Home Insurance

Insurance Product Information Document

AVIVA
PRIVATE CLIENTS

Company: Aviva Insurance Limited (risks situated within the UK)
Aviva Insurance Ireland Designated Activity Company (risks situated within the EEA)

Product: Home 50

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a High Net Worth Home Insurance policy designed for high value homes and possessions.
It covers your buildings, contents and valuables on a selective basis, depending on those sections purchased by you, and includes as standard cover for liability, personal emergencies, travel, legal solutions, home breakdown and emergency solutions and cyber losses.

What is insured?

Home & Contents, Collections & Liability

- ✓ Rebuilding cost – the reconstruction cost of your home up to the sum insured shown on your policy schedule (if you meet the qualifying criteria you may also have guaranteed rebuilding cover which is not limited by the sum insured).
- ✓ Contents replacement – the cost to repair or replace your contents up to the sum insured shown on your policy schedule (if you meet the qualifying criteria you may also have guaranteed replacement cover which is not limited by the sum insured).
- ✓ Collections cover – all risks cover for your fine art, jewellery and private collections up to the sum insured shown on your policy schedule
- ✓ Newly acquired items – up to 25% of the contents sum insured for newly acquired items insured for up to 90 days without notification.
- ✓ 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).

What is not insured?

Home & Contents, Collections & Liability

- ✗ Loss or damage caused by faulty, inadequate or defective planning, design, workmanship, repair, materials or maintenance.
- ✗ Loss or damage caused by gradually operating causes, deterioration, mechanical/electrical breakdown or wear and tear.
- ✗ 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.

Personal Emergencies

- ✗ Events caused by you or by individuals known to you or people acting on your behalf.

Travel (If eligible)

- ✗ Any cancellation claim or any claim where you have to cut your trip short, relating to a set of circumstances of which you were aware at the time you took out this insurance or the time you booked your trip, whichever is later, such as the existence of an epidemic or pandemic.

What is insured? (Continued)

- ✓ Trace and access – the cost to remove or replace part of the home in order to locate the source of a leak.
- ✓ Unlimited lock replacement.
- ✓ Alternative accommodation – we will cover any reasonable increase in living expenses for up to a maximum of 3 years if a covered loss makes your home uninhabitable.
- ✓ Items in storage – we will pay up to 10% of the sum insured for contents for items kept in commercial storage.
- ✓ 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).

Personal Emergencies

- ✓ We cover you for accidental injury and for emergency events including aggravated assault, car jacking, road rage and stalking.

Travel (If eligible)

- ✓ Annual travel including winter sports – worldwide cover for up to 90 days per trip.
- ✓ We cover you, your family members and domestic employees living permanently in your residence, up to 75 years of age.

Legal Solutions

- ✓ We provide you with legal protection for a number of events up to £250,000. This section of cover is provided by ARAG Legal Expenses Insurance Company Limited and is administered by ARAG plc.

Home Breakdown and Emergency Solutions

- ✓ We cover you for a number of home emergencies up to £1,500. This section of cover is provided by ARAG Legal Expenses Insurance Company Limited and is administered by ARAG plc.

Cyber Cover

- ✓ Cyber cover – cover for system restoration, cyber crime, cyber online liability, cyber bullying and online harassment and identity theft up to £150,000. This section of cover is provided by HSB Engineering Insurance Limited.

What is not insured? (Continued)

- ✗ Any medical treatment received for a condition for which you have had inpatient treatment, or sought the advice of a consultant, in the 12 months before you booked your trip or bought your insurance, whichever is later.
- ✗ Travelling against Government advice.

Legal Solutions

- ✗ Any claim must have a greater than 50% chance of success for a claim to be considered.
- ✗ Any legal costs shall only be incurred with our consent.
- ✗ Properties located outside of the UK are not eligible for this cover.
- ✗ Policyholders who are domiciled outside of the UK are not eligible for this cover.

Home Breakdown and Emergency Solutions

- ✗ Events which occurred before or at the start of the period of insurance.
- ✗ Emergency costs incurred without our consent.
- ✗ Large capacity heating systems with an output over 60Kw.
- ✗ Properties that you rent or let either as a tenant or as a landlord.
- ✗ Properties located outside of the UK are not eligible for this cover.
- ✗ Policyholders who are domiciled outside of the UK are not eligible for this cover.

Cyber Cover

- ✗ 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.

General Exclusions applicable to all Sections

- ✗ Wear and tear, breakdown and routine maintenance costs.
- ✗ Coastal or river bank erosion.
- ✗ Dishonest, intentional acts and misappropriation.
- ✗ Losses which occurred prior to the start of the period of insurance shown in your policy schedule.
- ✗ Nuclear hazard, radioactive, chemical or biological contamination.

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! You must tell us about any building work that is intended to take place which costs more than £200,000 at least 30 days before they start.

Where am I covered?

✓ This insurance covers you in the territories listed in your policy wording.

What are my obligations?

- Take care to give us the right information. This is because in deciding to accept this policy, and in setting the terms including the premium, we will rely upon the information which you have provided to us.
- If you think a crime has been committed, you must: call the police; and get a crime number; and give us the crime number.
- Please tell your insurance adviser immediately if the information set out in the application form or your schedule changes.
- You must: co-operate with us fully and provide all information that we require including the value of any items that have been damaged; take all practical steps to protect property after an occurrence, including urgent repairs that are needed to prevent further damage. You must arrange for these to be done as soon as possible. Keep all bills related to this work, since they may be included in your claim; and allow us to inspect any damage before repair work starts, unless you need to undertake urgent repairs.
- In respect to Your travel and Your pesonal emergencies, if you have suffered illness or injury, you must: see a medical practitioner as soon as possible; follow all medical advice; co-operate with us fully and provide all information that we require; and send us any records and documents that we require, including notes from your medical practitioner in relation to your claim.
- After any incident or occurrence which may lead to a claim, you must: not admit liability; not offer to pay for any damage; co-operate with us fully and provide all information that we require; obtain and provide to us names and addresses of any injured parties and witnesses (if any were present); as soon as is practicably possible, send us every item of correspondence and legal documents you have, as well as details of any conversations relating to your claim; and not appoint legal representation without our written permission.
- You must take practical steps to prevent and mitigate all loss, damage, injury, liability, legal claims, cost and/or expenses covered by this policy. You must also take practical steps to protect your property. You must keep and maintain your property in a good condition and state of repair.

When and how do I pay?

- For full details of when and how to pay, you should contact your insurance adviser.

When does cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.

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.