

# Homes & Holiday Homes Overseas and UK Insurance Product Information Document (IPID)



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**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?

This is a policy to cover physical loss or damage to your building and contents as well as expenses incurred for alternative accommodation and emergency travel. Buildings include any permanent structure used for domestic purposes within the grounds of your holiday home. Contents include household goods, carpets and personal property, money and valuables. 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, explosion, lightning, earthquake, and subterranean fire.
- ✓ Loss or damage to the building caused by falling trees or branches (including the cost of removal up to £500), lamp posts or telegraph poles.
- ✓ Loss or damage to buildings caused by falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
- ✓ Physical Loss or damage directly caused by smoke, riot, malicious damage, storm, flood, hail and avalanche.
- ✓ Escape of water, sewage or oil from any fixed heating or domestic water installation, washing machines or dishwashers, theft or attempted theft and impact by vehicles, animals, aircraft aerial devices and items dropped from them).
- ✓ Up to £1M for Buildings.
- ✓ Public Liability up to £5M.
- ✓ Loss or damage caused by electrical power surges.
- ✓ Accidental breakage of fixed glass and sanitary fixtures.

- ✓ Accidental breakage of glass and mirrors, glass tops to furniture and freestanding ceramic hobs and fixed glass in furniture in the Home or Holiday Home.
- ✓ Accidental damage to underground services to the Home or Holiday Home for which you are legally responsible.

### Optional Covers

- Theft and accidental damage to pedal cycles
- Portable computers
- Hearing aids
- Sit on mower / mobility scooter
- Contents at University
- Valuables or personal possessions



## What is not insured?

- X Damage caused by faulty workmanship or defective design or defective materials or gradually operating cause.
- X If you have a pet, loss or damage caused by them is not covered under this policy.
- X 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.
- X Loss or damage caused by storm, flood, hail and avalanche to buildings of light construction, domestic fixed fuel tanks in the open, gates, fences, hedges, garden sheds or swimming pool/hot tub/jacuzzi covers, filtration plants, heaters and pumps.

- X Loss or damage caused by rising ground water tables.
- X Malicious damage caused by persons lawfully in the home or holiday home, or while the home or holiday home is unfurnished.
- X Loss or damage by tenants/guests unless the Accidental Damage Cover extending to tenants/guests is chosen.

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 unoccupied or left regularly unattended for more than 60 consecutive days or your property is not sufficiently furnished for someone to live in.
- ! Earthquake or Subterranean Fire Excess - £5,000 (unless higher excess specified).
- ! Loss of metered water and oil is excluded when the home or holiday home becomes Unfurnished or Unoccupied for more than 60 days. There is a limit of £1,500.

- ! Claims for theft and malicious damage is to be reported to the Police within 24 hours of discovery.
- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.
- ! Theft or attempted theft of solar panels, excess is £500.
- ! Electrical power surge limited to £1,000 any one occurrence and £3,000 in any one year of insurance.
- ! Limit of £250 for managing agent fees.



## Where am I covered?

- ✓ In Austria, Belgium, Bulgaria, Cape Verde, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, South Africa, Spain, Sweden, Thailand, Tunisia, Turkey, UAE, United Kingdom.



## What are my obligations?

- You must answer all question 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.