

Household Insurance

Insurance Product Information Document

Company: Choice Insurance Agency Limited

Registered in England & Wales. Regulated by the Financial Conduct Authority. Registered address Suite 3, 4a Southchurch Road, Southend-on-Sea, Essex, SS1 2NE. Registered Number 4420555.

Product: Choice Insurance Agency - Buildings Cover

This document contains some important facts about Choice Insurance Agency Household Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

Choice Insurance Agency Buildings insurance provides cover to reinstate your home to its original condition. This includes the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services.



What is insured?

- ✓ Loss or damage to your buildings caused by events such as fire, storm or flood, escape of water, theft or attempted theft, impact, malicious acts or vandalism and subsidence;
- ✓ Up to 20% of your buildings sum insured for Alternative Accommodation should your property become uninhabitable following an insured loss.
- ✓ The cost of repairing accidental damage to domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks.
- ✓ Accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs which form part of the buildings.
- ✓ Up to £750 in any one period of insurance for increased domestic water charges for any one claim following a leak;
- ✓ Up to £2,000,000 legal liability to the public.

We will also pay the costs for the following for an additional premium:

- Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as putting your foot through your ceiling when in the loft or accidentally damaging a wall.



What is not insured?

- ✗ Any storm or flood damage to fences and gates;
- ✗ Any subsidence damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs, tennis courts, drives, patios and terraces, walls, gates and fences unless the premises is also affected at the same time by the same insured event;
- ✗ Any damage caused by wear and tear or gradual deterioration;
- ✗ Loss or damage while the home is let, lent or sublet unless the loss or damage follows a violent and forcible entry;
- ✗ Any loss or damage caused by baths overflowing due to the taps being left on or the water left running;
- ✗ Any loss or damage caused by the failure or lack of appropriate grout and/or sealant;
- ✗ Accidental damage caused by animals;
- ✗ Any liability arising from you owning or using any drones.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Cover is limited for unoccupied properties. Some insured events are not covered if the property has been unoccupied for more than 30 days in a row.
- ! Insurers will not pay the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set or suite or part of a common design or function which the loss or damage is restricted to a clearly identifiable area or to a specific part.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands).



What are my obligations?

- Comply with the terms and conditions of the policy;
- You must maintain the buildings in a good state of repair and take all steps to minimise the risk of accident, injury and loss of damage;
- Tell your broker as soon as possible if you plan to have building works or any structural alterations completed to your home;
- Tell your broker as soon as possible of any change in your circumstances, for example change in address, change in use or occupancy of your home or plan to leave the home unfurnished or unoccupied;
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon- Fri) as soon as possible. When submitting a claim form please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism;
- Make any temporary repairs as soon as possible, especially if parts of the premises are exposed to the elements. You will need to keep invoices, as these may form part of your claim. If possible, take photos of the damage;
- Allow your insurers to inspect any damage before you carry out permanent repairs. Any estimates that you obtain for permanent repairs or other work must be approved before the work can begin.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your broker detailed on your policy schedule. Cancellations made within the first 14 days of purchase receive a full refund, after 14 days a pro-rata refund will be provided.

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Product: Choice Insurance Agency– Contents Cover

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What is this type of insurance?

Choice Insurance Agency Contents insurance provides cover to replace your contents on a “new for old” basis. The cover can include valuables and personal possessions, items kept in the open, money & credit cards, frozen food and pedal cycles.



What is insured?

- ✓ Loss or damage to your contents caused by events such as fire, storm or flood, escape of water, theft or attempted theft, impact, malicious acts or vandalism and subsidence;
- ✓ Up to £5,000 cover for theft of contents within detached domestic outbuildings and garages;
- ✓ Up to 20% of your contents sum insured for Alternative Accommodation should your property become uninhabitable following an insured loss.
- ✓ Accidental breakage of fixed glass and double glazing, sanitary ware, mirrors, ceramic hobs and glass tops and fixed glass in furniture forming part of the buildings;
- ✓ Up to £750 in any one period of insurance for increased domestic water or domestic oil charges for any one claim, following a leak;
- ✓ Up to £250 for any one claim for replacing locks and keys to intruder alarms and safes installed in the home and outside doors to the home;
- ✓ Up to £2,000,000 to cover any amount you are legally liable to pay arising as owner occupier of the property;
- ✓ Up to 30% of your contents sum insured for high risk items, unless stated otherwise on your schedule;
- ✓ Up to £1,500 for any one single high risk item, pair or set unless otherwise shown on your schedule;
- ✓ Up to £300 in total for domestic freezer contents unless otherwise shown on your schedule;
- ✓ Up to £200 for pedal cycles unless otherwise stated on your schedule;
- ✓ Up to the amount shown on your schedule for money & credit cards;

Insurers will also pay the costs for the following for an additional premium:

- Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as spilling paint on a carpet.
- Personal Items cover for accidental loss, damage or theft of personal belongings which are worn or carried by you, in your home or anywhere in the world.



What is not insured?

- ✗ Any damage caused by wear and tear or gradual deterioration;
- ✗ Any loss or damage to drones and liability arising from owning or using any drones;
- ✗ Accidental damage caused by animals;
- ✗ Theft of pedal cycles left unattended unless locked to a fixed structure or in a locked building;
- ✗ Any loss or damage to business property owned by you used in connection with a business that isn't conducted from the home;
- ✗ Any loss or theft of property left unattended away from the home, unless force and violence is used.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply.
- ! Cover is limited for unoccupied properties. Some insured events are not covered if the property has been unoccupied for more than 30 days in a row.
- ! Insurers will not pay the cost of replacing or repairing any undamaged parts of the contents which form part of a pair, set or suite or part of a common design or function which the loss or damage is restricted to a clearly identifiable area or to a specific part.
- ! For Valuables & Personal Possessions and Pedal Cycle cover please refer to the policy limits and exclusions under Section 5 & 7 of your policy wording.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands).
- ✓ If you have extended your cover to include personal items, these are covered anywhere in the world.



What are my obligations?

- Comply with the terms and conditions of the policy;
- You must maintain the buildings in a good state of repair and take all steps to minimise the risk of accident, injury and loss of damage;
- Tell your broker as soon as possible if you plan to have building works or any structural alterations completed to your home;
- Tell your broker as soon as possible of any change in your circumstances, for example change in address, change in use or occupancy of your home or plan to leave the home unfurnished or unoccupied;
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon- Fri) as soon as possible. When submitting a claim form please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism;
- Provide all necessary information and assistance that your insurers may require, including providing proof of ownership.



When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your broker detailed on your policy schedule. Cancellations made within the first 14 days of purchase receive a full refund, after 14 days a pro-rata refund will be provided.