selected.

**Optional Legal Expenses Cover provided by ARAG** – If you have selected this cover, we will not cover you for:

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case.
- ✗ Costs you incur before we have agreed to cover your claim.
- ✗ Legal problems that started before the date your cover begins.
- ✗ Costs which exceed your policy limit of £50,000 for any one claim.
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority.
- ✗ If we agree you can choose your own lawyer, any costs above £100 per hour (this amount may vary from time to time).



### Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition.
- ! When your home is unoccupied, the following cover is excluded:
  - Theft
  - Vandalism
  - Leaking or freezing water & leaking oil
  - Loss of metered water or oil
  - Accidental Damage
  - Protection for tenants

## Optional Cover (continued)

### Optional Cover (Where selected)

- **Higher value personal belongings** - If your policy schedule shows you have selected this cover it will also show that you have selected cover for each item either while in the home or also away from the home. If you have selected cover away from home we will cover those items if they're lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world.
- **Bicycle cover** - covers your bicycle(s) listed on the schedule if they are lost, stolen or damaged at any time in Europe, or for up to 60 days worldwide.
- **Optional Legal Expenses Cover provided by ARAG** - This cover is designed to cover you for:
  - **Employment disputes**
    - ✓ Disputes relating to your employment contract.
  - **Contract**  
Disputes over:
    - ✓ Buying, selling or renting the home you live in
    - ✓ Buying or selling goods
    - ✓ Purchasing services
  - **Personal injury**
    - ✓ Sudden or specific accidents causing your death or bodily injury.
  - **Clinical Negligence**
    - ✓ A negligent surgical act, or clinical or medical procedure causing your death or bodily injury.
  - **Property Protection**  
Disputes relating to your main home or personal possessions following:
    - ✓ Someone causing damage to them
    - ✓ Legal nuisance or trespass
  - **Tax protection**
    - ✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return.
  - **Jury Service and Court Attendance**
    - ✓ Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you, or do jury service.
  - **Legal Defence**
    - ✓ Defence for criminal prosecutions or certain civil actions against you as an employee.
  - **Identity theft**
    - ✓ Help and advice to reclaim your identity, including administrative costs or legal representation if needed.

By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture, cooking, washing or bathing facilities to be lived in. Regular visits to the home, or occasional overnight stays would not count as a break in this period.

- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud.
- ! It's really important that you don't throw away any damaged items until we say so.
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented.
- ! We won't cover any claims under your public and personal legal responsibilities that are caused by any animal you own, except domestic pets when inside the boundary of your home.
- ! We won't cover any claims caused by dangerous dogs as specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act.
- ! Your cover may be reduced if you have not disclosed the full rebuild costs of your property or full replacement value of your contents and personal belongings.

**Optional Legal Expenses Cover provided by ARAG** – If you have selected this cover, we will not cover you for:

The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest

- ! **Employment** claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed
- ! **Contract** claims:
  - where the amount in dispute is £100 or less incl. VAT
  - which arise from a loan, mortgage, pension, investment or borrowing
  - relating to a motor vehicle
  - where you haven't entered into the agreement in a personal capacity
- ! **Personal injury** claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness
- ! **Clinical negligence** claims relating to an alleged failure to correctly diagnose a condition or those solely for psychological injury or mental illness
- ! **Property protection** claims relating to damage where the amount in dispute is £100 or less
- ! **Tax protection** claims:
  - where you are self-employed, a sole trader or in a business partnership
  - relating to criminal investigations
- ! **Jury service** claims where you are unable to prove your loss
- ! **Legal defence** claims relating to you driving a motor vehicle



### Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man.

### For optional legal cover provided by ARAG:

- ✓ The United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.
- ✓ For all other incidents, The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

- You must ensure that your claim limits are adequate to rebuild your property in full and replace your contents and belongings as new.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. Any information provided which is found to be incorrect could result in us either refusing to pay your claim completely or could affect the amount of the claim we will pay you. If this is the case, you will be responsible for picking up the cost for any repairs or replacement to any damaged or lost items yourself.
- In the event of a claim, you must notify us as soon as possible.
- You must contact us before appointing a professional customer representative to act on your behalf to help with your claim.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're 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 online) 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?**

Please contact your broker for details.

**When does the cover start and end?**

Your cover will be effective for a period of 12 months, as shown on your schedule.

**How do I cancel the contract?**

Please contact your broker to cancel your policy.

**Cancellation within 14 days**

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided. An administration fee of £7.50 plus IPT (Insurance Premium Tax) where applicable, will be applied.

**Cancellation after 14 days**

You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. A cancellation fee of £7.50 plus IPT (Insurance Premium Tax) where applicable, will be applied.

**How do I report a claim?**

**Report online 24/7 at [ageas.co.uk/claims](http://ageas.co.uk/claims)**

**Or in an Emergency call us 24/7 on 0345 122 3019.**

**Alternatively call us on 0345 122 3019 8am – 8pm Monday – Friday & Saturday 9am – 5pm excl public holidays to report a claim if you are unable to report online.**

If something's been stolen, or your property has been damaged by a riot or vandalism, you must start by calling the Police. And please make sure you get a crime reference number.

It's really important that you don't throw away any damaged items until we say so.

Finally, don't negotiate or settle any claims made against you, unless we've written to you to say you can.

**If you're making a claim on your Legal Expenses Insurance, please call ARAG on 0345 120 8415.**

**Excesses that apply.**

**Option to add a voluntary excess in addition to the standard excess (Voluntary excess does not apply in addition to the standard excess for flood and subsidence claims).**

Standard cover	£100
Flood	£250
Subsidence	£1,000
Leaking or freezing water & leaking oil	£500

**Please check your policy schedule for details of what excesses apply to your policy.**

**How do I make a complaint?**

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on **0345 122 3019**.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/make-a-complaint](http://www.ageas.co.uk/make-a-complaint) (please include your policy number and claim number if appropriate). Our address: Customer Services Advisor, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

If your complaint relates to legal cover please contact ARAG by writing to ARAG Customer Relations Department, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW, or email [customer-relations@arag.co.uk](mailto:customer-relations@arag.co.uk) or phone on **0344 893 9013**.

**Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **020 7741 4100**.

Underwritten by **Ageas Insurance Limited**  
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**ageas.co.uk**

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