

# Buildings and Contents Insurance

## Insurance Product Information Document

**Company: Trinity Insurance Services Ltd**

**Product: Buildings and Contents Insurance**

This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London, EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655)

Trinity Insurance Services is registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA number 307068).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

### What is this type of insurance?

This is a multi-section buildings and contents insurance policy which provides cover for loss or damage to the private residence and/or contents. Cover will only be provided for the sections which you select, and which are shown in your schedule.



#### What is insured?

Unless otherwise stated in your policy schedule, the following is insured:

##### Buildings *(if selected)*

- ✓ Loss or damage to buildings (including garages and outbuildings) caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by any vehicle or animal, breakage of aerials, falling trees, telegraph poles or lampposts, theft or attempted theft, malicious acts of vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Cost of alternative accommodation or loss of rent (up to £25,000)
- ✓ Your legal liability as the owner of the home (and of a previous home in certain circumstances), for bodily injury to others or loss or damage to their property caused by an accident happening in or around the home (up to £2,000,000)
- ✓ Accidental leakage of metered water (up to £2,000)
- ✓ Tracing and accessing leaks (up to £5,000)
- ✓ Accidental damage to underground cables, pipes and tanks serving the home for which you are legally responsible
- ✓ Accidental breakage of fixed glass, sanitary fittings, ceramic glass in built-in cooker hobs and solar panels fixed on the buildings

##### Contents *(if selected)*

- ✓ Loss of or damage to your contents in the home caused by fire, smoke, earthquake, explosion, lightning, aircraft, riot, being hit by vehicle or animal, breakage of aerials, falling trees, telegraph poles or lampposts, theft or attempted theft, malicious acts or vandalism, flood, water or oil leak, subsidence, heave or storm (up to the sum in your schedule)
- ✓ Limited accidental breakage covering certain contents (e.g., fixed glass in furniture, ceramic hobs, mirrors)
- ✓ Money in the home (up to £1,000)
- ✓ Contents belonging to a member of your family at college or university (up to £3,000)
- ✓ Pedal cycles in the home (up to £5,000 in total, £3,000 per cycle)
- ✓ Your legal liability as the occupier of the home for bodily injury or loss or damage to property caused by an accident happening in and around the home (up to £2,000,000)



#### What is not insured?

- ✗ Storm or flood damage to fences and gates or to contents left in the open
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Electrical and mechanical breakdown
- ✗ Theft or attempted theft caused by you, your guests or tenants
- ✗ Escape of water or oil, theft, attempted theft, malicious damage and accidental breakage, if the home is unfurnished or has been left without occupants for more than 30 days in a row
- ✗ The cost of maintaining the buildings
- ✗ The cost of replacing undamaged or unbroken items or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched
- ✗ Liability arising from any profession, trade or business
- ✗ Any loss or damage due to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrections, military or usurped power or confiscations or nationalisation or requisition or destruction of or damage to any property by or under the order of any government or public or local authority.



#### Are there any restrictions on cover?

- ! The excess (the amount you have to pay towards a claim) which is shown in your policy schedule
- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! There are limits for certain insured events and these are set out in your policy documents
- ! Jewellery, watches, furs, articles made of gold, silver and other precious metals, gemstones, photographic equipment, pictures and other works of art, guns - limited to £20,000 and £5,000 for any one item
- ! Contents left in the open limited to £1,000
- ! Theft or attempted theft from garages and outbuildings limited to £3,000
- ! No cover shall apply under Licence to Occupy and Contents Removal sections for the first 31 days of cover.

- ✓ Your personal liability to pay compensation for bodily injury to any person other than you or a domestic employee, or loss or damage to property (up to £2,000,000)
- ✓ Your legal liability for bodily injury to your domestic employees (up to £5,000,000)

**Optional cover (if selected)**

- Additional accidental damage cover to buildings and/or contents
- Accidental loss, damage or theft to personal possessions anywhere in the world
- Loss or damage to military service uniform, equipment and kit anywhere in the world, up to the sum insured shown on your schedule.
- Cover extends to include up to £20,000 for amounts you are legally liable to pay as licensee or occupier of Single Living Accommodation (SLA), mess accommodation, Service Family Accommodation (SFA) or equivalent.



**Where am I covered?**

- ✓ The cover is for the home at the address shown in the schedule
- ✓ There is limited cover for contents which are temporarily removed from the home within the United Kingdom



**What are my obligations?**

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must tell us as soon as possible if:
  - you change your postal address;
  - you change how the home is used or take in lodgers, tenants or paying guests;
  - you plan to leave the home unfurnished or unoccupied for more than 90 days in a row;
  - you are convicted or have a prosecution pending for any offence (other than motoring);
  - the home is not in good condition or repair.
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



**When and how do I pay?**

The premium for this policy is shown in your schedule. You can pay your premium as a single annual payment, or by monthly instalments. Payment is required before the policy starts.



**When does the cover start and end?**

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy



**How do I cancel the contract?**

You can cancel your policy at any time by contacting Trinity Insurance Services within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of the premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14-day period and we will refund your premium less a charge for the time you were covered providing you have not made a claim.