

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: Just For You Household Contents Insurance

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 or £5,000, whichever is greater, with a single item limit of £1,500.
- ✓ 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 up to your chosen contents sum insured.
- ✓ Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home.
- ✓ Cover for loss or theft of keys to the external doors of your home up to the contents sum insured.
- ✓ Third Party Liability cover up to £2,500,000.
- ✓ Tenants liability, up to 20% of the contents sum insured for damage to the buildings or internal decorations.
- ✓ Tenants improvements cover up to 20% of the contents sum insured or £2,000, whichever is greater.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Loss or damage by specific perils to your contents in communal areas are covered up to £500.
- ✓ Cover for shopping in transit up to £300.
- ✓ Accidental loss of metered water or oil cover up to £1,000.

Optional cover you may have chosen

Full Accidental Damage cover for contents inside the home.

Personal Belongings cover outside the home.

Hearings Aids outside the home.

Wheelchairs outside the home.

Pedal Cycles outside the home.



What is not insured?

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



Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days you won't be covered for:
 - Escape of water or oil.
 - Malicious damage or vandalism.
 - Theft or attempted theft.
 - Metered Water and Oil for heating.
 - Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home.
 - Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture.
- ! 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.

If you have chosen optional cover you won't be covered for

Full Accidental Damage

- damage to clothing, food, drink or plants.

Personal Belongings

- loss or damage by domestic pets
- sports equipment whilst in use

Hearing Aids and Wheelchairs

- mechanical or electrical breakdown

Pedal Cycles

- theft when left in a public place unless attached by a security device to a permanently fixed structure.



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?

Please speak with your administrator about the options available to you.



When does the cover start and end?

The cover start date you choose to set on your application form, must be more than 10 days in the future. Cover is subject to your application being acceptable under this scheme. Your cover start and end date is found on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number in your policy documentation.