

# Home Insurance

## Insurance Product Information Document

### Company: Aviva Insurance Limited Product: Santander Home Insurance

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This is a summary of our insurance. You'll find the Terms and Conditions (along with other important information) online and in the policy documents.

## What is this type of insurance?

Santander Home Insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our Policy Booklet depending on the cover chosen.



### What is insured?

#### Buildings Cover:

##### We offer two levels of cover:

- ✓ Classic – the maximum amount we'll pay to rebuild your home is £500,000
- ✓ Plus – there is no limit to the amount we'll pay to rebuild your home.

##### Under our buildings cover:

- ✓ Loss or damage to the structure of the home including garages and outbuildings
- ✓ Cost of alternative accommodation or loss of rent due to you if your home can't be lived in following insured damage
  - up to £25,000 on Classic and unlimited on Plus
- ✓ Replacement of external door locks if keys are lost or stolen
  - up to £250 on Classic and unlimited on Plus
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak has been fixed)
  - up to £2,500 on Classic and £5,000 on Plus
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third party or damage to their property up to £5,000,000.

#### Contents Cover:

##### We offer two levels of cover:

- ✓ Classic – the maximum amount we'll pay to replace your contents is £50,000
- ✓ Plus – there is no limit to the amount we'll pay to replace your contents.

##### Under our contents cover:

- ✓ Loss or damage to contents in the home, garages, outbuildings or gardens up to your sum insured
- ✓ Cover for Valuables
  - up to £20,000 on Classic and £50,000 on Plus
- ✓ Replacement of external door locks if keys are lost or stolen
  - up to £250 on Classic and unlimited on Plus
- ✓ Food stored in your home freezer which has been damaged by an accidental change in temperature or contaminated by freezing agents up to your sum insured.
- ✓ Occupiers and personal liability – if you're held legally liable (as the occupier) for injury to a third party or damage to their property up to £5,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property up to £10,000.



### What is not insured?

- ✗ Damage from chewing, scratching or fouling by domestic animals
- ✗ Damage from wear and tear, electrical and mechanical breakdown or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days you've chosen
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a matching group or set (Classic only)
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

#### Optional covers:

- Accidental damage cover – Damage caused by paying guests, tenants, lodgers or individuals participating in a home swapping agreement
- Personal belongings cover – Confiscation or detention by Customs or other officials
- Home emergency cover – normal day-to-day maintenance or breakdown of showers or domestic appliances (or emergencies when the home is unoccupied for 60 days or more).



### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers
  - clauses which may exclude certain losses or damage
- ! We don't cover property which is used for a business or profession (except home office equipment under Contents cover) unless we've specifically agreed to do so.

#### Optional covers:

- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle
- Our accidental damage option doesn't cover damage when your home is lent or let (sublet) or damage caused by paying guests
- We'll only accept your Legal services claim if our lawyer believes you're likely to win the case (conditions apply if you want to nominate your own lawyer to represent you)
- Not all types of heating systems and boilers are included in Home emergency cover.



## What is insured? Continued...

### Optional covers:

- Accidental damage to Buildings
- Accidental damage to Contents
- Personal belongings – worldwide cover against theft, accidental loss or damage to personal belongings e.g. clothing, mobile phones, tablets, handbags and money
- Pedal cycles – worldwide cover for theft, loss or damage of your family's bikes
- Legal services – to help you (and members of your family who live with you) pursue or defend legal disputes up to £50,000
- Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials).



## Where am I covered?

- ✓ At the home you're insuring – as long as it is within the United Kingdom, the Channel Islands or Isle of Man
- ✓ Away from the home (within the British Isles) – if you take out contents cover limited cover applies for items temporarily away from the home
- ✓ Optional accidental damage cover only applies inside the home (including gardens and outbuildings)
- ✓ Optional personal belongings cover applies anywhere in the world.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the 'Information Provided by You' document or your schedule changes
- You must observe and fulfill the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We'll tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section in the Policy Booklet.



## When and how do I pay?

You can pay your premium in one lump sum by credit card, debit card or annual Direct Debit, and where offered, you have the option of paying monthly by Direct Debit.

We don't charge you extra for using a credit or debit card or for paying by Direct Debit.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

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

If your cover has not yet started, we'll refund the premium you've paid. If you cancel after your cover has started you'll receive a refund less a deduction for the time cover was being provided.

To cancel your policy please call 0345 030 7767.