

Home Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: AvivaPlus Home Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online when you get your quote and in the policy documents.

What is this type of insurance?

The AvivaPlus Home Insurance policy protects you against loss or damage to the Buildings and Contents at home caused by events described in the policy booklet. There are three levels of cover available (Basic, Regular and Premium). All three levels cover things like fire, storm, theft and subsidence.



What is insured?

- ✓ Cost of alternative accommodation and loss of rent payable to you, if your home can't be lived in following insured damage.
- ✓ Replacement of external door locks if keys are lost or stolen.

Buildings cover:

- ✓ Loss or damage to the structure of the home (including garages and outbuildings). Your schedule shows the cover limit that applies.
- ✓ Sourcing a hidden domestic water or oil leak which is damaging the home and making good after it's been fixed.
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third-party or damage to their property.

Contents at home cover:

- ✓ Loss or damage to your contents anywhere at your home. Your schedule shows the cover limit which applies.
- ✓ Damage to freezer food caused by a change in temperature.
- ✓ Occupier's and personal liability if you're found to be legally responsible for injury to a third-party or damage to their property.

In addition to the above with 'Premium' you also get cover for:

- ✓ Contents away from home – loss or damage to contents when they're temporarily away from your home.
- ✓ Legal Services, to help you and members of your family who live with you pursue or defend legal disputes.

Optional covers:

For 'Basic' level customers

- Legal Services – to help you and members of your family who live with you pursue or defend legal disputes.
- Home emergency cover – providing expert help with emergencies at your home eg for plumbing issues or pest infestations.



What is insured? Continued...

For 'Regular' Level customers

- Legal Services and Home Emergency (as previously described).
- Accidental damage – for accidents like spills and breakages happening to buildings and contents at home.
- Contents away from home – covering contents accidentally lost, damaged or stolen while temporarily away from your home.

For 'Premium' level customer

Premium has a wider range of cover as standard including other types of accidental damage such as spills or breakages so only Home Emergency (as previously described) is optional.



What is not insured?

- ✗ Damage arising from wear and tear, breakdowns or faults and gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Certain losses or damage (eg, from burst pipes) to buildings or contents at home when your home is unoccupied for more than the number of days shown on your schedule.
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite.
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.
- ✗ Chewing, scratching or fouling by domestic animals

Optional covers – what's not insured

- Accidental Damage – chewing, scratching or fouling by domestic animals.
- Home Emergency – normal day-to-day maintenance or breakdown of showers or domestic appliances.
- Not all types of heating system and boilers are included in Home Emergency cover.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain covers; and/or
 - clauses that exclude certain types of loss or damage.
- ! We don't cover property which is used for a business or profession (except home office equipment) unless we have specifically agreed to do so.
- ! Cover for theft of cycles is conditional on them being properly secured when left unattended.
- ! The 'Legal Services' restrictions set out below also apply to the inclusive Legal Services cover given with 'Premium'.

Optional covers – restrictions

- Legal Services – we will only accept your claim if our lawyer believes that you are more likely than not to win the case
- Under Legal Services conditions apply if you want to nominate your own lawyer to represent you.



Where am I covered?

- ✓ At the home you are insuring within the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you choose 'Premium' cover or the optional 'Contents away from home cover', your contents are covered when temporarily away from your home, anywhere else in the world.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes.
- You must pay the premium when due and observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section in the policy booklet.



When and how do I pay?

- You can pay your premium monthly by debit or credit card using a continuous card payment authority.



When does the cover start and end?

- Our standard policy cover period runs for 12 months but in some circumstances your first period of cover may be less than 12 months. This is to ensure your Home policy will have the same end date as any other Aviva Plus policy you hold. Please see your schedule for your cover start and end dates.



How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).
- After your statutory right to cancel has ended we still allow you cancel the policy at any time.
- If you cancel at any time before the cover starts we'll refund the premium you've paid.
- If you cancel at any time after your cover has started, as each monthly payment provides one calendar month of cover, you will receive a refund based on the number of days left in the month of cover which you have paid for.
- Whether you cancel inside or outside the statutory cancellation period we won't charge a cancellation fee.
- To cancel your policy call 0800 656 9717.