

# Prestige Household Insurance

## Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Coverall Home

**PRESTIGE**  
UNDERWRITING

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland. No. NI031853. Policy is arranged and administered on behalf of the Insurer on the policy schedule.

This document provides a summary of cover, restrictions and exclusions and is not personalised to your individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

### What is this type of insurance?

This is a home insurance policy designed to provide cover for your buildings, contents as well as liability to others. Cover can also be provided for personal possessions and pedal cycles outside of the home.



### What is insured?

#### Loss of or damage to your Buildings and/or Contents by:

- ✓ Fire and resultant smoke damage
- ✓ Storm, flood or weight of snow
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Malicious acts or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Collision by vehicles or animals
- ✓ Falling trees or branches

#### Under the Buildings Section (if chosen) the policy also covers:

- ✓ Accidental damage to fixtures, fittings and underground services
- ✓ Replacement locks
- ✓ Loss of rent/alternative accommodation
- ✓ Loss of metered water & oil
- ✓ Finding a leak
- ✓ Property Owners liability

#### Under the Contents Section (if chosen) the policy also covers:

- ✓ Valuables in the home
- ✓ Accidental damage to electronic equipment
- ✓ Contents in the open
- ✓ Frozen foods
- ✓ Pedal Cycles in the home
- ✓ Money & credit cards
- ✓ Public liability and Liability to Domestic Staff

#### Claims Preparation Assistance

- ✓ The services of our claims specialists to support you with eligible claims under your buildings and/or contents sections – See policy wording for the full list of benefits

#### For an additional premium, cover can be extended to include:

- Accidental damage to Buildings or Contents
- Personal Possessions and valuables outside of the home
- Pedal Cycles outside of the home



### What is not insured?

- ✗ When your home is left unoccupied for 60 days or more, some covers will be excluded including escape of water or oil, theft, attempted theft, malicious damage and accidental damage.
- ✗ If you have tenants or contractors in your home, you will not be covered for theft or attempted theft unless there is evidence of violent or forced entry.
- ✗ Damage caused by weather that is not a one-off event and not defined as storm per our policy wording.
- ✗ Flood or storm damage to gates, fences, drives, patios, terraces or oil tanks in the open.
- ✗ Escape of water caused by water overflowing if taps have been left on, unless you have chosen accidental damage cover.
- ✗ The cost of repairs to pipes if the damage is not something covered under your policy.
- ✗ Subsidence, landslip or heave to any outside areas unless the home is damaged at the same time.
- ✗ Damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- ✗ Damage caused by wear and tear or anything that happens gradually.
- ✗ Damage caused by faulty workmanship, materials or design.
- ✗ The first portion of a claim known as an excess, which you must pay. A higher excess will apply based on the type of loss or damage.

#### Claims Preparation Assistance

- ✗ The service of our claims specialists for claims under £20,000
- ✗ The service of our claims specialists for claims, costs or expenses incurred where we have not accepted liability.
- ✗ The service of our claims specialists for claims caused by subsidence if you have previously had or notified an insurer of, a claim caused by or relating to subsidence.
- ✗ The service of our claims specialists for claims that are not covered under the buildings and/or contents section.
- ✗ The service of our claims specialist for claims for motor, aviation, marine risk, personal injury or liability irrespective of whether such risks are covered by this insurance policy.
- ✗ Any costs or expenses incurred without prior approval of the claims specialist may not be recoverable.



## Are there any restrictions on cover?

- ! There are monetary limits to the amount you can claim for certain items or losses detailed in the policy.
- ! If the sum insured shown on your schedule is not sufficient to cover the reinstatement of your home, you are only covered for the proportional amount your sums insured represent. This means if your sums insured are 30% less than the cost to rebuild your property or replace your contents, your claim settlement will be reduced by 30%.



## Where am I covered?

- ✓ At the home you are insuring, as long as it's within the United Kingdom, Channel Islands or Isle of Man.

**If you have chosen Contents cover, you are also covered for:**

- ✓ Public liability that will indemnify you anywhere in the World

### Claims Preparation Assistance

- ✓ At the home you are insuring, as long as it's within the United Kingdom.

**If you have chosen Personal Possession or Pedal Cycle cover away from the home, you are also covered for:**

- ✓ Personal Possessions are covered anywhere in the World.
- ✓ Pedal Cycles are covered in the United Kingdom and Europe.



## What are my obligations?

- To ensure that all information provided by you is accurate and complete to the best of your knowledge when you take out, change or renew your policy.
- To comply with all the terms and conditions of this policy and any endorsements applicable to this policy as shown on your policy schedule, otherwise your cover could be affected.
- To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent. We may
- refuse a claim if there has been a change to the subject matter of the policy, and the circumstances have changed to such an extent that the new risk is something which we did not agree to cover.
- To always maintain the property in a good state of repair.
- To ensure that your sums insured represent the full reinstatement value of the buildings and/or contents.
- To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property.
- You must supply, at your own expense, all the information which we reasonably require to decide whether a claim may be accepted.



## When and how do I pay?

Payment is to be made prior to cover commencing. Please speak to your insurance broker or agent about the payment options available to you.



## When does the cover start and end?

The start and end dates for the period of insurance are stated on your policy schedule. The period of insurance will normally be for 12 months.



## How do I cancel my policy?

You may cancel this policy within 14 days of receipt of your policy documents or the start date of the period of insurance, whichever is the latter (the cooling off period).

If cover has not commenced a full refund will be given. If cover has commenced, we will refund the premium paid for the period of unused cover.

There will be no refund of premium in the event you have made or are in the process of making a claim in the current period of insurance.

Cancelling your insurance policy means your property may be left uninsured if you have not made alternative cover arrangements

We reserve the right to apply an administration fee to your policy and retain this upon cancellation.

To cancel your policy, you must notify your broker or agent