

# Home Insurance

## Insurance Product Information Document



### Company: UIA (Insurance) Ltd Product: Tiered Flexi Home Insurance Policy

This policy is underwritten by UIA (Insurance) Ltd. Registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. UIA Mutual is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this home insurance policy. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

### What is this type of insurance?

This is a Buildings and Contents insurance policy for your home. You can choose to cover your Buildings (the structure of your home including the roof, walls and outbuildings) and/or your Contents (such as carpets, furniture and personal belongings).



#### What is insured?

- ✓ Damage from a range of sudden and unforeseeable events such as fire, flood, theft, escape of water, malicious damage, storm or subsidence
- ✓ Alternative accommodation costs for you, your family and your domestic pets
- ✓ Personal liability up to £5,000,000.

#### Buildings cover (if selected) includes:

- ✓ The cost of repairing or rebuilding your home up to £1,000,000
- ✓ Damage by the emergency services
- ✓ Trace and access cover to locate the source of leaks in the home.

#### Contents cover (if selected) includes:

- ✓ Cover for Contents within the home including valuables, up to £75,000
- ✓ Contents in garages and outbuildings at the insured address up to £3,000
- ✓ Accidental damage to TV's, home computers and DVD players
- ✓ Money in the home up to £500
- ✓ MP3 and computer downloads, up to £1,000
- ✓ Cover increase of £2,500 for religious festivals, weddings and civil partnerships.

#### Optional covers available on request:

- Accidental Damage cover - for Buildings this would cover damage such as putting your foot through the ceiling when in the loft; for Contents this would cover spills onto carpets and furniture, or dropping a vase
- Personal Possessions or Bicycles cover, to insure these away from the home
- Legal Expenses cover
- Home Emergency cover
- Annual European Travel.



#### What is not insured?

- ✗ Loss or damage which occurs before the start of the insurance policy
- ✗ Wear and tear, maintenance or normal redecoration
- ✗ Loss or damage deliberately caused by you
- ✗ The excess which you need to pay towards a claim.



#### Are there any restrictions on cover?

- ! Storm damage to gates, hedges and fences is not covered
- ! If the insured address is left unoccupied for over 60 days, cover for theft, malicious damage, escape of water or oil and accidental damage to glass in windows or doors is excluded
- ! Theft or malicious damage is not covered if caused by a lodger or tenant
- ! There is no cover for the cost of replacing any undamaged items which form part of a set or suite of matching colour or design.



## Where am I covered?

- ✓ The United Kingdom
- ✓ Isle of Man and the Channel Islands.

### Optional Personal Possessions cover:

- Worldwide for up to 30 continuous days.



## What are my obligations?

- You must provide full, complete and accurate answers, to the best of your knowledge, to questions we ask when you take out, amend or renew your policy
- You must tell us as soon as possible if any of the details you have given us change
- You must maintain the property insured by this policy in a good state of repair and take all reasonable precautions to prevent loss or damage
- You must continue to pay the premiums that are due.



## When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. UIA Mutual does not charge interest on instalments.



## When does the cover start and end?

The cover starts on the start date requested by you, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



## How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim, you will not be entitled to any refund of premium. UIA Mutual will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 776 Email: [support@uia.co.uk](mailto:support@uia.co.uk)