

# Home Insurance - Insurance Product Information Document

Company: Naturesave Insurance Ltd Product: Naturesave Home Insurance



Naturesave Policies Ltd Registered in England No. 2797137 Registered office: South Devon House, Babbage Road, Totnes, TQ9 5JA Authorised and Regulated by the Financial Conduct Authority. This insurance is underwritten by Canopus which is registered in the UK. Canopus is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 204847

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Documents and Policy Schedule. You should read your Policy Documents and Policy Schedule carefully, to ensure your cover meets your needs.

## What is this type of insurance?

Naturesave Home Insurance protects you against loss or damage to your Buildings and/or Contents and against claims made against you for compensation following an accident.



### What is insured?

The maximum amount we will pay to rebuild your home and/or replace its contents is the amount shown on the schedule

#### Buildings

- ✓ Loss or damage to the structure of your home (including garages and outbuildings) including from fire, flood, lightning, storm, subsidence, heave or landslip, theft and impact
- ✓ Cost of alternative accommodation (or loss of rent due to you if you are a landlord) if your property can't be lived in following insured damage
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed)
- ✓ Liability to the public if you're held legally liable (as the homeowner) for injury to a third party or damage to their property
- ✓ Buildings limited accidental damage cover: covers specific parts of the building only (e.g., glass, underground pipes and sanitary fittings)

#### Contents

- ✓ Loss or damage to contents in the home and its garages and outbuildings including from fire, flood, lightning, storm, subsidence, heave & landslip, theft and impact
- ✓ Accidental damage to televisions, satellite decoders, audio and video cassette recorders
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Legal liability to the public – if you are found to be legally responsible for injury to a third party or damage to their property
- ✓ Legal liability as a tenant – for loss or damage to the buildings up to 10% of the sum insured under Section Two for the contents of the buildings damaged or destroyed
- ✓ Possessions belonging to a member of your family who is away at University/College during term time but who resides at the home against loss or damage
- ✓ Property out in the open but within the premises, up to £1500
- ✓ Accidents to domestic staff, for bodily injury by accident anywhere in the world when employed in connection with the premises shown in the schedule

#### Renewable Energy Systems

- ✓ Solar PV panels up to 50KW installed through the Microgeneration Certification Scheme. Mechanical breakdown up to £10,000.00
- ✓ Loss of revenue up to £10,000.00

#### What is insured? (Optional Cover)

##### Buildings & Contents

- Buildings and/or Contents extra accidental damage
- Pedal Cycle cover; UK cover for theft, loss or damage to family bikes
- Personal belongings; worldwide cover against theft, accidental loss or damage of items such as clothing, mobile phones, laptop computers, handbags, money and credit cards

##### Travel

- Annual Travel cover, worldwide including the United Kingdom (excluding Cuba, Iran and North Korea)



### What is not insured?

#### Buildings

- ✗ Damage due to wear and tear or any gradually operating cause
- ✗ For loss or damage while the home is not furnished enough to be normally lived in unless we have agreed otherwise
- ✗ Storm damage to fences, gates and hedges
- ✗ Wet or dry rot

#### Contents

- ✗ For loss, damage or deterioration caused in the process of cleaning, dismantling, renovation or repair
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories

#### Renewable Energy Systems

- ✗ Loss or damage caused by or arising out of any intentional act or willful omission by you
- ✗ Intentional overloading
- ✗ Testing or experiments involving the imposition of any abnormal conditions
- ✗ Wear and tear, gradual deterioration or rust
- ✗ Loss or damage caused by or arising out of the direct application of any tool or process during the course of repair

#### What is not insured? (Optional Cover)

- Damage caused by chewing, tearing, scratching or fouling by animals
- Damage to sports equipment whilst in use
- Theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant beyond limit set in your policy
- Theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms beyond limit set in your policy
- Loss of or damage to contact, corneal or micro corneal lenses



## Are there any restrictions on cover?

### Buildings & Contents

- ! Certain limitations may apply to your policy, for example;
  - The excess (the amount you have to pay on any claim)
  - Monetary limits for certain covers, and/or
  - Clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except home office equipment under contents cover) unless we have specifically agreed to do so
- ! **Optional Cover - Restriction**
  - We will only cover against theft of pedal cycles if they are properly secured to an immovable object when outside the home and unattended
  - Whilst the home is being altered, repaired, cleaned, maintained or extended
  - Damage to outbuildings or garages which are not of standard construction
  - General maintenance



## 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
- ✓ Away from home (within the British Isles) – if you take out Contents cover limited cover applies for items temporarily away from the home
- ✓ Optional accidental damage cover only applies inside your home
- ✓ If you purchase optional personal belongings cover including accidental damage cover, you will be insured worldwide excluding Cuba, Iran and North Korea.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the Statement of Fact or schedule changes
- You must tell us if you stop using your home as your main residence
- You must tell us if you are starting any structural work to extend, renovate, build or demolish any part of the buildings
- You must ensure that the sums insured are adequate
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so, could affect your cover
- You must tell us about any event, which might lead to a claim, as soon as possible
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair
- You must pay the premium on time



## When and how do I pay?

- You can pay your premium monthly or all at once – by credit/debit card, bank transfer, cheque or direct debit. If you pay monthly, a credit charge will apply.



## When does the cover start and end?

- From the start date (shown on your schedule) for 12 months



## How do I cancel the contract?

- You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). If you cancel before the cover starts, we will refund the premium you have paid.
- If you cancel after your cover started, we will reduce your refund to pay for the time you were covered, providing you have not made a claim.
- To cancel your policy, call 01803 864 390