

# Home Buildings and Contents Insurance including Residential Let

## Insurance Product Information Document

**Company:** Broker Direct Plc

**Product:** BDHomeCare



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.

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 **£1,250,000**.
- ✓ Contents sums insured up to **£350,000**.
- ✓ **Loss or Damage** to your home or Contents within your home 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.

#### Contents Valuables Cover

- ✓ **High Risk Valuables** – Cover within your home for articles of gold, silver, precious metals, jewellery, precious stones and watches are limited to 12.5% of the contents sums insured. Maximum sum insured for any one high risk valuable is £5,000.
- ✓ **Other Valuables** within your home- Furs, pictures or other works of art, collections of stamps or coins. The maximum sum insured for any one valuable (other than high risk valuables) is £10,000.

Contents valuables cover within your home in total are limited to 30% of the contents sum insured.

- ✓ **Alternative Accommodation** up to £45,000 or accommodation for up to 6 months from the date it commences, whichever occurs first.
- ✓ **Trace & Access** up to £7,500.
- ✓ **Outbuildings** (excluding garages and sheds) rebuild value up to £20,000.
- ✓ **Lock Replacement** up to £750.
- ✓ **Emergency Access** up to £1,000.
- ✓ **Accidental Damage** to underground pipes and cables.
- ✓ **Accidental Breakage** of fixed glass in windows, fixed sanitary ware and bathroom fittings.
- ✓ **Frozen Food** unlimited.
- ✓ **Money in the Home** up to £2,000.
- ✓ **Visitors Personal Possessions** up to £500.
- ✓ **Contents in the open** up to £2,000.
- ✓ **Removal of nests** up to £250.
- ✓ **Plants in the Garden** up to £2,500.
- ✓ **Theft from Outbuilding** up to £3,500.
- ✓ **Temporary Removal** up to £10,000.
- ✓ **Office Equipment** up to £12,500.
- ✓ **Business Stock** up to £1,000.
- ✓ **Accidental Damage to Audio and Visual Equipment** included.
- ✓ **Accidental Damage to Mirrors or Glass** included.
- ✓ **Matching Sets and Suites** included.
- ✓ **Downloaded Audio/Video Files** £2,500.
- ✓ **Loss or Theft of Keys** up to £1,500.
- ✓ **Accidental Loss of Metered Water and Domestic Heating Oil** up to £1,500.
- ✓ **Wedding/Recognised Religious Festivals** increase of 10% of contents sums insured for 45 days before and after.
- ✓ **Shopping in Transit** up to £1,000.
- ✓ **Deeds and Documents** unlimited.
- ✓ **Students Contents** up to £5,000.
- ✓ **Property Owners Liability** up to £2,000,000.
- ✓ **Personal Liability** up to £2,000,000.
- ✓ **Employers Liability** up to £10,000,000.

Extended cover is available for **Accidental Buildings and Contents Damage - which includes Accidental Damage caused by Pets, 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.
- ✗ Loss or damage by theft or attempted theft utilising a key from a key safe to obtain entry to the property, that does not have an LPS1175 security rating of SR1 or greater.
- ✗ Loss or damage while your home is unoccupied (not lived in for more than 60 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.
- ✗ An additional excess of £250 will apply for any damage caused to solar panels.
- ✗ Leakage of glycol or similar fluid from solar panels or equivalent equipment.
- ✗ Damage caused by rising groundwater levels.
- ✗ Property Owners Liability arising from any employment, trade or business of you or your family.
- ✗ Any reduction in value.
- ✗ Any legal liability resulting from any business, trade or profession.
- ✗ Any claim resulting from:
  - deliberate or criminal acts by you or your family;
  - gradual causes including deterioration or wear and tear;
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - any process of cleaning, repair or alteration;
  - vermin, insects or chewing, scratching, tearing or fouling by pets;
  - electrical, electronic, or mechanical fault or breakdown;
  - faulty design materials or workmanship;
  - delay, confiscation or detention by customs or other officials;
  - aircraft travelling at supersonic speeds;
  - computer viruses, hacking or phishing attacks;
  - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
  - war, revolution or any similar event;
  - pollution or contamination which was:
    - the result of a deliberate act;
    - expected and not the result of a sudden, unexpected and identifiable incident.
- ✗ We will not pay for any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.

#### 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 as stipulated in your Policy Wording.

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## What is this type of Insurance?

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## What is insured?

### RESIDENTIAL LET

- ✓ Buildings sums insured up to **£1,250,000**.
- ✓ Landlords Contents sum insured **£5,000** (option to increase to £25,000).
- ✓ **Loss or Damage** to your home or Contents within your home 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.
- ✓ **Trace & Access** up to £7,500.
- ✓ **Outbuildings** (excluding garages and sheds) rebuild value up to £20,000.
- ✓ **Lock Replacement** up to £750.
- ✓ **Property Owners Liability** up to £2,000,000.
- ✓ **Emergency Access** up to £1,000.
- ✓ **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** up to £30,000 or accommodation for up to 6 months from the date it commences, whichever occurs first.
- ✓ **Re-letting costs** up to £500.
- ✓ **Removal of nests** up to £250.
- ✓ **Malicious acts or vandalism** up to £7,500.
- ✓ **Employers Liability** up to £10,000,000.



## What is not insured?

### RESIDENTIAL LET

- ✗ Malicious acts, theft or attempted theft caused by you, your family, lodgers, guests, tenants or employees.
- ✗ Loss or damage by theft or attempted theft utilising a key from a key safe to obtain entry to the property, that does not have an LPS1175 security rating of SR1 or greater.
- ✗ Loss or damage while your home 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.
- ✗ An additional excess of £250 will apply for any damage caused to solar panels.
- ✗ Leakage of glycol or similar fluid from solar panels or equivalent equipment.
- ✗ Damage caused by rising groundwater levels.
- ✗ 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.
- ✗ Any reduction in value.
- ✗ 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.
- ✗ Any legal liability resulting from any business, trade or profession.
- ✗ Any claim resulting from:
  - deliberate or criminal acts by you or your family;
  - gradual causes including deterioration or wear and tear;
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - any process of cleaning, repair or alteration;
  - vermin, insects or chewing, scratching, tearing or fouling by pets;
  - electrical, electronic, or mechanical fault or breakdown;
  - faulty design materials or workmanship;
  - delay, confiscation or detention by customs or other officials;
  - aircraft travelling at supersonic speeds;
  - computer viruses, hacking or phishing attacks;
  - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
  - war, revolution or any similar event;
  - pollution or contamination which was:
    - the result of a deliberate act;
    - expected and not the result of a sudden, unexpected and identifiable incident.
- ✗ We will not pay for any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.
- ✗ Malicious acts or vandalism - the first £250 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.
- ✗ Accidental damage to Landlords contents over 5 years old.



## Are there any restrictions on cover?

- ! We will decide whether to repair, replace, or pay for property which is lost or damaged. When we settle your claim we will deduct the excess as shown on your Schedule. The maximum amount which we shall be liable to pay is the relevant sum insured less any excess and subject to any limit applicable.
  
- ! The standard excesses that are applicable to your policy are as below (Please refer to your Policy Schedule for any additional excesses applicable to your policy):
  - o Compulsory policy excess: £50.
  - o Subsidence excess: £1,000.
  - o Escape of water: £400 (Includes Compulsory Excess).
  - o Flood: £250 (Includes Compulsory Excess).



## 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.
- Undertake to maintain the property in a good state of repair.
- Do all you can to prevent and reduce any costs, damage, injury or loss.
- Inform us of any loss, damage or liability as soon as possible.
- Report any loss, theft, attempted theft or malicious damage to the Police immediately.

In addition, for Residential Let, you are also required to:

- 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.

You must fulfil your obligations taking reasonable care and comply with all terms and conditions, as far as possible; otherwise we may not be able to deal with your claim.



## 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 and will be subject to a minimum premium of £25.

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).

# Home Buildings and Contents Insurance including Residential Let

## Customer Information

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**Product:** BDHomeCare



### **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 600364

**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.