

# Holiday Home Insurance

## Insurance Product Information Document

**Company: AmTrust Europe Limited**

**Product: Holiday Home**

This insurance is underwritten by AmTrust Europe Limited. AmTrust Europe Limited is registered in the UK, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.

This document contains some important facts about AmTrust Holiday Home Insurance. It is only a summary of cover to help assist you in making an informed purchase decision; complete pre-contractual and contractual information about this product is provided in your policy wording. Please take time to read your policy documents together with your policy schedule, to make sure you understand the cover it provides.

### What is this type of insurance?

This is insurance for holiday homes and second homes which are used for commercial let and/or personal use and provides cover for loss or damage to Buildings, Landlords Contents (optional) and Property Owner's Liability, caused by an insured event which happens within the geographical limits.



#### What is insured?

##### Cover applicable to Buildings and Contents

- ✓ Loss or damage caused by insured perils such as fire, storm or flood, weight of snow, theft or attempted, escape of water and subsidence;
- ✓ Up to 20% of the building or contents sum insured for loss of rent;
- ✓ Loss or damage caused by an escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation;
- ✓ Loss or damage caused by falling trees, telegraph poles or lamp-posts;
- ✓ Accidental breakage of fixed glass, double glazing, sanitary ware and ceramic hobs all forming part of the building which you are legally liable for;
- ✓ Up to £2,000,000 for legal liability to the public, to cover any amount you are legally liable to pay arising as owner occupier of the property;

##### Cover applicable to Buildings only

- ✓ Up to £5,000 for illegal activities or malicious damage caused by a person lawfully allowed in your home;
- ✓ Frost damage to fixed water tanks, apparatus or pipes;
- ✓ Accidental breakage to solar panels;
- ✓ Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts;
- ✓ Up to £750 in any one period of insurance for additional metered water charges caused by an insured peril;
- ✓ Accidental damage to domestic oil pipes and underground services which you are legally liable for;
- ✓ Up to £5,000 in any one period of insurance for tracing and accessing leaks;
- ✓ Expenses included within the sums insured, you have to pay for including Architect's & Surveyor's fees, debris removal and costs you have to pay to comply with government or local authority requirements;
- ✓ Anyone buying the home until the sale is completed or this insurance ends;
- ✓ Up to £5,000 in any one period of insurance for loss or damage caused by emergency access to the premises.



#### What is insured? (Continued)

##### Cover applicable to Contents only

- ✓ Accidental damage to audio and video equipment situated within the home;
- ✓ Up to £2,500 or 10% of the contents sum insured, whichever is less for valuables;
- ✓ Up to 20% of the sum insured for temporary removal of contents in storage;
- ✓ Up to 10% of the sum insured for alternative accommodation;
- ✓ Up to £1,000 for domestic oil in fixed oil tanks;
- ✓ Up to £1,000 in any one period of insurance for additional metered water charges caused by an insured peril;
- ✓ Up to £10,000 following fatal injury happening at the premises caused by fire or burglars;
- ✓ Up to £750 for replacement of locks following theft or loss of keys;
- ✓ Up to £500 or 3% of the contents sum insured for theft from detached domestic outbuildings;
- ✓ Up to £5,000,000 to cover any amount you are legally liable to pay arising from bodily injury to your domestic staff.



#### What is not insured?

- ✗ Any loss or damage for a number of insured perils if your home is unoccupied for a consecutive period of 30 days or more, or not fully furnished;
- ✗ Loss or damage to oil tanks in the open, permanently installed swimming pools, fixed hot tubs, Jacuzzis and spas, drives, patios and terraces, gates and fences caused by storm, flood or weight of snow;
- ✗ Escape of water resulting in subsidence, heave or landslip;
- ✗ Escape of water caused by failure of, or lack of appropriate grout and/or sealant;
- ✗ Any loss or damage, injury or liability arising out of any occurrence outside the geographical limits;
- ✗ Loss or damage caused by theft or attempted theft which does not involve forcible and violent entry in to or exit from the buildings, whilst it is let;
- ✗ Any subsidence damage unless the private dwelling is also affected at the same time by the same event;
- ✗ Any loss or damage occurring before the start of this policy;
- ✗ Any loss or damage caused deliberately by you or your family;
- ✗ Any damage caused by wear and tear or gradually operating cause;
- ✗ Any damage caused by insects, vermin, infestation or by animals chewing, tearing, scratching or fouling;
- ✗ Loss or damage to motor vehicles, caravans, trailers or water craft or their accessories.



## Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply, specifically if they are restricting or excluding cover;
- ! If, at the time of loss or damage, the sums insured for your property are less than the replacement cost, then you shall be responsible for a proportionate share of the cost;
- ! The cost of replacing or altering any undamaged part or item forming part of a set.



## Where am I covered?

- ✓ Claims which arise in England, Wales, Scotland, Northern Ireland and Isle of Man are covered.



## What are my obligations?

- To comply with the terms and conditions of the policy;
- To ensure that all of the information you provide is truthful, complete and accurate to the best of your knowledge;
- To minimise the damage and to avoid interruption or interference with the business and to prevent further injury or damage;
- To pay the excesses applying to each and every claim which will be shown on your policy schedule;
- Tell your broker as soon as possible of any change in your circumstances, in particular, changes to the address of the property insured, the use of the building, if the property becomes unoccupied and changes to the structure of the building including structural works;
- When your property is unoccupied you must comply with the unoccupied clause endorsement found in the policy schedule;
- All gas and electrical appliances and installations must be inspected as required by the appropriate legislation;
- Smoke alarms and carbon monoxide alarms must be fitted, tested and in good working order;
- The sums insured must be enough to cover the cost of reinstating the property in their present form;
- If you need to make a claim, please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon-Fri) as soon as possible. When submitting a claim please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism;
- Pass immediately, and unacknowledged, any letter of claim to us;
- Retain unaltered and un-repaired anything in any way connected with the injury, loss or damage or loss of rent for as long as we may require;
- Provide us, at your own cost, with any information or documents that we ask for.



## When and how do I pay?

Please speak to your insurance broker detailed on your policy schedule who will be able to confirm this information.



## When does the cover start and end?

Your period of insurance will be shown on your policy schedule.



## How do I cancel the contract?

To cancel your policy please contact your insurance broker detailed on your policy schedule. Provided no claims have been made or incident has arisen which is likely to give rise to a claim, cancellation made within the first 14 days of purchase receive a full refund; after 14 days a pro-rata refund will be provided subject to an administration fee.