

All Risk Household Insurance

Insurance Product Information Document

Company: Choice Insurance Agency Ltd

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 – All Risk Cover

This document contains some important facts about Choice Insurance Agency All Risk 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 All Risk Household Insurance provides cover to reinstate your home to its original condition and replace your contents on a like for like basis. 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?

- ✓ Cover is provided against all physical risks of loss or damage to buildings and contents up to the sum insured shown in your schedule. This includes all the major perils such as fire, theft, escape of water and storm or flood.
- ✓ Up to 20% of your buildings or contents sum insured for Alternative Accommodation should your property become uninhabitable following an insured loss.
- ✓ Up to £5,000 for the cost to trace and access the leak as a result of water, oil or gas escaping from the domestic heating, water or gas system.
- ✓ Loss or damage to your buildings in the event of an emergency, caused by the emergency services gaining access.
- ✓ Up to £1,000 for replacement locks and keys in any one period of insurance.
- ✓ Up to £500 for money in any one period of insurance.
- ✓ Up to £1,000 for fridge or freezer food in any one period of insurance.
- ✓ Up to £5,000 for outdoor items.
- ✓ Up to £5,000 for loss or damage to guests personal effects.
- ✓ Up to £5,000 for contents at a student accommodation and parents and grandparents nursing homes.
- ✓ Up to £2,000,000 for Occupiers', personal and employers' liability.
- ✓ Up to £2,000,00 for Property owners' liability (only applicable where buildings are covered).
- ✓ Up to £2,000,000 for Tenant's liability.
- ✓ Personal Possessions cover for accidental loss, damage or theft of fine arts and antiques and personal belongings which are worn or carried by you, in your home or anywhere in the world.



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;
- ✗ Cover for trace and access does not include loss or damage to the heating or water system or oil container;
- ✗ Theft or attempted theft when any part of your home is let to anyone unless force and violence is used to enter or leave the buildings;
- ✗ Any damage caused by wear and tear or gradual deterioration;
- ✗ 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 pets;
- ✗ 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 consecutive days.
- ! Up to 20% of the buildings or contents sum insured for new purchases, unless cover is requested within 30 days of acquisition and any additional premium is paid.
- ! For Fine Arts and Antiques and Personal Possessions cover please refer to the policy limits and exclusions under Sections 3 & 4 of your policy wording.



Where am I covered (Geographical Limits)?

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