

# 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: Unoccupied Home Insurance Buildings only – Essential

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule, endorsements, and certificate.



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 unoccupied home buildings. This means your buildings are covered against the following perils; fire, lightning, earthquake and explosion.



### What is insured?

#### Cover for your Buildings

#### Sum Insured £xx

- ✓ Loss or damage to your home, permanent fixtures and fittings and any garages or outbuildings.



### What is not insured?

- ✗ Accidental damage.
- ✗ Malicious damage.
- ✗ Theft & attempted theft.
- ✗ Escape of water or oil.
- ✗ Locks & keys.
- ✗ Legal liability.
- ✗ Alternative accommodation costs.
- ✗ Loss or damage caused by flood.
- ✗ Loss or damage caused by storm.
- ✗ Loss or damage caused by weight of snow.
- ✗ Loss or damage caused by impact.
- ✗ Loss or damage caused by subsidence.
- ✗ Loss or damage caused by riot
- ✗ Existing and deliberate damage.
- ✗ Loss of value.
- ✗ Loss, damage or liability due to poor design or construction, or from building works with a contractor.
- ✗ Maintenance or anything that happens gradually.
- ✗ Mechanical failure or electronic breakdown.
- ✗ Indirect loss or damage.
- ✗ Electronic data and malfunction or failure of computer equipment.
- ✗ Loss of profit or business interruption.
- ✗ Business use.
- ✗ Damage or loss as a result of substance misuse or any illegal activity.
- ✗ 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, lightning, earthquake or explosion.



## 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 holiday home and used for domestic and clerical business purposes only, unless otherwise agreed by us.



## 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 occupied, any increase in the value of your contents or in the rebuilding cost of your home.
- Remove all high risk items from the property, as defined within the policy wording.
- Ensure all existing security is put into operation and maintained.
- Ensure the property is checked and inspected internally on a weekly basis.
- Switch off and drain the water system, except where you have a central heating system as detailed within the endorsements.
- Switch off electricity and gas supplies unless you rely on these for an intruder alarm or central heating system.
- Hot water pipes and tanks should be adequately insulated.
- Loft access must be left open if the heating is left on.
- Buildings must be kept in a good state of repair.

### 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 its contents.
- Pay any excesses applicable to the 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?

Please refer to your most recent policy certificate for the policy start and end date.



## 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.