

Home Essentials Insurance



Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Home Essentials Insurance

This document summarises key information you need to know about LV= Home Essentials Insurance. As no advice is given, it should be read together with our terms and conditions, your cover and limits and your personal details so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

Home Essentials Insurance enables you to protect your property (building) and/or contents against loss or damage including flooding, fire and explosion. The level of protection provided will depend on the cover you select.



What is insured?

See your cover and limits for the full list of benefits for all types of cover

The sections of cover available and a summary of the limits are shown below.

Buildings - the structure of your home and its outbuildings

- ✓ Loss or damage caused by things like fire, flood, theft and subsidence to your buildings (up to £500,000 rebuild)
- ✓ Accidental damage to:
 - Underground drains/pipes
- ✓ Alternative accommodation – if your home's damaged and can't be lived in (£25,000)
- ✓ Your legal liability to the public, as homeowner, for accidents or injury at your home (£5,000,000)

Contents - your belongings in your home

- ✓ Loss or damage to your contents caused by things like fire, flood and theft – **the level of cover you select will be shown in your policy documents**. Please check this is enough to cover all your contents as new (including any valuables, bicycles and personal belongings)
- ✓ Valuables in your home each worth £2,000 or less (if worth more than £2,000 they must be specified on your policy)
- ✓ Alternative accommodation – if your home's damaged and can't be lived in (£15,000 or £25,000 if you've also selected Buildings cover)
- ✓ Your legal liability to the public, as occupier of your home or in a personal capacity, for accidents of injury (£5,000,000)

Optional Covers are shown overleaf



What is not insured?

Below is only a summary of what is not covered. For full details, please see our terms and conditions and your cover and limits.

Excesses apply and are shown in your personal details - you are responsible for paying this amount in the event of a claim.

Buildings & Contents

- ✗ Deliberate damage or loss caused by you, your family or anyone living with you
- ✗ Any loss, damage, liability related to cyber attacks

Buildings

- ✗ Damage to gates and fences caused by storm, flood, falling trees or branches

Contents

- ✗ Valuables in your home over £2,000 individually, unless the items are specified on your personal details
- ✗ Damage caused by domestic pets (unless optional full accidental damage cover is selected)

Wear and Tear

- ✗ Such as slipped roof tiles or worn carpets

Optional Covers - what is not insured

- **Full accidental damage**
 - Damage to computer software
 - The cost of maintenance or normal decoration
 - Damage caused by someone other than you or your family living in the home
- **Personal Belongings**
 - Personal belongings worth over £2,000 individually, unless the items are specified on your personal details
 - Theft from unattended vehicles unless items are stored securely out of sight and the vehicle is locked
 - Business stock, tools or materials
- **Bicycles**
 - Bicycles worth over £1,000 individually, unless they are specified on your personal details
 - Loss or damage whilst racing or during trials
 - Motorised cycles
- **Legal Expenses**
 - Employment and property claims which happened within the first 90 days of your legal expenses policy start date
- **Home Emergency**
 - The cost of replacement parts that wear out over time
 - The cost of home maintenance such as boiler servicing

Cover restrictions are shown overleaf



What is insured?

Optional Covers available:

- **Additional Accidental Damage Cover**
Extended protection for accidents such as:
 - ✓ Putting a foot through the loft ceiling
 - ✓ Damage caused by children or pets
 - ✓ Spills and stains
- **Personal Belongings**
Covers your personal belongings you take with you while away from home, see your personal details for the limits that apply
- **Bicycles**
Covers your bicycles and their accessories away from home, see your personal details for the limits that apply
- **Legal Expenses**
Up to £100k for legal costs to help you pursue claims such as injury when it's not your fault, protecting your legal rights as a home owner, unfair dismissal & identity fraud
- **Home Emergency**
Up to £1000 to help with a range of emergencies such as failure of your main heating system, blocked drains & loss of electrical power.



Are there any restrictions on cover?

Buildings and/or Contents

- ! Exclusions apply (see your cover and limits for the full list) if:
 - Your home is unoccupied for more than 60 days in a row or doesn't have enough furniture or services for normal living purposes. By 'lived in' we mean stayed in and slept overnight for at least 2 nights in a row each week
 - Your home is occupied by anyone other than you or your family

Contents

- ! Security conditions may apply - check the insurance conditions on your personal details
- ! Theft of money or credit cards must be reported to the police within 24hrs of discovery
- ! The limit of cover provided should be enough to cover all your contents as new (including any valuables, bicycles and personal belongings) otherwise any claim may not be paid in full

Optional Covers

- **Full accidental damage** – cover does not apply if your home is lived in by someone other than you or your family
- **Personal Belongings** – limit of £2,000 per belonging unless we've agreed to cover them and they are specified on your personal details
- **Bicycles** – limit of £1,000 per bike, unless we've agreed cover and they are specified on your personal details. When away from your home, theft cover is only provided if your bicycle is locked to an immovable object
- **Legal Expenses**
 - Claims must have a reasonable (more than 50%) chance of success
 - The cost of legal expenses to pursue your claim must be proportional to the expected benefit
 - You must use our panel legal firm unless it is necessary to take your claim to court or a conflict of interest arises
- **Home Emergency**
 - No cover for warm air, solar or under floor heating systems
 - Boilers that have not been serviced within the last 3 years



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man & Channel Islands
- ✓ We will also provide worldwide cover for Public Liability & Liability to Domestic Employees. Our optional Personal Possessions and Bicycles cover provide worldwide cover



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
 - You must let us know if your circumstances change either before your policy starts or during the period of insurance. This includes, if you move house, start a business from home, you change the use e.g. you rent it out, you have any building work done, the number of bedrooms in your home changes, you increase your contents from what is shown on your personal details or if you leave your home unoccupied for more than 60 days in a row
 - You must take care to keep your property in a good condition
 - Premiums must be paid on time
 - If you need to make a claim you must provide us with full details as soon as possible
- Failure to meet your obligations could result in a claim being rejected, we may reduce the payment we make or we may cancel your policy.



When and how do I pay?

The premium for this annual policy may be paid in one single amount or if offered, by monthly Instalments (subject to a credit agreement). Payment may be made by credit or debit card or direct debit. Monthly instalments will be due on the same date each month, if it's a weekend or bank holiday, payment will be taken on the next working day.



When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



How do I cancel the contract?

Call us on **0330 678 5200** (for Text Phone please dial 18001 first). If you inform us:

- You can cancel any time before your start date and will not be charged.
- At the start of your insurance, you have 14 days to check you're happy with the policy you've bought. If you're not, just let us know before the 14 days are up and we'll refund any money you've paid minus a charge for the time you've been on cover even if you've made a claim.
- You can cancel your insurance cover at any time. We'll refund any money you've paid minus a charge for the time you've been on cover and a cancellation fee of £25, if it's after the first 14 days. If you've made a claim then no refund will be paid.
- If you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above.