

# Home Buildings Insurance

Insurance Product Information Document

**Company:** Broker Direct Plc

**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](http://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.

**BrokerDirect** Plc  
A better way to insure



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 Buildings Insurance policy for Private Residences and Residential Lets covering loss or damage to the main structure of your home/the property up to the stated limit in your Policy Schedule.



### What is insured?

- ✓ Buildings sums insured up to £500,000 or up to £1,000,000 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.
- ✓ **Accidental Damage** to underground pipes and cables.
- ✓ **Accidental Breakage** of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- ✓ **Alternative Accommodation** up to 20% of the buildings sum insured.
- ✓ **Property Owners Liability** up to £2,000,000.
- ✓ **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.

#### Residential Lets (additional cover)

- ✓ **Loss of Rent or Alternative Accommodation** for your tenants up to 20% of the building sum insured.
- ✓ **Re-letting costs** up to £500.
- ✓ **Replacement of Locks & Keys** up to £250.
- ✓ **Landlords Contents** up to £5000.

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



### What is not insured?

- ✗ 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.

#### Residential Lets (additional exclusions)

- ✗ 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?

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.

#### Residential Lets (additional exclusions)

- ! 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.



## Where am I covered?

- ✓ The British Isles.



## 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.
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### 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. Authorised and regulated by the Financial Conduct Authority. Our firm's reference number is 307607. Registrations recorded on [www.fca.org.uk](http://www.fca.org.uk).

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## Customer Information

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### **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.