

# Home Buildings and Contents Insurance

## Insurance Product Information Document

**Company:** Broker Direct Plc

**BrokerDirect** Plc  
A better way to insure



**Product:** BDHomeOptions, HomeOptions Plus and Residential Let

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.  
Insurer - Accredited Insurance (Europe) Limited - UK Branch who are authorised and regulated by the Malta Financial Services Authority with limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under the firm's registration number 608422.

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 and Residential Lets 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?

#### Private Residences

- ✓ Buildings sums insured up to £500,000 or up to £1,000,000 for HomeOptions Plus.
- ✓ Contents sums insured up to £50,000 or up to £250,000 for HomeOptions Plus.
- ✓ **Loss or Damage** caused by, fire, smoke, explosion, lightning, earthquake, storm, flood, theft or attempted theft, escape of water or oil, malicious persons, riot or civil commotion, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes.
- ✓ **Valuables** (articles of Gold, Silver or other precious metal, jewellery, precious stones watches, furs, pictures or other works of art, collections of stamps or coins).

The sum insured for any one claim for valuables will be 25% of the contents sum insured (30% if you have HomeOptions Plus). Cover for articles of gold, silver, precious metals, jewellery, precious stones and watches are limited to £12,500 per claim.

The maximum sum insured for any one valuable is £5000 (£10,000 if you have HomeOptions Plus).

- ✓ **Accidental Damage** to underground pipes and cables, home entertainment equipment and fixed glass in furniture, mirrors and hobs.
- ✓ **Accidental Breakage** of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- ✓ **Accidental Loss** of oil or metered water up to £1000.
- ✓ **Contents in the open** up to £1000.
- ✓ **Temporary Removal** of contents up to 20% of the contents sum insured.
- ✓ **Alternative Accommodation** up to 20% of the Buildings and contents sum insured.
- ✓ **Frozen Food** unlimited.
- ✓ **Property Owners Liability and Legal Liability** up to £2,000,000
- ✓ **Tenants Liability** up to 20% of the contents sum insured.
- ✓ **Emergency Access** up to £1000.
- ✓ **Trace & Access** up to £5000.
- ✓ **Loss of Keys** up to £500.
- ✓ **Money in the Home** up to £500 (£750 if you have HomeOptions Plus).
- ✓ **Christmas Seasonal Increase and Wedding Gifts** contents sum insured increased by 10%.
- ✓ **Professional Removal** accidental loss or damage while a professional removal firm is moving your contents from your home directly to your new permanent home.

Extended cover is available for **Accidental Contents and Buildings Damage, Personal Possessions** and **Pedal Cycle** cover. Please speak to your broker if you are interested in buying extended cover.



### What is not insured?

#### Private Residences

- ✗ Malicious acts, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees.
- ✗ Legal Liability arising from any Trade or Profession.
- ✗ Loss or damage while your home is unoccupied (not lived in for more than 30 days).
- ✗ Loss or damage caused by domestic Pets.
- ✗ Contents in any garage or outbuilding unless force and violence have been used to get into or out of the buildings.
- ✗ Damage caused by Frost.
- ✗ Damage to fences, hedges or gates caused by Storm or Flood.
- ✗ Property Owners Liability arising from any employment, trade or business of you or your family.

#### Personal Possessions

- ✗ Theft from unattended motor vehicles unless the vehicle was locked and the property was hidden in a glove compartment or luggage compartment.
- ✗ Loss or damage caused by Theft or attempted Theft from an unlocked hotel room.

#### Pedal Cycles

- ✗ Theft of a Pedal Cycle if left unattended away from your home unless locked to a permanent structure or in a locked building.



### Are there any restrictions on cover?

#### Private Residences

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, gradual causes including wear and tear, vermin or insects.
- ! Any claim arising from an act of terrorism.
- ! The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.

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### What is this type of Insurance?

This is a Household Building and Contents Insurance policy for Private Residences and Residential Lets 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?

##### Residential Let

- ✓ Landlords Contents sums insured up to £10,000.
- ✓ Buildings sum insured up to £500,000.
- ✓ **Loss or Damage** caused by, fire, smoke, explosion, lightning, earthquake, storm, flood, theft or attempted theft, escape of water or oil, malicious persons, riot or civil commotion, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes.
- ✓ **Accidental Damage** to underground pipes and cables.
- ✓ **Accidental Breakage** of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- ✓ **Loss of Rent or Alternative Accommodation** for your tenants up to 20% of the buildings sum insured.
- ✓ **Re-letting costs** up to £500.
- ✓ **Property Owners Liability** up to £2,000,000.
- ✓ **Replacement of Locks & Keys** up to £250.
- ✓ **Accidental Loss of metered water and domestic heating Oil** up to £500.
- ✓ **Emergency Access** up to £1000.
- ✓ **Trace & Access** up to £5000.

Extended cover is available for **Accidental Damage**. Please speak to your broker if you are interested in buying extended cover.



#### What is not insured?

##### Residential Let

- ✗ Malicious acts, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees.
- ✗ Legal Liability arising from any Trade or Profession.
- ✗ Loss or damage while your home/the property is unoccupied (not lived in for more than 30 days).
- ✗ Loss or damage caused by domestic Pets.
- ✗ Damage caused by Frost.
- ✗ Damage to fences, hedges or gates caused by Storm or Flood.
- ✗ Property Owners Liability arising from any employment, trade or business of you or your family.
- ✗ Malicious acts or vandalism – the first £2500 in total of loss or damage occasioned by the tenant to Landlords Contents.
- ✗ An additional excess of £500 will apply when the property is unoccupied.
- ✗ An additional excess of £250 will apply during periods of repair or renovation.



#### Are there any restrictions on cover?

##### Residential Let

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, gradual causes including wear and tear, vermin or insects.
- ! Any claim arising from an act of terrorism.
- ! A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation.
- ! The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.



## Where am I covered?

- ✓ The British Isles.  
Personal Possessions (**Excluding Residential Let Cover**) 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.



## 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.

### Residential Lets (additional obligations).

- Adhere to the un-occupancy conditions shown in the policy documentation.
- Ensure no cooking is undertaken at the property other than in areas which have been constructed and equipped as kitchens.
- Ensure that all gas and electrical appliances and installations at the property are regularly inspected as required by legislation and all records of such inspections/work undertaken must be kept to produce to the Insurers upon request.
- Ensure no portable heating appliances other than portable electrical heaters are used at the property.
- Ensure the Tenancy Agreement is in writing and for a minimum period of 6 months and arranged through a professional letting agency.
- Ensure Tenants are Employed and supply at least 2 written references.
- Inspect the property internally at least every 6 months.
- Ensure we are notified of any increase in risk of damage due to any act of neglect of any mortgagor, leaseholder, lessee or occupier of the property. Providing we are notified immediately and you pay any additional premium, the interest of any mortgagee, freeholder or lessor will not be prejudiced.



## 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 are free to cancel this policy at any time by contacting your broker. In the event of cancellation we will give you a proportionate refund of premium provided you have not made a claim.

Insurer: Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.  
Administered by: Broker Direct Plc is registered in England. No. 2958427. Registered Office: Deakins Park, Deakins Mill Way, Egerton, Bolton BL7 9RW.  
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# Home Buildings and Contents Insurance

## Customer Information

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**Product:** BDHomeOptions, HomeOptions Plus and Residential Let



### **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 600 347.

### **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](mailto:enquiries@financial-ombudsman.org.uk)

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

**Financial Services Compensation Scheme:** Accredited Insurance (Europe) Limited – UK Branch 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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.