

# 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 cover

# HAVEN

## INSURANCE

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 and endorsements.

This is a summary of what you can expect from your Home Insurance Policy underwritten by Haven Insurance.

## 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, lightning, explosion, earthquake and smoke damage, flood, storm, weight of snow, escape of water or oil, theft or attempted theft, riot, vandalism, malicious acts, impact, subsidence, landslip, or heave. Please refer to your policy schedule for the buildings and contents sums insured.



### What is insured?

- ✓ 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:

- ✓ Loss or damage to permanent fixtures and fittings and any garages or outbuildings.
- ✓ Trace & access cover up to £10,000 to identify the cause of a water or oil leak inside your home.
- ✓ Lock & keys replacement for safes, alarms and external doors in your home following a theft or loss of keys, up to £750.
- ✓ Alternative accommodation costs up to 20% of the buildings sum insured but subject to a maximum of £25,000 in any one period of insurance, for you and your family, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Ground rent and/or rent you would have received from lodgers which you still need to pay as the occupier of your home up to a maximum of £500, 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.
- ✓ Emergency access damage up to £10,000 for garden and £7,500 for buildings.
- ✓ Clerical business use.
- ✓ Trees and shrubs up to a maximum of £1,000.
- ✓ Loss of metered oil or water up to a maximum of £1,000.

#### Cover for your contents:

- ✓ Loss or damage to your home contents.
- ✓ The cost of replacing food in the freezer in your home that has been spoilt by an accidental change in temperature in your freezer up to a maximum of £750.
- ✓ Money up to £500 & credit cards up to £1,000, in your home.
- ✓ Cover is increased by £5,000 for special occasions, as per the policy wording.
- ✓ Visitors' personal belongings, excluding money and credit cards, up to £1,000 in your home.
- ✓ Contents in the open up to £3,000, garden contents up to £2,000 and plants in the garden up to £1,500. Total combined limit of £3,000.
- ✓ Employer's liability for resident domestic employees up to £5



### 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 your 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 40 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.
- ✗ 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 your home unless you have requested this extension. If you have selected this cover, personal belongings left unattended away from your home are not covered.
- ✗ Any unspecified high risk item valued over the single item limit of £1,500.
- ✗ Any pedal cycle over £350 unless specified on your policy.
- ✗ Policy excesses.
- ✗ Loss, damage, liability, cost or expense arising from rot, radiation, war, terrorism, sonic bangs, financial sanctions, confiscation, pollution, aviation, explosives or ammunition.
- ✗ Accidental loss.

million.

- ✓ Temporary removal for up to 20% of the contents sum insured or up to a maximum of £10,000 up to a maximum of 90 days, within British Isles. Students contents up to a maximum of £5,000, £500 for any one item.
- ✓ High risk items up to 20% of the sum insured.
- ✓ Theft from an outbuilding, garage or shed.
- ✓ Specified high risk items over £1,500 in value.
- ✓ Loss of metered water up to £5,000.
- ✓ Loss of metered oil up to £2,000.
- ✓ The replacement of damaged title deeds up to a maximum of £1,500.
- ✓ 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.
- ✓ Emergency access damage up to £1,000
- ✓ Alternative accommodation costs up to a maximum of £7,500 in any one period of insurance, for you and your family, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Lock & keys replacement for safes, alarms and external doors in your home following a theft or loss of keys, up to £750.



## Are there any restrictions on cover?

- ! If you have not selected cover for specified pedal cycles away from your home, specified personal belongings away from your home and/or unspecified personal belongings away from your home, then your possessions are covered only when in your home.

### Optional extras if selected:

- ✓ Unspecified personal belongings away from your home with a single item limit of £1,500.
- ✓ Specified personal belongings away from your home over £1,500 in value.
- ✓ Specified pedal cycles away from your home.
- ✓ Buildings full accidental damage and breakage: accidental damage to underground drains, pipes and cables providing a service to and from your home, for which you are legally responsible. Accidental breakage to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of your home. Full accidental damage to your buildings. up to a maximum of £1,000 to break into, repair and backfill an underground pipe where you have tried, unsuccessfully, to clear a blockage using a professional method such as rodding.
- ✓ Contents full accidental damage and breakage: accidental damage to TVs, radios, DVD players, home computers, clerical equipment, audio and visual equipment and satellite receiving equipment up to the single article limit shown on your schedule for each item whilst in your home. Standard accidental breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in your home. Full accidental damage to your household contents in your 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 your home, you will have cover for these items up to 90 days within the UK and up to 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.



#### **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 any outstanding premium will be due.