

Buildings and Contents Insurance

Insurance Product Information Document

Company: Broker Direct Plc

Product: BDHome



This document provides a summary of the key information covered by this policy. It does not contain the full terms of the policy which can be found in the full policy documentation.

What is this type of Insurance?

This is a Household Building and Contents Insurance policy for Private Residences covering loss or damage to the main structure of your home up to the stated limit in your policy schedule and loss or damage to contents which you own or are legally responsible for, up to the stated limit in your policy schedule.



What is insured?

- ✓ Contents replacement – up to £80,000 or the sum insured shown in your schedule whichever is less to repair or replace as new all of your contents.
- ✓ Buildings replacement – up to £750,000 or the sum insured shown in your schedule whichever is less to repair, replace or rebuild your property in the same form.
- ✓ Loss or damage caused by sudden or unexpected events such as fire, theft, storm, flood, subsidence, heave, landslip, malicious damage, lightning, explosion, earthquake, riot, impact and breakage or collapse of aerials and satellite TV receiving equipment.
- ✓ Loss or damage caused by escape of water or oil leaking from any fixed appliance, pipe or tank.
- ✓ Accidental breakage of glass in unfixed items e.g. furniture and kitchen appliances and accidental breakage of glass and sanitary ware.
- ✓ Accidental damage to audio equipment, desktop computers (PC's), televisions, game consoles.
- ✓ Replacing locks, if house keys are lost or stolen.
- ✓ Damage cause by emergency services gaining access (£1,000).
- ✓ Accidental damage to cables/underground service pipes.
- ✓ Tracing a leak at the home (£5,000).
- ✓ Replacing food in freezer or fridge, if appliance breaks down or after a power failure.
- ✓ Prams and wheelchairs, if stolen or damaged anywhere in the world (£500).
- ✓ Temporary removal of contents, including when in halls of residence (£5,000).
- ✓ Digital downloads – up to £2500.
- ✓ Title Deeds – up to £2500.
- ✓ Garden Cover (£1,500).

- ✓ Legal liability – your personal liability and as occupier of the home for injury or property damage (£2,000,000 and £10,000,000 for domestic employees).
- ✓ Alternative accommodation – if your home is not fit to live in after a claim (up to 20% of the buildings sum insured).
- ✓ Fatal Accident - we will pay £10,000 if you, your spouse or partner die following specified events.
- ✓ Jury Service – up to £50 a day to cover loss of earnings or expenses for up to 20 days.

Optional additional covers if selected

Extended cover is available for **Accidental Damage**, **Personal Possessions** and **Pedal Cycle** cover.

Add On's

Family Legal Protection is available which provide access to advice for personal legal problems and cost of specified legal actions (£50,000).

Please speak to your Broker if you are interested in buying extended cover or Add-On's.



What is not insured?

- ✗ Accidental damage to handheld computers (e.g. laptops and tablets). *(unless optional accidental damage is selected).*
- ✗ Accidental damage to mobile phones or for any contents away from the home. *(unless optional personal possessions is selected)*
- ✗ Events such as theft, malicious damage and escape of water or oil and accidental breakage to glass and sanitary ware if your home is unoccupied for over 60 days.
- ✗ Any electronically or mechanically powered vehicles, watercraft, caravans, trailers, quad bikes etc.
- ✗ Wear and tear or other gradually occurring causes including mildew, rot and frost.
- ✗ Loss or damage by vermin, insects or fouling or scratching by pets.
- ✗ Loss or damage during alteration, cleaning or repair.
- ✗ Mechanical or electrical breakdown.
- ✗ Deliberate, malicious or criminal acts by you or a member of your family living in the home.
- ✗ Replacing undamaged items which form part of a set.
- ✗ Subsidence to external features (e.g. walls, fences, terraces) unless the main structure is damaged at the same time.
- ✗ Any claim arising from an act of terrorism.

Family Legal Protection Add-On

Any claim where the lawyer we appoint for you does not believe you will be more likely than not to win your case.

Any costs you incur before we have agreed to cover a claim.

Legal disputes that started before the start date of your cover

Fines, penalties, compensation or damages you are ordered to pay by a court or other authority



Are there any restrictions on cover?

There is no cover for:

- ! Any reduction in Value.
- ! Any claim resulting from delay, confiscation or detention by officials, sonic bangs, radioactive contamination, war risks, the failure of computer or electronically controlled equipment to recognise any date as the true calendar date, pollution or contamination which was deliberate or expected.

Limits which apply

- ! Valuables in the home – £2,500 any one item unless specified (upper limits apply).
- ! Money and credit/debit cards in the home – £500.
- ! Pedal cycles in the home – £500.
- ! Office equipment in the home – £10,000.
- ! Theft from garages and outbuildings – £5,000.



Where am I covered?

- ✓ The British Isles.
Personal Possessions are covered anywhere in the world for a period of not more than 60 days whilst in the custody or control of you or your family.

Family Legal Protection Add-On

For Contract Disputes and Personal Injury claims, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey.
For all other insured incidents, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

You are required to meet the conditions shown in your policy documentation such as having appropriate locks, alarms and any other security measures required under the policy documentation.

You are also required to:

- Provide honest, accurate and complete information to us or your insurance broker as required.
- Inform us of any changes in circumstances such as changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair or if you plan to carry out any building works at your home.
- Pay your insurance premium.
- Inform us as soon as possible if you have had a loss, theft or accident.
- Pay any excess(es) documented in your policy documentation in the event of a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



When and how should I pay?

You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for 12 months from the date you request your policy to be started. The dates will be shown within your Policy Schedule.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance advisor.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax).

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on www.fca.org.uk.

Underwritten by Zurich Insurance Plc, Authorised Insurers, A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office; The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Buildings and Contents Insurance

Customer Information

Company: Broker Direct Plc

Product: BDHome



Making a Claim

In the Event of a claim please contact:

Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

Claims Telephone number: 01204 600 400.

Mobile App Download: Search for **Broker Direct Home Claim Help** App in either the Apple App or Google Play stores or scan the QR code.



Complaints Process

Complaints Process: At Broker Direct Plc we are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to your policy or claim, please contact your insurance broker who should be able to assist. If your insurance broker cannot resolve the complaint, please contact Broker Direct on 01204 600200 or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

If Broker Direct is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)

Email: enquiries@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Financial Services Compensation Scheme: Zurich Insurance Plc and Broker Direct Plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.