Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Refine Home

AVIVA
PRIVATE CLIENTS

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.

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 policy provides you with a broad range of cover which includes your buildings, contents and valuables on a selective basis, depending on those sections purchased by you, and includes as standard cover for your liability, your property and personal emergencies, your legal solutions your home breakdown and emergency solutions and your cyber losses.

What is insured?

Your Buildings, Your Contents and Your Valuables

- ✓ Your buildings, your contents and your valuables (whichever you select) against all risks of loss and damage.

Your Liability

- ✓ Your Worldwide third party liability up to £10,000,000 per occurrence with defence costs of £10,000,000 per occurrence.
- ✓ Legal claims for damages which you are legally obliged to pay to domestic employees for injury, sickness, disease or death up to £10,000,000.

Your Property Emergencies

- ✓ We cover you in a number of emergency situations where we provide protection for you and your residence.

Your Personal Emergencies

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

Your Legal Solutions

- ✓ We provide you with legal protection for a number of events up to £125,000. This section of cover is provided by ARAG Legal Expenses Insurance Company Limited and is administered by ARAG plc.

What is not insured?

Your Buildings, Your Contents and Your Valuables

- ✗ Your excess which will be shown in your policy schedule or your policy wording.
- ✗ Loss to any valuables held or used for any trade, business or profession.

Your Liability

- ✗ Liability arising from your domestic employees' work in the United States of America or Canada after they have been in either or both of these countries for 30 days in total at any time during the period of insurance.

Your Property Emergencies

- ✗ For claims in respect of living expenses, you must agree all expenses in advance with us.

Your Personal Emergencies

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

Your 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.

What is insured?

Your Home Breakdown and Emergency Solutions

✓ We cover you for a number of home emergencies up to £1,250. This section of cover is provided by ARAG Legal Expenses Insurance Company Limited and is administered by ARAG plc.

Your Cyber Cover

✓ Your cyber cover - cover for restoring home systems, cyber crime, cyber online liability, cyber bullying and online harassment and identity theft up to £125,000. This section of cover is provided by HSB Engineering Insurance Limited.

What is not insured?

Your 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.

Your 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.
✗ Policyholders whose principle private residence is not situated in either the United Kingdom, Channel Islands or the Isle of Man.

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 £100,000 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.
- 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 of your personal 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.