

# Residential Property Owner's Insurance Policy

## Insurance Product Information Document



Company: U-SURE Insurance Services

Product: Unoccupied Silver Cover

U-Sure Insurance Services is authorised and regulated by the Financial Conduct Authority, Firm Registration Number 309166. Registered in England & Wales 04509589..

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within the policy wording and your policy schedule that you will receive either before or after you take out this insurance.

### What is this type of insurance?

This insurance covers property insurance for clients with residential properties. This means that your property will be covered against the specific perils/events listed in each section of the policy wording, subject to the conditions, limitations and exclusions stated in the policy wording.



#### What is insured?

The amount we'll pay to rebuild your home and/or replace your contents as referenced in the policy wording and specified in your policy schedule.

##### Buildings

- ✔ Loss or damage to the structure of your property, garages and outbuildings.
- ✔ Fire, lightning, smoke, explosion, earthquake.
- ✔ Collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals.
- ✔ Storm, flood or weight of snow.
- ✔ Falling trees or branches.
- ✔ Falling satellite dishes, receiving aerials and their fittings or masts.
- ✔ Subsidence or heave of the site upon which the buildings stand or landslip.

##### Contents

- ✔ Loss or damage caused by fire, lightning, earthquake and explosion to domestic furniture and furnishings which belong to you or for which you are responsible and are contained in, or fixed to the residence where you are providing accommodation other than for your own use.
- ✔ Collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals.
- ✔ Storm, flood or weight of snow.
- ✔ Falling trees or branches.
- ✔ Falling satellite dishes, receiving aerials and their fittings or masts.
- ✔ Subsidence or heave of the site upon which the buildings stand or landslip.

##### Public Liability

- ✔ Public liability if you are held liable (as the occupier, or as a private individual) for injury to a third-party or damage to their property up to £5,000,000.



#### What is not insured?

##### Buildings and Contents

- ✘ The cost of wear & tear.
- ✘ Smoke damage happening gradually.
- ✘ Damage caused by infestation, corrosion, damp, wet or dry rot, or frost.
- ✘ Damage arising from faulty or unsuitable materials, or design or poor workmanship.
- ✘ Damage from mechanical or electrical faults or breakdown.
- ✘ Any loss or damage caused by, or contributed to by, or arising from any kind of pollution and/or contamination.
- ✘ Motor vehicles.
- ✘ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.
- ✘ Damage caused by domestic pets.
- ✘ Damage to valuables, money or any personal possessions.
- ✘ Damage to walls, gates or hedges caused by storm, flood or weight of snow.
- ✘ Subsidence damage to paths, drives, terraces, patios, walls, gates, fences, permanently installed swimming pools and tennis courts unless the foundations beneath the external walls of the buildings are damaged at the same time and by the same event
- ✘ Damage:
  - a. due to coastal or river bank erosion;
  - b. resulting from demolition, extension, structural alteration or structural repair to the **buildings**;
  - c. resulting from faulty workmanship or the use of defective materials;
  - d. resulting from the movement of solid floors, unless the foundations beneath the external walls of the **buildings** are damaged at the same time and from the same cause;
  - e. resulting from the bedding down of new structures on newly made up ground.
- ✘ Loss in market value of the property.
- ✘ Damage caused by felling or lopping of trees within the premises.



### Are there any restrictions on cover?

- Excess – The amount you are required to pay as the first part of each and every claim made. The excess amounts are shown in your policy schedule.
- Endorsements &/or clauses may apply to your policy, these will be shown in your policy schedule.
- Your or your representative shall visit the residence for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections remedied immediately.



### Where am I covered?

- ✓ We provide cover for the address shown in your policy documentation including garages and outbuildings, as long as it's within the United Kingdom (England, Scotland, Wales and Northern Ireland), the Isle of Man and the Channel Islands.



### What are my obligations?

- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete. Failure to provide us with accurate and complete information could affect any claim you make or could result in your insurance being invalid. You must also tell us as soon as practicably possible of any change in the information you have provided to us which happens before or during any period of insurance. Failure to advise us of a change in information could affect any claim you make or could result in your insurance being invalid.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the house in a good state of repair.
- You must comply with any conditions and endorsements set out in your policy schedule and the policy wording.
- In the event of a claim you must notify us as soon as practicably possible, after the loss. Please refer to your policy schedule on how you can make a claim.
- If a claim for liability is made against you, or you receive any letter, claim, writ, summons or other document, you must forward to us, as soon as practicably possible.



### When and how do I pay?

For full details of when and how to pay, you should contact your broker.



### When does cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The dates will be as shown in your policy schedule.



### How do I cancel the contract?

If, for any reason, you feel that this insurance is not right for you, you are entitled to cancel this policy within 14 days of either the date you receive your policy documentation or the start of the period of insurance, whichever is the later (the 'Cooling-off period'). Should you choose to cancel your policy within the 'Cooling-Off Period', we will cancel your insurance from the start of the period of insurance. We will refund any premium you have paid, provided that you have not made a claim.

You may also cancel this policy at any time outside of the 'cooling off period' by notifying us via your broker or insurance intermediary. Any refund will be on a proportional basis less the policy fee of £30 and always subject to the period of insurance being claim free. Your broker or insurance intermediary contact details are shown on your schedule.