

# Home Building and Contents Insurance

## Insurance Product Information Document

**Company: Highway Insurance Company Limited**

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Our Home insurance is underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria General Insurance Group.

**Product:** Rainbow Home Insurance

**IMPORTANT.** This document does not contain the full terms, conditions, limitations and exclusions of the policy, which you can find in the Policy Booklet and your Policy Schedule.

### What is this type of insurance?

Home insurance covers you against the cost of repairing or rebuilding your home or replacing its contents, depending on which cover you choose.

If your home is damaged or destroyed, repair and rebuilding costs quickly mount up. Replacing your possessions can also be expensive, without home insurance you would have to cover these costs yourself. Home Insurance is designed to cover certain unforeseen events, but it doesn't cover everything.



#### What is insured?

- ✓ Cover for events such as fire, storm, flood, theft and escape of water
- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule

#### Buildings Cover (where chosen)

- ✓ The structure of your home, it's garages or domestic outbuildings within the boundaries of your land
- ✓ Permanent fixtures and fittings
- ✓ Cover for some accidents such as accidental breakage of a window or sanitaryware
- ✓ Tracing the source of any escape of water and replacement or repair of any walls damage during this investigation
- ✓ Property owners liability
- ✓ Home Emergencies including call out charges and labour – up to £500

#### Contents Cover (where chosen)

- ✓ Household goods and personal belongings in your home, garage and any domestic outbuildings within the boundaries of your land
- ✓ Cover for some accidents such as accidental damage to your televisions or mirrors
- ✓ Freezer Food
- ✓ Pedal Cycles within the home
- ✓ Occupiers and Tenants liability

#### Additional Cover Options (where chosen)

- Accidental Damage to Buildings
- Accidental Damage to Contents
- Loss or damage to Personal Possessions away from the home
- Family Legal Protection - up to £100,000



#### What is not insured?

- ✗ Your policy excess
- Maintenance, wear and tear or damage that happens gradually over a period of time
- ✗ Storm or flood damage to fences, gates and hedges
- ✗ Money and pedal cycles stolen from your home, where Contents cover is chosen, unless force and violence was used to gain entry to the home
- Damage caused by chewing, scratching, tearing or fouling by domestic pets
- Deliberate acts of damage, or damage that has happened before the start of your policy



#### Are there any restrictions on cover?

- ! You won't be covered for malicious acts, vandalism, theft, escape or loss of water, leakage or loss of oil, breakage of glass or sanitaryware, frost or contents in the garden, if your home is left unoccupied for more than 60 days
- ! If damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements, you will only be covered for up to 50% for replacing any undamaged or unbroken item
- ! We will only cover damage caused by a storm where wind speeds are at least 47mph/75kmh or torrential rainfall at a rate of at least 25mm/one inch per hour or snow to a depth of at least one foot/30cm in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass



## Where am I covered?

### Buildings and Contents cover (where chosen)

- ✓ We provide cover for your property, its outbuildings, and its permanent fixtures and fittings.
- ✓ We provide cover for your contents within the home. We also provide limited cover to some of your contents items within the boundaries of your home, such as in your garden or garage.
- ✓ We provide limited cover to contents that are temporarily removed from your home for up to 90 days, in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

### Additional Cover Options (where chosen)

- ✓ We provide Personal Possessions cover anywhere in the world.



## What are my obligations?

- Provide full and accurate information to the questions we ask during your application and tell us if any of this information changes during the period of insurance.
- You must not commit fraud.
- You must keep your buildings, contents and personal property in a sound condition and in good repair.
- In the event of a claim, you must:
  - Tell us as soon as reasonably possible and give us full details;
  - Retain any damaged contents or parts of buildings, so that we may inspect them;
  - Not negotiate, admit fault or make any offer, promise or payment without our written consent.



## When and how do I pay?

The premium for this annual policy may be paid in one single amount to your broker. Your broker may also be able to offer a monthly installment plan.



## When does the cover start and end?

Your policy will begin from the day you've requested cover to start and will continue for a minimum of 12 months. This is an annually renewable policy.

**The date your policy will start and end will be confirmed in your quote or Policy Schedule.**



## How do I cancel the contract?

You can cancel your policy at any time by writing, emailing or calling your intermediary.

- If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund you for the period of unused cover.
- If you decide you don't want this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you.

**If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won't receive a refund.**