

# Home Insurance

## Insurance Product Information Document

**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** Diamond Household Contents Insurance

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This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The Contents sum insured is shown on your schedule.



#### What is insured?

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs and any other property made of precious metal are covered in total up to 1/3 of the contents sum insured, with a single item limit of £1,250.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in your home.
- ✓ Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home.
- ✓ Loss or theft of keys cover up to £500.
- ✓ Third party liability cover up to £2,500,000.
- ✓ Tenants liability, up to 20% of the contents sum insured.
- ✓ Tenants improvements such as internal fixtures installed by you, covered up to 20% of the contents sum insured.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Accidental loss of metered water or oil cover up to £1,000.
- ✓ Money in the home cover up to £500.
- ✓ Freezer contents spoilt by an accidental change in temperature or contamination from refrigerant.

#### Optional cover you may have chosen

Full accidental damage cover.  
Personal belongings outside of the home.  
Hearings aids and wheelchairs outside of the home.  
Garden huts, garages or greenhouses.



#### What is not insured?

- X General maintenance, wear and tear.
- X Any damage deliberately caused by any of the insured.
- X Any loss, damage or liability occurring before the insurance period starts.



#### Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied for more than 35 days you won't be covered for:
  - Escape of water or oil.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
  - Loss of metered water or oil.
- ! You are not covered for malicious damage, theft or attempted theft while your home or any part of it is lent, let or sub-let, unless there are clear signs of forcible and violent entry or exit.



### Where am I covered?

- ✓ The product provides cover for your contents inside your home that is based in the British Isles and some cover within the European Union. See your policy schedule and policy wording for further details.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



### When and how do I pay?

You can pay annually, or by monthly, fortnightly or weekly instalments. Please speak to your administrator about the options available to you.



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



### How do I cancel the contract?

You can cancel your policy by contacting your administrator. You can find the contact details in your policy documentation.