

Protecting your customers' homes and much, much more



Home insurance Product Guide

(All Softwarehouses except Acturis
and Fast Trade)

This guide gives you the essential product information you need to provide your clients with the most suitable cover. It also includes some important notes about underwriting and acceptance and the requirements for security discounts.

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Section one – Product information. Important notes about this Product Guide.

Important notes

1. Information contained in this guide is for standard risks situated in the United Kingdom, Isle of Man and Channel Islands and is correct at the time of printing but may be subject to periodic change.
2. Properties that are unoccupied, let to tenants, used as weekend, weekday or holiday homes, etc. may be subject to restricted cover and/or increased premium. Refer to your Aviva Operations team.
3. Details of cover given in this guide are summaries only. Please consult the policy wording for full details.

Insurance Premium Tax (IPT)

Insurance Premium Tax (IPT) at the appropriate rate should be added to all premiums unless indicated.

Insurance Premium Tax does not apply in respect of second Homes Abroad, however local taxes may apply.

Monthly payment

Premiums can be paid annually or monthly. There is a 6% administration charge each month for premiums paid monthly.

The administration charge is subject to Insurance Premium Tax paid by Aviva and not passed on to the customer.

Note to agents operating scheme or delegated authority business

This guide may contain optional covers for risks that cannot be written under your contract. Please check your contract or ask your Aviva Operations team if in doubt.

Home insurance from Aviva. Protecting your customers' homes and much, much more.

This guide contains details of our range of home insurance products and additional options. Our products are designed to give you the greatest flexibility in setting up a package to suit your customers' requirements. You will find most of the information you need in this guide, but if necessary your Operations contact will be pleased to help you. You can choose between:

Home Plus – insurance designed for your customers' lives

Build an appropriate package for your customers with our tailor-made insurance. You can choose the sum insured required for Buildings and/or Contents.

Choose Home Plus for:

- a specified sum insured;
- Buildings only cover;
- high level of valuables;
- large number of specified items;
- non-standard construction.

Your House – home insurance made simple

Our bedroom-rated product for Contents worth up to £75,000. This product has been designed to make your life as easy as possible, offering you and your customers excellent cover with a range of options. Prices are based on the number of bedrooms to give your customers confidence that their sum insured is adequate.

Choose Your House for:

- customers unsure of their Contents sum insured;
- homes with up to 5 bedrooms;
- maximum £75,000 Contents sum insured;
- homes of standard construction; and/or
- a quick and easy quote.

Clubline benefits

Customers with Your House and Home Plus benefit from being Clubline members. This gives them access to an award-winning claims service, which regularly has around 90% customer satisfaction levels plus a range of free advice available over the telephone.

They are eligible for a number of further options and benefits including:

- Family Legal Protection
- Tax and legal advice

Distinct

A product designed for customers who have home insurance needs above and beyond standard home insurance. It provides wide-ranging cover that can be individually tailored to reflect the status and lifestyle of more affluent customers and is fully supported by dedicated underwriting and claims services.

Choose Distinct for:

- Contents and Art, Antiques and Collectables sum insured in excess of £75,000;
- accumulated higher levels of Personal Belongings and Contents;
- inherited higher value Contents;
- higher disposable incomes; and/or
- collections of antique furniture and/or paintings.

If you have any questions about Distinct, please refer to your Aviva contact.

Cover may be subject to policy terms and conditions.

Home Plus – Insurance designed for your life.

Standard cover

Start with standard Buildings and/or Contents cover.

Buildings (see summary of standard cover)

This covers the private dwelling and its domestic garages, greenhouses and outbuildings, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences and hedges.

Available with or without Accidental Damage.

And/or

Contents (see summary of standard cover)

Household goods, personal effects, fixtures and fittings, including property of members of your customer's family residing with them, are covered while in the home.

Available with or without Accidental Damage.

Then tailor the product to suit your customer.

a. Personal Belongings

Available with Contents cover – select the cover required from the following options.

- **Clothing and Personal Belongings**

This includes items worn or carried such as jewellery, watches, furs, binoculars, musical, photographic and most sports equipment.

All items can be covered by one sum insured where the individual value of any one item does not exceed the single article limit of £1,500 (£2,500 where the Clothing and Personal Belongings sum insured exceeds £5,000).

The following are not covered under Clothing and Personal Belongings: money, documents, skis, snowboards, water skis, contact lenses, hearing aids, camping and subaqua equipment, riding tack, household and business goods, vehicles, caravans, trailers, boats, boards and craft designed to be used on or in water, aircraft, pedal cycles and accompanying accessories, or any living creature.

However, some of these items can be specified if required. Refer to your Operations contact for the rates of these items.

- **Personal money and credit/debit cards**

Personal money including cash, cheques, postal orders, season tickets, travel tickets, travellers' cheques and credit, cheque guarantee and cash cards all held for social, domestic or charitable purposes.

- **Pedal cycles**

Covers all pedal cycles up to sum insured selected.

If your customer has an item not mentioned under the Personal Belongings section please ask your Operations contact if we can provide cover and on what terms.

b. Family Legal Protection

Cover for legal costs and expenses for pursuit and defence of a range of disputes.

Excesses

The standard excess for Contents and Buildings cover is £100, this is increased to £250 for any claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems.

The Buildings option has a £1,000 excess in respect of subsidence, heave and landslip. There is an option to increase these excesses in return for a discount.

Home Plus – Summary of standard cover.

The table below is a summary of cover, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Standard cover – Buildings
Buildings Up to sum insured selected
Cost of alternative accommodation 20% of sum insured
Damage caused by emergency services Up to sum insured
Loss of rent 20% of sum insured
Property Owner's Liability £2,000,000
Replacement Locks Up to sum insured selected
Tracing and accessing leaks £5,000

Standard cover – Contents		
Contents Up to sum insured selected	Personal money £750	Theft of Contents from garage Up to sum insured
Contents in the open £2,000	Loss of domestic heating fuel Up to sum insured	Theft of Contents from outbuildings £2,500
Contents temporarily removed (This includes cover for students living away, provided they live with their parents out of term time) 25% of sum insured	Loss of metered water £2,000	Title deeds £2,500
	Loss of rent and cost of alternative accommodation 20% of sum insured selected	Valuables* Limit One-third of Contents sum insured
Damage caused by emergency services Up to sum insured	Occupiers' and Personal Liability £2,000,000	
Employer's Liability £10,000,000	Replacement locks Up to sum insured	Single article limit 5% of Contents sum insured or £2,000 whichever is greater
Fatal injury benefit £5,000	Spoilage of food in freezer £1,000	Visitors' effects £1,000
Household removals Up to sum insured	Tenants' Liability 25% of sum insured selected	Wedding gifts and religious festivals £5,000 automatic increase in sum insured selected

*Valuables comprise of stamp, coin or medal collections, pictures, other works of art, articles of gold, silver or other precious metal, jewellery or fur.

Home Plus – Summary of optional cover.

The table below is a summary of optional covers available, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Optional cover	
Personal Belongings	Accidental Damage Buildings Up to sum insured selected
Clothing and Personal Belongings Up to sum insured selected (£2,000 min); Single article limit £1,500 (where sum insured exceeds £5,000 single article limit £2,500)	Contents Up to sum insured selected
Personal money £750	Family Legal Protection £50,000
Credit/debit cards £1,000	
Pedal cycles Up to sum insured selected	
Theft from unattended road vehicles £1,000 (Provided that the items are in a locked, concealed luggage compartment or glove box and any loss results from forcible and violent entry to a securely locked vehicle)	

Below is a list of covers which can be increased, on request, for an additional premium.

Buildings	Contents
Cost of alternative accommodation Up to sum insured selected	Contents in the open Up to £5,000
Loss of rent Up to sum insured selected	Legal liability to paying guests Up to £2,000,000
Property Owner's Liability Up to £5,000,000	Loss of rent and cost of alternative accommodation Up to sum insured selected
Personal Belongings	Occupiers' and Personal Liability Up to £5,000,000
Credit/debit cards Up to £3,000	Spoilage of food in freezer Up to £2,000
Personal money Up to £1,000	Theft from outbuildings Up to £5,000
Theft from unattended vehicles Up to £5,000	

Your House – Home insurance made simple.

Standard cover

Your House allows you to be flexible in choosing the cover for your customers.

Contents (see summary of standard cover)

Household goods, personal effects, fixtures and fittings, including property of your customer's family residing with them, are covered while in the home.

Available with or without Accidental Damage.

Buildings (see summary of standard cover)

This covers the private dwelling and its domestic garages, greenhouses and outbuildings, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences and hedges.

Available with or without Accidental Damage

Then choose from the following options:

a. Personal Belongings

Accidental loss or damage to Clothing and Personal Belongings in and away from the home and abroad all year round. (Available as an option from £2,000 to £10,000 cover.) Personal Belongings cover includes personal money up to £750, credit/debit cards up to £1,000, any number of pedal cycles as long as the highest value is not greater than £500 (this limit can be increased if required) and theft from locked luggage boot of unattended road vehicles up to £1,000 (this limit can be increased up to a maximum of £2,000. Refer to your Operations contact for premiums).

Clothing and Personal Belongings cover excludes: money, documents, skis, snowboards, water skis, contact lenses, camping and subaqua equipment, riding tack, household and business goods, vehicles, caravans, trailers, boats, boards and craft designed to be used in or on the water, aircraft, pedal cycles and accompanying accessories and any living creature. Some of these items can be covered under Specified Personal Belongings.

b. Specified Personal Belongings

- Index linked.
- Available with the Personal Belongings option only.
- Items of Personal Belongings which are excluded from Clothing and Personal Belongings or exceed the single article limit of £1,500 may be specified.
- If the total sum insured on specified items exceeds £10,000 the risk must be placed under Home Plus.

Please refer to your Operations contact for the rates of these items.

c. Family Legal Protection

Cover for legal costs and expenses for pursuit and defence of a range of disputes.

Excesses

The standard excess for Contents and Buildings is £100, this is increased to £250 for any claim for loss or damage caused by water escaping from water tanks, pipes, equipment or fixed heating systems.

The Buildings option has a £1,000 subsidence, heave and landslip excess. There is an option to increase these excesses in return for a discount.

Cover may be subject to policy terms and conditions.

Your House – Summary of standard cover.

The table below is a summary of cover, sums insured and limits. For full details of cover, please refer to the policy or your Operations contact.

Standard cover – Contents		
Home Contents and Personal Belongings in the home £75,000	Fatal injury benefit £5,000	Tenants' Liability £15,000
Accidental damage to audio/ audio-visual equipment, computers, mirrors and glass Up to sum insured	Homeworking equipment – fax, PC, office furniture, etc. (No liability for stock, maximum £1,500 per item) £5,000	Theft of Contents from garage Up to sum insured
	Household removals Up to sum insured	Theft of Contents from outbuildings £2,500
Contents in the open £2,000	Loss of domestic heating fuel Up to sum insured	Title deeds £2,500
Contents temporarily removed from the home (This includes cover for students living away, provided they live with their parents out of term time) £10,000	Loss of metered water £2,000	Valuables* total 1 or 2 bedrooms £10,000 3 bedrooms £15,000 4 bedrooms £20,000 Single article limit £2,000
	Occupiers' and Personal Liability £2,000,000	
Cost of alternative accommodation £10,000	Personal money £750	Visitors' effects £1,000
Damage caused by emergency services Up to sum insured	Replacement locks Up to sum insured	Wedding gifts and religious festivals Additional £5,000
Employer's Liability £10,000,000	Spoilage of food in freezer £1,000	

*Valuables comprise of stamp, coin or medal collections, pictures, other works of art, articles of gold, silver or other precious metal, jewellery or fur.

Standard cover – Buildings
Buildings Up to £1,000,000 (where blanket SI option is available)
Cost of alternative accommodation £100,000
Damage caused by emergency services Up to sum insured
Loss of rent £100,000
Property Owner's Liability £2,000,000
Replacement Locks Up to sum insured
Tracing and accessing leaks £5,000

Your House – Summary of optional cover.

The table below is a summary of optional covers available, sums insured and limits. For full details of cover please refer to the policy or your Operations contact.

Optional cover		
Additional Personal Belongings in and away from the home Cover abroad up to 365 days in any year of insurance Clothing and Personal Belongings - Standard £2,000 - Options to increase this limit in £1,000 bands to a maximum £10,000 - Single article limit £1,500	Specified items over £1,500 (Valuation required on all items valued over £5,000) Optional Theft from unattended road vehicles (Provided that the items are in a locked, concealed luggage compartment or glove box and any loss results from forcible and violent entry to a securely locked vehicle) £1,000. Option to increase to £2,000 Additional Contents Accidental Damage Optional Buildings Optional	Family Legal Protection £50,000
Credit/debit cards £1,000		
Pedal cycles £500		
Personal money £750		

Cover may be subject to policy terms and conditions.

Section two – Underwriting and acceptance.

Important notes about this underwriting and acceptance section

Your House and Home Plus

Refer

Please refer to your Aviva Operations team:

- a. if any of the shaded boxes on the application form are ticked;
- b. for details of cover and rates in respect of property not catered for in this Guide; and/or
- c. when considering application forms involving any of the following occupations:
 - circus/fairground workers;
 - dealers/traders;
 - gambling/gaming;
 - professional sportspersons;
 - students;
 - models; and/or
 - TV/radio/pop music/entertainment.

A clear description of both the proposer's and partner/joint proposer's occupation must always be obtained. Descriptions such as 'Company Director', 'Dealer', 'Consultant' are not sufficient.

Acceptance Buildings cover

Subsidence

Refer subsidence cases

These risks are likely to carry an increased exposure to subsidence damage.

A completed application form and subsidence questionnaire will be required. In some cases, additional information at the proposer's expense, such as a recently completed structural engineer's report, may also be requested. If acceptable an increased rate and/or excess may be required.

Properties which have previously suffered from subsidence damage

These risks should remain with the current insurer irrespective of Buildings district.

Subsidence excess

The standard subsidence excess of £1,000 may be increased for a reduction in premium. Please refer to your Aviva Operations contact for more information.

Security

Security discounts

- Applicable to Contents and Personal Belongings premiums.
- Discounts do not apply to the premium in respect of Contents and Accidental damage extension under Home Plus.
- The locks discount does not apply in postcode areas where a minimum standard of security is required.

The following locks qualify for the discounts.

Main entrance door	A B C or D
Other external doors	A B C D or E
Sliding patio doors	A B C D E or F
All accessible opening windows (i.e. those on the ground floor or any other floors which can be reached from another structure like a garage or porch)	G

Key	
A	Mortice deadlock of at least 5 levers
B	Lock approved to BS3621
C	Rim automatic deadlatch with key-locking handle on the inside
D	Key-operated multi-point lock with at least 3 fixing points and a lock cylinder with at least 5 pins
E	Existing locks plus key-operated security devices at the top and bottom
F	Key-operated patio door lock mounted internally on the centre rail(s)
G	Key-operated security devices

Excess

For those receiving a security discount a £100 excess will apply in respect of claims for theft from the private dwelling while it is left unattended if the locks/locks and alarm are not put into operation at the time of the incident.

Minimum security areas

In postcode areas where minimum security requirements apply, risks are acceptable only if the proposer installs the appropriate door and window locks as detailed.

Security condition

Contents and/or Personal Belongings section(s)

1. The following security devices must be fitted and put into operation whenever the private dwelling is left unattended.
 - a. Either:
 - i. a lock approved to BS3621; or
 - ii. a mortice deadlock of at least 5 levers; or
 - iii. a rim automatic deadlatch with a key-locking handle on the inside; or
 - iv. a key-operated multi-point locking system with at least 3 fixing points and a lock cylinder with at least 5 pins to the main entrance door.
 - b. Key-operated security devices top and bottom in addition to existing locks or a lock to the standard in a. above to all other external doors except sliding patio doors.
 - c. A key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in b. above to sliding patio doors.
 - d. Key-operated security devices to all opening windows on the ground floor and those which are accessible on other floors.
2. All keys must be removed from locks and placed out of sight when the private dwelling is left unattended.
3. External windows as described in paragraph 1d. and all external doors must be secured as above when your household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless we have given our written agreement.



Aviva Insurance Limited

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