

# Residential Let, Holiday Homes, Unoccupied Policy

## 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 – Buildings & Contents Cover

This document contains some important facts about Choice Insurance Agency Residential Let, Holiday Homes, Unoccupied Policy. 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. You have the option to choose buildings cover, contents cover or buildings and contents cover combined.

#### What is this type of insurance?

This policy provides cover to reinstate your residential let property, holiday home or unoccupied property 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?

- ✓ Loss or damage to your buildings or 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 20% of your buildings or contents sum insured for loss of rent as a landlord should your property become uninhabitable following an insured loss;
- ✓ Accidental damage to fixed glass and double glazing, sanitary ware, ceramic hobs and fixed glass in furniture;
- ✓ Up to £750 in any one period of insurance for increased domestic metered water charges following a leak;
- ✓ Up to £2,000,000 legal liability to the public;
- ✓ Buildings cover – The cost of repairing accidental damage to domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks;
- ✓ Buildings cover - Up to £1,000 for the cost of finding the source of any escape of water or oil leaking from any fixed domestic heating installations;
- ✓ Contents cover - Up to £250 in total for replacing locks to safes, alarms and outside doors, following theft or loss of your keys;
- ✓ Contents cover - Up to £5,000 cover for theft of contents within detached domestic outbuildings and garages;
- ✓ Contents Cover - Up to £5,000,000 accidents to domestic staff.



#### 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 gradually operating cause;
- ✗ 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;
- ✗ 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.
- ! We 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.



### 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;
- 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.