

Home Insurance

Insurance Product Information Document

Company: Hughes Insurance Services Limited. **Product:** Home Insurance Pen

Hughes Insurance Services Limited is registered in England and Wales, No 4451375. Hughes Insurance Services Limited, trading as Hughes Insurance, is authorised and regulated by the Financial Conduct Authority. (Financial Services Register No: 305651)

The information provided in this document is a summary of the key features and exclusions relating to the policy and does not form part of the contract. Complete pre-contractual and contractual information about the product is provided in the full policy documentation along with how to make a complaint or report a claim.

What is this type of insurance?

This insurance is for your home which can cover buildings, contents and items away from the home, if selected by you. Unless we say otherwise in your policy schedule you are covered for fire, storm, escape of oil, escape of water, theft and subsidence

What is insured?



Buildings benefits:

- ✓ Damage to your home and domestic outbuildings (up to the value noted in your schedule)
- ✓ Temporary accommodation costs (up to £20,000)
- ✓ Replacement locks and keys (up to £750)
- ✓ Trace and Access Cover (up to £5,750)
- ✓ Legal Liability to others (up to £2,000,000)
- ✓ Accidental Damage to glass
- ✓ Emergency Entries damage caused by fire brigade, police or the ambulance service
- ✓ Accidental damage to underground sewers, drains and septic tanks

Contents benefits:

- ✓ Cover for damage/theft of contents from your home (up to the value noted in your schedule)
- ✓ Accidental damage to business equipment (up to 10% contents sum insured)
- ✓ Contents in outbuildings (up to £3,000)
- ✓ Contents in the garden (up to £1,000)
- ✓ Valuables within the home such as jewellery, TV, works of art and musical equipment (up to 33% of total contents with a single item limit of £5,000)
- ✓ Accidental damage to mirrors/ceramic hobs and/or glass
- ✓ Loss of Oil & metered water (up to £2,000)
- ✓ Fatal accident cover (up to £5,000)
- ✓ Freezer contents (up to £1,250)

Optional extras:

- ✓ Personal Possessions cover
- ✓ Accidental Damage to buildings and contents



What is not insured?

- ✗ Any loss, damage or cost as a result of wear & tear or damage that happens gradually
- ✗ Damage caused during a period of unoccupancy relating to malicious damage, Escape of Water, Escape of Oil, Theft, Attempted Theft, Freezer Contents, Accidental breakage to fixed glass, sanitary ware and underground service pipes
- ✗ The cost of replacing undamaged items of contents forming a pair, set, suite or other items of a uniform nature or design is only covered if specified in Section F of your schedule
- ✗ War, riot, revolution, acts of terrorism or any similar event
- ✗ Any loss. Damage or cost as a result of pollution or contamination
- ✗ Any loss, damage or cost as a result of faulty design
- ✗ Any loss, damage or cost as a result of existing damage
- ✗ Any loss, damage or cost as a result of a deliberate act
- ✗ Any loss, damage or cost as a result of software, data, files, downloads and mobile phone costs



Are there any restrictions on cover?

- ! You must pay the applicable excess (the first amount of each claim for loss or damage) for each claim. This excess is shown in the policy schedule.
- ! Any voluntary excess taken on the policy is added to the compulsory excess shown in the policy schedule.
- ! Valuables such as jewellery and works of art are subject to limits that can be found in the policy booklet.
- ! Liability cover applies to valid claims in connection with the risk address only.
- ! All cover is subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet.



Where am I covered?

- ✓ Building and contents cover applies at the risk address declared in your policy schedule
- ✓ When selected and paid Personal Possessions section extends to cover Worldwide



What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must tell us of any previous claims in the past 5 years
- You must make sure that your sum insured for buildings and contents is adequate. If you are unsure of your buildings sum insured, please refer to www.bcis.co.uk
- You must pay your premium(s) on time and in full
- You must take all reasonable steps to keep the home in a good condition and take all responsible steps to avoid loss or damage
- You must tell us at once about any change of circumstances which may affect your insurance, for example but not limited to if you home becomes unoccupied, if you change address or if you make structural changes to your home
- As soon as you know about any loss, damage or accident you must contact us as soon as possible by calling MIS on 028 9041 0220 and provide all relevant information
- If the loss or damage was caused by attempted theft, theft or malicious damage you must notify the police immediately



When and how do I pay?

You can pay your premium as a one-off payment by cash (up to a maximum of £1,500), cheque, postal order, debit or credit card. It may also be possible to pay in monthly instalments by direct debit. Credit information including the duration of payments is provided prior to conclusion of the contract.



When does the cover start and end?

The contract starts from the date selected by you. The start and end date of your policy will be outlined in your schedule. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the policy.

- Within 14 days of receiving your documents and cover has commenced, you will be entitled to a full refund of premium except Hughes Insurance administration fee, if you have made a total loss claim no refund will be given and all premiums would be due.
- After 14 days a pro-rata charge will be applied for the period you were on cover subject to a minimum premium of £10.00 + Insurance Premium Tax, unless you have made a claim or a claim is outstanding in which case no refund will be given and all premiums would be due.