

# Residential Thatch Properties, including owner occupied, second homes and let

## Insurance Product Information Document

Insurer: SCOR Syndicate 2015

Product: Home Insurance For Thatched Properties

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This Insurance Product Information Document provides a summary of the key information for this product. Complete pre-contractual and contractual information on the product is provided in the policy documentation. The policy, along with your personalised schedule will provide you with exact details of what is and isn't covered, along with important duties and conditions that you must comply with in order to ensure your cover remains effective.

### What is this type of insurance?

This policy covers your buildings and contents against loss or damage from specific events (for example - fire, storm or leaking water).

Optional covers are available and 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. Your schedule will confirm the operative sections)

- ✓ A range of sudden and unforeseeable events, such as fire, explosion, theft, escape of water, flood or subsidence to your insured home.
- ✓ If your home is unoccupied, certain events and sections of cover will not be insured. Your schedule will show the extent of cover provided, along with any additional obligations you may have to fulfil.
- ✓ **Buildings** (including solar panels, outbuildings, domestic garages, walls, gates and fences) - The maximum amount you can claim for is shown in your policy schedule. This amount should represent the cost of rebuilding the home insured, including applicable professional costs and fees.
- ✓ Damage to additional items such as solar panels, sanitary ware, domestic and underground pipes and cables.
- ✓ Costs of alternative accommodation or compensation for loss of rental income following an insured event (limited to 20% of the building sum insured).
- ✓ Damage to trees, plants and shrubs (limited to £1,500 in any one period of insurance).
- ✓ Costs needed to repair or replace damaged parts of the premises as a result of sourcing and accessing leaks in respect of escape of water (limited to £1,000).
- ✓ **Contents** (including radio/television aerials, tenant's fixtures and fittings, household goods and personal belongings whilst in the home) – Reference is to be made to the policy for the full contents definition and to your schedule to see the maximum amounts you can claim for.
- ✓ Replacement of locks or safes following loss of keys (£1,000 limit).
- ✓ Contents temporarily removed for reasons such as being valued, cleaned or repaired.
- ✓ Increased domestic water charges following an escape of water claim (£1,000 in any one period of insurance).
- ✓ Contents temporarily located at university halls of residences during periods of further education (limited to £2,000 in total, with additional restrictions applicable).
- ✓ Accidental Damage to contents, which covers unintentional one-off incidents such as spills on carpets, or where items are dropped or knocked over – **your schedule will confirm if this optional cover has been included.**
- ✓ Domestic freezer cover for spoiled food due to temperature changes in your fridge or freezer, or where contaminated by fridge or freezer fumes (£1,000 limit).
- ✓ **Personal and Property Owner's Liability** - £2 million
- ✓ Court awards which remain unpaid 3 months after date of the award, up to £100,000.
- ✓ Amounts you become legally liable to pay under the Defective Premises Act 1972 up to a limit of £2,000,000.
- ✓ Amounts you are legally liable to pay for bodily injury by accidents to domestic employees up to a limit of £5,000,000.
- ✓ Any amounts you are legally liable to pay, including costs and expenses for bodily injury by accident during the period of insurance to your domestic staff employed in connection with the premises.
- ✓ **Valuables and Personal Possessions** away from the premises anywhere within the United Kingdom or Europe and also for periods up to 60 days Worldwide.
- ✓ Pedal cycles damaged by theft or accidental damage anywhere in the United Kingdom up to £500 per cycle (unless specified within the schedule).
- ✓ Theft or loss of money and unauthorised use of credit cards.



#### What Is Not Insured?

(For a full list of what is and isn't covered please refer to the policy booklet, with any additional restrictions being highlighted on the schedule)

- ✗ Depending on the type of incident, you may be required to pay the first amount of any claim made and this is called the excess. Please refer to your policy and schedule for full details.
- ✗ Your home's maintenance costs.
- ✗ Existing damage or damage that was caused deliberately by you or members of the household.
- ✗ Damage arising from war, wear and tear, faulty design or specification.
- ✗ Damage caused by contractors working on the premises or liability arising from any major works they are carrying out.
- ✗ Any reduction in value of the home following repair or replacement.
- ✗ Subsidence damage to solid floors of the private dwelling, unless the building is damaged at the same time and by the same event.
- ✗ Subsidence damage whilst the buildings undergo any structural repairs, alterations or extensions.
- ✗ Accidental damage to contents held in garages or outbuildings.
- ✗ Cover for damage where the home is insured elsewhere.
- ✗ Damage to any sports equipment whilst in use.
- ✗ Cyber and communicable disease.



#### Are there any restrictions on cover?

(A full list of the restrictions that apply are found in the policy booklet, with any additional restrictions being highlighted on the schedule)

- ! Most insured events will not be covered whilst the home is unoccupied (defined in the policy as no one residing in the buildings for 30 consecutive days or more).
- ! Cover excludes damage caused by domestic pets, insects or vermin.
- ! Cover excludes escape of water due to failure of, or lack of sealant or grout.
- ! Cover excludes frost damage to buildings or contents (unless fixed water tanks or pipes).
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! Cover excludes accidental damage whilst the home is let or sub-let.
- ! Excludes liability arising out of any criminal or violent acts to another person.
- ! Excludes liability arising out of any occupation or business activity.
- ! Excludes liability arising out of owning or using any vehicle, aircraft or boat, or any animal (except for cats, horses or dogs not designated as Dangerous Dogs).
- ! Excludes damage to frozen food if the electricity or gas supply is cut-off by a utilities company.
- ! No theft cover to pedal cycles unless they have been locked to an immovable object or stolen from within a locked building.
- ! Cover for unauthorised use of credit cards only applies where all of the conditions of the credit card issue have been complied with.
- ! Loss or theft of property from unattended vehicles restricted to £500 in total.
- ! Loss or theft of jewellery from hotel or motel rooms during absence from such rooms restricted to £2,000 in total.
- ! Accidental damage (if cover selected) to brittle articles such as porcelain, china or glass is restricted to £1,000 in total, unless specified.



### Where am I covered?

- ✓ Buildings and Contents – At the premises specified on your schedule
- ✓ Legal Liability – United Kingdom, Europe and Worldwide, excluding cover in USA and Canada where total stay exceeds 30 days
- ✓ Valuables and Personal Possessions – United Kingdom, Europe and 60 days Worldwide
- ✓ Pedal Cycles – United Kingdom



### What are my obligations?

*(A full list of your obligations, duties and conditions are contained within your policy wording, with any additional ones shown on your schedule)*

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew it.
- You must take all steps to prevent any loss, damage or injury and ensure the agreed protections for securing your home are maintained and working properly.
- You must tell your broker as soon as reasonably practicable if the occupation of your home changes, if any structural alterations or renovations are to be made, or if any details previously disclosed change at any time before, during and after the policy begins.
- You must notify Insurers in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with Insurers and do not dispose of any damaged items without their approval.
- You must tell your broker if your home is to be demolished or becomes subject to a compulsory purchase order.
- All chimneys must be kept in a good state of repair and all chimneys, flues, solid fuel stoves or woodburners must be professionally installed and lined- evidence of such installations must be kept.
- Open fires must have their chimneys and flues professionally cleaned along the entire length, including the spark arrestor (if fitted) at least once a year. Evidence of all chimney sweeps must be kept.
- Solid fuel stoves or burners must have their chimney and flues professionally cleaned along the entire length including the spark arrestor (if fitted) at least twice a year. Evidence of all chimney sweeps must be kept.
- All old thatch must be disposed of away from the home and barbecues, fire pits or chimeneas must not be lit within 5 metres of the home.
- You must not allow any bonfires/incinerators within your control to be lit within 100 metres of the home and no naked flames or tools producing naked flames are to be used by you, or anyone acting on your behalf, within the attic or loft space at any time.
- At the commencement of the policy, you must have a valid Electrical Inspection Certificate, which has been signed off by a member of the NICEIC (National Inspection Council for Electrical Installation Contracting), or approved contractor. Any work specified on the inspection certificate must be completed within 60 days of the inspection and a copy of the electrical certificate must be logged with your broker after each inspection.
- You must have at least a minimum of two fire extinguishers stored within the home, one fire blanket situated within the kitchen and one working smoke detector, which is fitted and maintained in accordance with the manufacturer's instructions.
- The thatch roof must be inspected by a qualified Thatcher at least once every 10 years and any discrepancies must be remedied as soon as reasonably practicable. Evidence of such inspections must be kept.
- You must tell your broker as soon as reasonably practicable if you use a chimney or a stove which you have previously confirmed is dormant or unused or, if you purchase or acquire a stove during the period of insurance. You must also confirm to your broker if the fire protections you have told us about at the home are removed, amended or become faulty.



### When and how do I pay?

You can pay for your policy in full or you may be able to spread the cost over an agreed instalment plan. Please contact your broker for details.



### When does the cover start and end?

This policy runs for 12 months, beginning on the date shown on your policy schedule and ending at the expiry date. You will receive a notice when your policy is approaching renewal.



### How do I cancel the contract?

Please contact your broker to cancel your policy.

#### **Cancellation within 14 days – Cooling off period**

If you cancel your policy within 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later), you will be entitled to receive a full refund of premiums paid, subject to any applicable administration fees charged by your broker and on the provision that you have not made a claim.

#### **Cancellation after 14 days**

You can still cancel the policy any time after the cooling off period and if you have not made any claims during the policy period, you will be entitled to a return premium, however the amount will depend on how long the policy has been in force. Any return premiums will be subject to any applicable administration charges made by your broker.