

# Property Insurance for Holiday Homes in the UK

## Insurance Product Information Document (IPID)

**Company:** Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

**Insurers:** This product is manufactured by Intasure® and underwritten by the insurers named in the schedule.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

### What is this type of insurance?

This is a policy to cover physical loss or damage to your building and contents as well as expenses incurred for alternative accommodation. Contents include household goods, carpets, personal property and money. In addition this policy covers you for a wide range of perils, including (but not restricted to) fire, flood, storm, theft, escape of water and your legal liability.



#### What is insured?

- ✓ Loss or damage to buildings and contents caused by Fire, Smoke, Explosion, Lightning, and Earthquake.
- ✓ Loss or damage to the building caused by falling trees or branches lamp posts or telegraph poles.
- ✓ Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- ✓ Storm, flood or weight of snow.
- ✓ Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.
- ✓ Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.
- ✓ Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.
- ✓ Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home.
- ✓ The cost of accidental damage to:
  - Fixed glass and double glazing (including the cost of replacing frames),
  - Solar panels,
  - Sanitary ware,
  - Ceramic hobs,
 All forming part of the buildings.

- ✓ The cost of Accidental Damage to:
  - Domestic oil pipes,
  - Underground water supply pipes,
  - Underground sewers, drains and septic tanks,
  - Underground gas pipes,
  - Underground cables,
 Serving the **home** and which **you** are legally responsible for.
- ✓ Up to £1M for Buildings.
- ✓ Public Liability up to £5M.

#### Optional Covers

- Theft and accidental damage to pedal cycles
- Portable computers
- Hearing aids
- Sit on mower/mobility scooter
- Valuables or personal possessions
- Emergency travel



### What is not insured?

- ✘ Damage caused by faulty workmanship or defective design or defective materials or gradually operating cause.
- ✘ If you have a pet, loss or damage caused by them is not covered under this policy.
- ✘ Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism or War.
- ✘ Loss or damage caused by storm or flood to buildings of light construction, domestic fixed fuel tanks in the open, gates, fences, hedges, garden sheds or swimming pools/hot tubs/Jacuzzis and their covers, filtration plants, heaters and pumps.

- ✘ Loss or damage caused by rising ground water tables.
- ✘ Malicious damage caused by persons lawfully in the home or holiday home.
- ✘ Loss or damage by tenants/guests if the property is unfurnished or unoccupied.
- ✘ We will not pay for your legal liability to the public for **bodily injury** arising directly or indirectly from any communicable disease or condition.

**Please see your policy schedule for any endorsements that apply to your policy.**



### Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! If your property is unoccupied or left regularly for more than 60 consecutive days or your property is not sufficiently furnished for someone to live in.
- ! Loss of metered water and oil is excluded when the home or holiday home becomes Unfurnished or Unoccupied for more than 60 days. There is a limit of £5,000.

- ! Claims for theft and malicious damage to be reported to the Police immediately and obtain a reference number
- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.



### Where am I covered?

- In Channel Islands, Isle of Man, United Kingdom.



### What are my obligations?

- You must answer all questions asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim, you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could wither help you gain financially, or us suffer a financial loss is fraud and pushes up the cost of insurance for all customers.
- Where your home is used for short term holiday lets you must comply with all regulations and statutory conditions regarding the letting of the premises.

- In some cases, the Insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed online) before you buy, and will also be shown on the policy Schedule that you will receive after you buy.



#### When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



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

- The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



#### How do I cancel the contract?

Please contact Intasure on 0345 111 0680, by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS, or by email to [admin@intasure.com](mailto:admin@intasure.com) to cancel your policy.

- You have a right to cancel your policy within 14 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 14 day cooling off period, We will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.