

# Home Insurance

## Insurance Product Information Document



Home and Legacy Insurance Services Limited, 500 Avebury Boulevard, Milton Keynes MK9 2LA, United Kingdom.  
Authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523.

COMPANY: HOME & LEGACY

PRODUCT: ULTIMATE HOME

This document summarises the key features of Ultimate Home. Your policy documentation provides the complete terms & conditions, and other important information. Details of the specific cover you selected to meet your individual needs are in your schedule.

### What is this type of insurance?

Ultimate Home is an annually renewable buildings &/ or contents policy for individuals who live in high-value property and/or own expensive items.



### What is insured?

#### BUILDINGS

- ✓ All risks of physical loss or damage to the structure of your home, its outbuildings and other structures
- ✓ Alterations up to 25% of the building sum insured, if you tell us within 90 days of making them
- ✓ Alternative accommodation up to 5 years if you can't live in your home following an insured event
- ✓ Detecting and repairing leaking pipes outside your home up to £25,000
- ✓ Up to £15,000 to upgrade your home's security if you suffer physical criminal assault during an insured event

#### CONTENTS

- ✓ All risks of physical loss or damage to your households' possessions while in your home and anywhere in the world
- ✓ Unspecified fine art antiques and collectables up to the amount declared to us
- ✓ Specified items of fine art antiques and collectables shown on your policy schedule
- ✓ Unspecified jewellery and watches up to the amount declared to us
- ✓ Specified items of jewellery and watches shown on your policy schedule
- ✓ Newly acquired possessions up to 25% of the contents sum insured, if you tell us within 90 days of acquiring them
- ✓ Guests' possessions while in your home
- ✓ Market appreciation of fine art, antiques and collectables, up to 150% of the specified contents sum insured

#### HOME EMERGENCY ASSISTANCE

- ✓ Access to a 24 hour/365 day home emergency helpline
- ✓ Repairer call out up to £1,000 for emergencies such as utility failure, burst pipes or pest infestations

#### LIABILITIES

- ✓ Property owner's and occupier's liability up to £10,000,000 if you're legally responsible for damaging another person's property or causing their death or injury
- ✓ Employer's liability up to £10,000,000 if your domestic staff suffer accidental injury or death as a result of work they are employed to do for you

#### LEGAL EXPENSES

- ✓ Access to a 24 hour/365 day legal advice helpline
- ✓ Up to £100,000 to take legal action or appeal against a range of contractual or employment disputes
- ✓ Cover up to £150 a day to attend jury service

#### IDENTITY FRAUD DETECTION & ASSISTANCE

- ✓ Access to your credit reports
- ✓ Identity fraud detection including web monitoring, if you register for the service
- ✓ Identity fraud helpline and victim of fraud caseworker



### What is not insured?

#### BUILDINGS &/ OR CONTENTS

- ✗ Loss or damage due to wear and tear/lack of maintenance
- ✗ Accidental damage, theft, attempted theft and vandalism when your home is unoccupied for over 60 days in a row
- ✗ Loss or damage if you have not told us that building works are being carried out at your home, when the total cost for all building works will be more than £75,000
- ✗ Loss or damage to outdoor items (e.g. fences, trees, lawns) due to natural causes (e.g. flood, storm, frost)
- ✗ Clearing of blocked drains unless due to an insured event
- ✗ Possessions left on view in unattended vehicles
- ✗ Jewellery & watches left in unattended travel baggage, (e.g. in the hold of an aircraft)
- ✗ Jewellery, watches or money belonging to guests
- ✗ Theft from university, college, school or care home, unless forcible means are used

#### HOME EMERGENCY ASSISTANCE

- ✗ Events occurring when your home is unoccupied for more than 45 days in a row
- ✗ Blocked toilets/ drains not causing water damage
- ✗ Costs we have not authorised. Phone us first
- ✗ Routine maintenance of equipment or services
- ✗ Boilers not serviced as per manufacturer recommendations
- ✗ Replacement boilers, heaters, water tanks, radiators
- ✗ Boilers over 12 years old are excluded

#### LEGAL EXPENSES

- ✗ Costs you incur before we've accepted your claim in writing
- ✗ Claims made over 6 months after the dispute arose



### Are there any restrictions on my cover?

#### BUILDINGS &/ OR CONTENTS

- Limits of cover shown in the policy wording
- Excesses & endorsements detailed on the schedule

#### FOR CONTENTS ONLY

- ! Market appreciation cover only applies if a valuation exists
- ! We will not pay more than
- £25,000 for each non-specified item of fine art, antiques, collectables, jewellery/watches
- £50,000 for hired in equipment you're legally responsible for
- £20,000 for business property (£10,000 stock)
- £5,000 money
- £2,500 for any tree, shrub, plant or lawn
- 20% of sum insured for items at universities or care homes

#### HOME EMERGENCY ASSISTANCE

- ! Not available in the first 14 days of the policy

#### LEGAL EXPENSES

- ! We'll choose legal representative unless conflict of interest
- ! You must be more likely than not to have the legal action decided in your favour for cover to apply



## Where am I covered?

- ✓ England, Wales, Scotland, Northern Ireland or the Isle of Man
- ✓ Your possessions are covered anywhere in the world
- ✓ Your legal expenses are for personal injury and consumer contract disputes in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and a number of European countries detailed in the policy wording



## What are my obligations?

- To provide complete & accurate answers to the questions asked when you take out, renew and amend your policy
- To pay the cost of the insurance
- To tell us as soon as possible if anything you have told us changes. If not, this could invalidate your claim
- To maintain your insured property in a good condition, with a level of care and protection reflective of the value
- To ensure the minimum security requirements we specify are complied with (e.g. for locks, alarms, safes)
- To tell us as soon as possible if you need to make a claim and give us any information we may need
- To cooperate with us or our appointed representatives at all times throughout the processing of your claim

### LEGAL EXPENSES

- To fully cooperate with and follow the advice of your legal representative at all times during your legal action



## When and how do I pay?

- Please pay the premium before the cover first starts or renews
- We will write to you before your renewal date to let you know the renewal premium
- You can pay us using debit/ credit card or electronically
- If you wish to pay by instalments, we can introduce you to a specialist premium finance loans company. There is a charge for credit



## When does the cover start and end?

- The period of insurance is shown on your relevant policy schedule



## How do I cancel the contract?

- You can cancel this policy at any time by contacting your insurance intermediary or Home & Legacy
- If you cancel your policy within 15 days of purchase you will receive a full premium refund as long as you have not made a claim
- If you cancel your policy after the first 15 days you will receive a proportionate premium refund as long as you have not made a claim. We will charge you an administration fee of £100 when cancelling. This will be deducted from the premium refund