

# Buildings & Contents Insurance

## Insurance Product Information Document

Company: Ageas Insurance Limited

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Product: Cavere Landlords Buildings & Contents Policy

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

### What is this type of insurance?

This policy covers your buildings & landlords contents against loss or damage from specific events (for example - fire, theft, flood, storm or escape of water).



#### What is insured?

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

- ✓ **Buildings** - The maximum amount you can claim for is shown on your policy schedule.
- ✓ Damage caused by escape of water & leaking oil - Up to the maximum claim limit for buildings.
- ✓ Professional fees & costs - Up to the maximum claim limit for buildings.
- ✓ Loss of rent & alternative accommodation costs - 20% of the maximum claim limit for losses incurred in a 12 month period.
- ✓ Trace and access cover - Up to £5,000.
- ✓ **Contents** - The maximum amount you can claim for is shown on your policy schedule.
- ✓ Theft of Landlords contents from an outbuilding or garage - Up to £500.
- ✓ Legal liability to the public - Up to £2 million.

#### Optional Cover

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

- Accidental damage cover to your buildings.
- Accidental damage cover to landlords contents.



#### What is not insured?

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

- ✗ We won't pay for claims for vandalism, theft, escape of water or oil or accidental damage if the property is unoccupied (for unoccupancy definition please refer to the policy booklet).
- ✗ We won't pay claims for damage to gates and fences caused by storm or flood.
- ✗ We won't pay subsidence claims if the damage is caused by faulty or defective workmanship, designs or materials.
- ✗ We won't pay theft claims unless there was a violent and forcible entry or exit.
- ✗ We won't pay vandalism or theft claims if the damage is caused by the tenant.
- ✗ We won't pay accidental damage claims caused by vermin, fungus, insects or domestic pets.



#### Are there any restrictions on cover?

- ! We won't pay for claims that are a result of wear and tear or anything that happens gradually.
- ! We'll not make any contribution for undamaged items that are part of a set or suite.
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to the insured property.
- ! We won't pay for any claim that is found to be fraudulent.
- ! We won't pay for any damage to the building and/or landlord contents that the tenant has been made liable for under the terms of their tenancy agreement.
- ! We won't pay for any consequential loss as a result of any claim under this policy.



#### Where am I covered?

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



### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- In the event of a claim, you must notify us as soon as possible.
- 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 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 your policy schedule that you will receive after you buy.



### When and how do I pay?

You can choose to pay by direct debit, credit or debit card. Please contact your broker for details or see your payment schedule that you will receive after you buy.



### When does the cover start and end?

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



### How do I cancel the contract?

Please contact the scheme administrator Cavere Insurance 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 is the later) to cancel the cover. Providing a claim has not been made, a full refund of any premium will be provided. An administration fee will not 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 will not be applied.

### How do I report a claim?

#### Call our 24 hour claims helpline 0344 412 4258.

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.

### 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 subsidence and escape of water claims).

Standard cover	£200
Subsidence	£1,000
Escape of water or oil	£1,000
Tenant type: Housing Association or Asylum seeker	£250

### 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 the claims handler on **0344 412 4258**.

For any unresolved issue, 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.

### 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 0678 1100** or **020 7741 4100**.

Underwritten by Ageas Insurance Limited

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Registered in England and Wales Company No 354568

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