

Buildings & Contents Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited

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Product: Keystone Home Insurance

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 & 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.

- ✓ **Buildings** - 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** - The maximum amount you can claim for is shown on your policy schedule.
- ✓ Valuables - Up to 30% of the maximum claim limit for contents. The most you can claim for jewellery or watches stolen 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 an outbuilding or garage - Up to £1,000.
- ✓ 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.
- ✓ Increase in the maximum claim limit for special events, for example, family wedding, civil partnership ceremony, birthday or religious festival - Up to £5,000.
- ✓ Moving home - Up to £5,000.
- ✓ Unpaid damages - Up to £2 million.
- ✓ Counselling fees - Up to £1,000.
- ✓ Garden cover - £1,500.
- ✓ Downloads & computer files - Up to £1,000.
- ✓ Accidental damage to home entertainment equipment - Up to the maximum claim limit for contents.
- ✓ Money - Up to £750.



What is not insured?

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

- ✗ 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 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).

For optional legal cover provided by DAS:

- 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 claims which aren't made by you, or against you, during the time your policy is in force.
- Costs which exceed your policy limit of £50,000 for any claim or series of claims that were part of the same incident.
- 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 what we would have paid our preferred lawyers - this is currently £100 per hour. (This amount may vary from time to time).

Optional Cover

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 hand held device or a ball being kicked through your patio doors.
- 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.
- Higher value personal belongings - covers your higher value personal belongings if they're lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world, as long as the item is shown on your schedule.
- Bicycle cover - covers your bicycle if it is lost, stolen or damaged at any time in Europe, or for up to 60 days anywhere else in the world, as long as the bicycle is listed on the schedule.

For optional legal cover provided by DAS:

Legal Expenses cover - this cover is designed to cover you for:

- **Employment disputes** - Claims against a company or organisation that you work for, or used to work for.
- **Contract disputes** - Disputes over buying, hiring or selling something or purchasing services.
- **Personal injury** - A sudden accident causing your death or bodily injury.
- **Tax protection** - If HM Revenue and customs conduct an examination which includes all areas of your self assessment tax return.
- **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.
- **Missing work** - Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you or to do jury service.



Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition.
- ! 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 only to cover things that you couldn't have reasonably prevented.
- ! Dangerous dogs, 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.

For optional legal cover provided by DAS:

- The use of your own lawyer. We 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 are still employed.
- Contract claims:
 - o Where the amount in dispute is £100 or less including VAT
 - o Relating to disputes with any financial services provider
 - o Relating to a motor vehicle
 - o Relating to construction work or building design where the contract value exceeds £5,000 including VAT
 - o Relating to the sale, purchase or renting of land or buildings or terms of a lease.
- Personal Injury claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness.
- Medical claims relating to an alleged failure to correctly diagnose a condition or those solely for psychological injury or mental illness.
- Tax protection claims where you are self employed, a sole trader or in a business partnership or relating to criminal investigations.
- 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 DAS

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



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. 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 will 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 0345 122 3019

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 DAS 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	£350

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 (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 DAS by writing to DAS Customer Relations Department, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, or email customerrelations@das.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 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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