

# Home Insurance

## Insurance Product Information Document



Company: Ark Insurance Group underwritten by Pen Underwriting Limited

Product: Home Guard

This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This is a home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics and personal belongings.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as Fire, explosion, lightning, earthquake.

##### Buildings cover includes

- ✓ The cost of rebuilding up to the sum insured shown in your schedule.
- ✓ Your Personal liability to the public up to £2,000,000.

##### Contents cover includes

- ✓ Contents in the home up to the sum insured shown in your schedule (valuables up to £2,000 per item);
- ✓ Contents temporarily removed from the Home up to 20% of the Sum Insured;
- ✓ Contents in the garden of Your Home up to £1,000;
- ✓ Replacement locks up to £750;
- ✓ Food in freezers up to £500;
- ✓ Domestic heating oil up to £2,000 and loss of metered water up to £5,000;
- ✓ Loss of rent and the cost of alternative accommodation up to 20% of the Sum Insured;
- ✓ Fatal injury benefit up to £5,000;
- ✓ Household removals;
- ✓ We will increase the Sum Insured for Contents by up to 10% for Christmas, other religious festivals, birthdays, anniversaries, weddings or civil partnerships;
- ✓ Occupiers Personal liability up to £2,000,000;
- ✓ Employer's liability for domestic employees;
- ✓ Tenant's liability up to £1,000,000;
- ✓ Accidental damage to home entertainment equipment, mirrors and glass;
- ✓ Up to £2,500 for loss or damage to Digital Information;
- ✓ Personal Money, credit and debit cards up to £500.

##### Optional covers available on request

- ✓ Accidental damage cover – this covers damage such as putting your foot through the ceiling when in the loft (Buildings) or spills on carpets (Contents).



#### What is not insured?

- ✗ The Excess shown on Your Schedule;
- ✗ Damage by wet or dry rot arising from any cause, except as a direct result of a claim We have already paid, and where repair or preventative action was carried out by a tradesperson We have approved;
- ✗ Anything for which compensation is provided by the National House Building Council scheme, or other similar guarantee;
- ✗ Damage caused by the process of cleaning, washing, repairing or restoring any item;
- ✗ Electrical or mechanical breakdown;
- ✗ Loss in value;
- ✗ Damage caused by chewing, scratching, tearing or fouling by Domestic Animals;
- ✗ Damage caused by wear and tear or anything which happens gradually;
- ✗ We will not cover loss or damage caused by frost, by storm to fences, gates and hedges;
- ✗ Anything set out in the General Exclusions of this policy booklet.
- ✗ There is no cover for the cost of replacing any undamaged items which form part of a pair, set suite or matching design / collection;



#### Are there any restrictions on cover?

- ! If your home is left unoccupied or unfurnished we will exclude theft, malicious damage, vandalism, subsidence, storm, water freezing and damage caused by escape of water or oil.
- ! Loss or damage caused by building work which involves alterations, renovations extensions or repairs;
- ! Theft or vandalism and malicious damage is not covered if caused by you, your guests or tenants



## Where am I covered?

- ✓ United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



## When and how do I pay?

Please refer to your broker.



## When does the cover start and end?

The cover starts on the date that agreed with you and ends on the expiry date shown on the schedule.



## How do I cancel the contract?

### Cancellation by you during the Cooling-off Period

This insurance provides you with a cooling-off period to decide whether you wish to continue with this insurance. The cooling-off period is or 14 days from the date you receive your policy documentation.

If a period of less than 14 days has elapsed since you received your policy documentation, and you have not made a claim, you have the right to cancel the policy and receive a refund of the premium you have paid. If at the date of cancellation Your policy has not yet commenced You will receive a full refund of the premium You have paid from Us; or If Your policy has already commenced, You will receive a refund of premium from Us, equivalent to the unexpired period of cover on a pro rata basis.

### Cancellation by You – After the Cooling-off Period

You may cancel this policy by contacting the firm that arranged your insurance with us.

If you have paid the full annual premium, and there have been no claims or incidents likely to result in a claim in the current Period of insurance, you will receive a refund of premium from us equivalent to the unexpired period of cover on a pro rata basis.

Where you have made a claim and wish to cancel your policy you will not be entitled to a refund of premium.