

Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

Product: Home Insurance Buildings & Contents Combined



Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, this document should be read in conjunction with your policy schedule and endorsements.

This is a summary of what you can expect from your Home Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

What is this type of Insurance?

This is a consumer contract providing household insurance for your home buildings and contents. This means your home is covered against the following perils; fire, flood, storm, lightning, earthquake, explosion, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism and escape of water. You also have Home Emergency Solutions cover, provided by ARAG, included within the policy.



What is insured?

- ✓ Home emergency solutions cover provided by ARAG, provided your period of insurance is 12 months.
- ✓ Legal liability as owner of your home up to £2 million.
- ✓ Legal liability as occupier of your home up to £2 million.

Cover for your Buildings: Sum Insured £xx

- ✓ Loss or damage to permanent fixtures and fittings and any garages or outbuildings.
- ✓ Accidental damage to underground drains, pipes and cables providing a service to and from your home, for which you are legally responsible.
- ✓ Trace & access cover up to £5000 to identify the cause of a leak or escape of water.
- ✓ Lock & keys replacement for safes, alarms and outside doors in the home following a theft or loss of keys, up to £500.
- ✓ Alternative accommodation costs up to 10% of the buildings sum insured, for you and your family, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Cover for a buyer when selling your home from the exchange of contracts up to the date of completion, or when the policy ends, whichever is sooner.
- ✓ Forced medical access damage up to £1000.
- ✓ Clerical business use.

Cover for your Contents: Sum Insured £xx

- ✓ Loss or damage to your home contents.
- ✓ The cost of replacing food in the freezer in your home that has been spoiled by an accidental change in temperature in your freezer.
- ✓ Money up to £300 & credit cards up to £1000, in the home.
- ✓ 10% increase in cover for special occasions, as per the policy wording.
- ✓ Visitors' personal belongings up to £500 in your home.
- ✓ Garden contents up to £1000.
- ✓ Accidental damage to TV, radio, DVD player, home computers, clerical equipment, satellite receiving equipment.
- ✓ Accidental breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in your home.
- ✓ Employer's liability for resident domestic employees up to £5 million.
- ✓ Temporary removal for up to 20% of the contents sum insured up to a maximum of 90 days.
- ✓ Single high risk items up to £1000, as defined within the policy wording.
- ✓ High risk items up to 15% of the sum insured.
- ✓ Theft from an outbuilding, garage or shed.
- ✓ Theft from an unattended vehicle up to £1000.
- ✓ Specified high risk items over £1000 in value.
- ✓ Loss of metered oil or water.
- ✓ The replacement of lost or damaged title deeds.
- ✓ Alternative accommodation costs up to 10% of the contents sum insured, for you and your family, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Accidental damage to your contents when moving home, provided you are using a professional removal firm going directly to your new home or moving to and from storage.



What is not insured?

- ✗ Loss or damage when your home is let to anyone other than your family, as defined within policy wording.
- ✗ Loss or damage to solid floors caused by subsidence, unless the walls of the home are damaged at the same time by the same cause.
- ✗ Existing and deliberate damage.
- ✗ Accidental damage when your home is unoccupied for more than 30 consecutive days.
- ✗ Loss of value.
- ✗ Loss, damage or liability due to poor design or construction, or from building works with a contractor.
- ✗ Damage to hedges, fences or gates caused by flood or storm.
- ✗ Escape of water caused by subsidence, heave or landslip.
- ✗ Wear and tear, maintenance, or anything that happens gradually.
- ✗ Mechanical failure or electronic breakdown.
- ✗ Electronic data and malfunction or failure of computer equipment.
- ✗ Indirect loss or damage.
- ✗ Loss of profit or business interruption.
- ✗ Non-clerical business use.
- ✗ Damage or loss as a result of substance misuse or any illegal activity.
- ✗ Personal belongings away from the home, unless you have requested this extension.
- ✗ Any unspecified high risk item valued over the single item limit of £1000.
- ✗ Any unspecified pedal cycles away from the home.
- ✗ Policy excesses.
- ✗ Loss, damage, liability, cost or expense arising from rot, radiation, war, terrorism, sonic bangs, financial sanctions, confiscation, pollution, aviation, explosives or ammunition.



Are there any restrictions on cover?

- ! You are only covered for loss or damage resulting from fire, flood, storm, lightning, earthquake, explosion, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism and escape of water.
- ! Home emergency cover is excluded if the policy is short term, or if the property is unoccupied or tenanted.
- ! If you have not selected cover for specified pedal cycles away from the home, specified personal belongings away from the home and/or unspecified personal belongings away from the home, then your possessions are covered only when in the home.



Where am I covered?

You are covered at the risk address shown on your schedule. This includes garages, outbuildings, and sheds built on a permanent foundation within 400 metres of the land belonging to your home and used for domestic and clerical business purposes only, unless otherwise agreed by us. You are also covered for:

- Temporary removal of contents within the UK subject to the limits, terms and conditions within the policy wording.
- If you have chosen to include cover for unspecified personal belongings, specified personal belongings, or specified pedal cycles away from the home, you will have cover for these items within the UK and for 30 days worldwide.



What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions, exclusions or endorsements.

Once you have purchased the policy

- Check your statement of fact and schedule are correct.
- Provide any documents requested, this may be information relating to the property history, valuations or no claims bonus.
- Take all reasonable care and attention to limit loss, damage or injury.
- Comply with any policy terms, conditions and endorsements specified on the schedule.

During the policy

- Let us know if there are any changes in circumstances which may affect the policy, including but not limited to; moving house, having work carried out at the property, your home becoming unoccupied, or any increase in the value of your contents or in the rebuilding cost of your home.

In the event of a claim

- Check your summary of limits and schedule to make sure you are covered before you register a claim.
- Take all reasonable care to retrieve any lost or stolen property.
- Notify the claims department as soon as possible, and in any event within a maximum of 7 days.
- Provide your details, as well as a crime reference number if applicable.
- Keep any damaged items for inspection to be carried out.
- Take reasonable steps to prevent further damage or loss to your home and contents.
- Pay any excesses applicable to the policy.

Optional extras if selected:

- ✓ Unspecified personal belongings away from the home with a single item limit of £1000.
- ✓ Specified personal belongings away from the home over £1000 in value.
- ✓ Specified pedal cycles away from the home.
- ✓ Additional accidental damage to buildings and contents which are not covered under the standard accidental damage section of your policy.



When and how do I pay?

The premium can be paid in full by credit or debit card as a one-off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit on annual policies.



When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.



How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Cancellation after the 'cooling-off' period may be subject to broker administration fees.

If no claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made by you or a third party, you will not be entitled to a refund and the full outstanding premium will be due.