

# Home Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: Smart Home**

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**AVIVA**

PRIVATE CLIENTS

This document provides a summary of the key information that relates to your home insurance policy. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

This policy provides you with a broad range of cover which includes your home and contents, your collections, legal liability and expenses, home emergency and cyber losses. The home section of the policy provides you all risks cover for your home, outbuildings and other permanent structures. Contents insurance provides you worldwide all risks cover for your general contents such as clothing, electronics and appliances.



#### What is insured?

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.

##### Cover for your property

- ✓ Rebuilding cost – the reconstruction cost of your home up to the sum insured shown on your policy schedule.
- ✓ Other permanent structures – the reconstruction cost of your other permanent structures up to the sum insured shown on your policy schedule.
- ✓ Contents replacement – the cost to repair or replace your contents up to the sum insured shown on your policy schedule
- ✓ Pairs, sets and parts – we will pay the cost of repairing or replacing the damaged property. (We may pay the full replacement cost of the entire pair, set or unit if only part is damaged providing you surrender the remaining parts to us).
- ✓ Trace and access – the cost to remove or replace part of the home in order to locate the source of a leak up to the sum insured on your policy schedule.
- ✓ Unlimited lock replacement.
- ✓ Unlimited food spoilage.
- ✓ Collections cover – for your art, jewellery and collections up to the sum insured on your policy schedule.

##### Cover for you

- ✓ Legal liability – we will pay damages you are legally obliged to pay for personal injury or property damage (up to the limit shown on your schedule).
- ✓ Legal expenses – cover for you and your family for legal costs and expenses for disputes set out in full in the policy wording but including employment disputes and contract disputes (up to the limit shown on your schedule).



#### What is not insured?

The following list is not exhaustive. More information can be found in your policy documentation.

##### Property cover excludes

- ✗ Loss or damage caused by dishonest or criminal acts.
- ✗ Loss or damage caused by faulty, inadequate or defective planning.
- ✗ Loss or damage caused by frost.
- ✗ Loss or damage caused by gradually operating causes, deterioration, mechanical/electrical breakdown or wear and tear.
- ✗ Loss or damage by intentional acts by you or a family member.
- ✗ Loss or damage caused by mould.
- ✗ Subsidence to external property such as patios, swimming pools, boundary walls etc. unless there is also subsidence to the main home.
- ✗ Loss or damage to any item while in transit which is not suitably packed relative to its value.

##### Legal expenses cover excludes

- ✗ Disputes arising from a loan, mortgage, pension, investment or borrowing.
- ✗ Employers disciplinary hearings or internal grievance procedures.
- ✗ Civil claims where lawyers appointed for you believe you are more likely to lose your case than win it.

##### Personal Cyber cover excludes

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Failure or interruption of any electrical power supply network or telecommunication network not owned or operated by you.

- ✓ Personal Cyber cover – cover for restoring home systems, cyber crime, cyber ransom and cyber online liability.
- ✓ Alternative accommodation – we will cover any reasonable increase in living expenses for up to the sum insured on your schedule if a covered loss makes your home uninhabitable.
- ✓ Home emergency cover – up to the sum insured in your schedule for emergencies, such as burst pipe or infestations.

#### Home emergency cover excludes

- ✗ The cost of repairs for any loss or damage known about before the start date of the policy.
- ✗ A main heating system (including a central heating boiler) which is more than 15 years old.



#### Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess), full details of which are on your schedule.

#### Limits which apply

- ! Limits which apply to each section of cover are shown in your policy schedule.



#### Where am I covered?

- ✓ At the residence listed on your schedule.
- ✓ Your contents, pedal cycles and collections are insured against all risks of physical loss or physical damage while temporarily removed for no longer than 60 consecutive days anywhere else in the world unless an exclusion applies.



#### What are my obligations?

- Always ensure that any information provided to us is accurate, complete and up-to-date.
- Please tell your insurance adviser immediately if the information set out in the application form or your schedule changes.
- Always maintain your home in a good state of repair and try to prevent accident or injury, as well as protecting your property against loss or damage.
- Let us know before you start having any work to extend, repair, renovate, build, decorate or demolish any part of the buildings or other permanent structures if the estimated cost of this work is more than £100,000 in total.
- Tell your broker if your home is going to be unoccupied or unfurnished for more than 60 days.
- Pay your premium as shown in your schedule.
- Keep the sums insured at a level which represents the full value of the property.
- Notify your broker immediately upon filing or service of legal documents initiating your bankruptcy, or insolvency or any non-motoring convictions.
- Notify us as soon as it is reasonably practical after an event which may give rise to a claim.



#### When and how do I pay?

Your broker will discuss your payment options – e.g. payment in full at time of purchase or, where applicable, payment by instalments. The premium and agreed payment method are shown in your policy schedule.



#### When does the cover start and end?

Cover starts once you have accepted our terms and agreed to pay the premium. It will last for the period specified in your policy schedule from the policy start or renewal date, unless it is cancelled by you or us before it ends. (Note that policies of less than a year may be accommodated)



#### How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

You can cancel your policy at anytime. If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel, please contact your insurance adviser.