



## 5. Changes to Your Policy

We've made a number of changes to our cover and listed the key ones below, but it's important to note that **this is not an exhaustive list** so it's important to read the changes below in conjunction with the full policy booklet to ensure the new policy continues to meet your needs. Remember, you can download a PDF version from our website: [www.homeprotect.co.uk/policy](http://www.homeprotect.co.uk/policy)

### Cover upgrades

<b>Alternative Accommodation:</b>	We'll now pay up to £75,000 under Buildings (Section 1) and we've extended our cover under both Buildings (Section 1) and Contents (Section 2) to account for circumstances where you have been formally advised by central or local authority to evacuate Your Home due to the risk of an Insured Loss, such as Storm, occurring.
<b>Damage caused by emergency services:</b>	Under Buildings (Section 1), We'll now pay up to £10,000 following damage caused by attending emergency services (including damage to Your Garden).

### Cover downgrades

<b>General Exclusions:</b>	Three new circumstances have been added as general exclusions – i.e. where your policy will not cover loss, damage, liability, costs or expenses. They are: <ul style="list-style-type: none"><li>• infectious diseases</li><li>• damage or liability arising out of the activities of contractors</li><li>• items stolen from unoccupied vehicles</li></ul>
<b>Endorsements:</b>	Please check for any new endorsements in your Policy Schedule (which forms part of this renewal notification). <i>An endorsement is a separate term, condition, or extension of cover that applies to your policy.</i>

## 4. Insurance Product Information Documents



### What are my obligations?

- Keep to the terms and conditions of this policy
- Maintain the insured property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the insured property
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy
- Ensure somebody aged 18 or over is at the insured property when the approved contractor arrives



### When and how do I pay?

This product is included as standard in your HomeProtect policy.



### When does the cover start and end?

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.



### How do I cancel the policy?

If you need to cancel or amend your contract, please call us: 0330 660 1000.

## 4. Insurance Product Information Documents

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



### **When and how do I pay?**

This product is included as standard in your HomeProtect policy.



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

Cover will start from when you've requested your home insurance policy to start until the end of your home insurance policy.



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## 4. Insurance Product Information Documents

- ✓ Student possessions (up to £6,000 - subject to £500 per item)
- ✓ Possessions temporarily removed (up to the sums insured listed in your schedule)

### Liability

- ✓ Property owner's liability: if you're legally liable (up to £5 million)

### Basic Home emergency

- ✓ Call-out charges, parts, materials and labour for emergencies such as burst pipes, drains blockage, removal of wasps' nests or dislodged roof tiles (up to £200 per claim) – see separate IPID for details

### Basic Legal expenses

- ✓ Legal disputes relating to your property or consumer goods and services (up to £25,000) – see separate IPID for details

### Optional cover

- Accidental damage
- Personal possessions anywhere in the world
- Full home emergency – see separate IPID for details
- Full legal expenses – see separate IPID for details

- \* Damage from falling objects if the objects are normally kept within the boundary of the address



### Are there any restrictions on cover?

- ! Endorsements will be listed in your policy document; these specific terms are amendments or additions to the general terms detailed in the policy booklet – please make sure to read these
- ! Claims will be reduced proportionally if you are underinsured. E.g. if your contents are worth £50,000, but you have only listed £25,000 as your contents sum insured, any contents claims will be proportionally adjusted by 50% – a £10,000 Contents claim would be settled at £5,000
- ! Certain types of cover within the policy have an individual specific limit. This is the maximum we would pay in any claim. E.g. a £750 limit on carpets under full accidental damage for buildings
- ! You will need to pay an amount of each claim, known as the excess
- ! Certain items need to be specified if they are to be covered inside the home: high risk items (£1,500 or more); mobile phones (£1,001 or more); electronic gadgets (£350 or more); and bikes (£350 or more). Further, these type of items need to be specified, *irrespective of item value*, for cover away from the home (this includes within the garden, driveway and outbuildings as well as away from the UK)
- ! Cover for theft of bikes is conditional on them being properly secured when left unattended
- ! Jewellery or watches worth more than £5,000 individually need to have been inspected and fixed (where a fix is needed) by a Qualified Jeweller within three years of the claim being made. They also need to be kept in a locked safe or under your personal supervision (i.e. within your sight and reach) when not being worn



### Where am I covered?

- ✓ Typically, you are covered within the insured address, although some coverage is extended to the area within the boundary of the property (e.g. in the garden and outbuildings) and worldwide (e.g. personal possessions cover)



### What are my obligations?

- Keep your property in a good state of repair and working condition
- Ensure any building, electrical or plumbing work complies with relevant regulations
- Inform us if any of the information listed in your Statement of Fact is incorrect or changes



### When and how do I pay?

You can pay in full when you take out your policy; alternatively, monthly instalment options are available.



### When does cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later.



### How do I cancel the contract?

- If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund including any additional options chosen
- If you cancel your policy after this date, your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account. Please note the £50 Arrangement & Administration fee is non-refundable. There is also a £50 cancellation fee
- If you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.
- If you need to cancel or amend your contract, please call us: 0330 660 1000.

### 3. Important Information About Our Insurance Services

address above, by e-mail on [complaints@avantiagroup.co.uk](mailto:complaints@avantiagroup.co.uk) or by phone at 0330 660 1000. If we can't resolve the complaint, then you may be able to escalate it to the Financial Ombudsman Service. You can find full details about our complaints procedure within your policy schedule.

As added protection for you, we're covered by the Financial Services Compensation Scheme (FSCS); if we're unable to meet our commitments, you may be able to claim compensation from the scheme. For further information about the FSCS, check out their site [FSCS.org.uk](http://FSCS.org.uk).

#### Your cancellation rights

We're sure your insurance policy is everything you wanted it to be and more, but if you no longer need it you've a legal right to cancel.

If you cancel within 14 days of the date you purchased the policy or received your policy documents (whichever is later) we'll issue you a refund on behalf of the insurer including any additional options chosen.

If you cancel your policy after this date, we'll cancel all sections of cover with the insurer on your behalf, including any additional options chosen:

- Annual payments: you'll be entitled to a partial refund based on how long you held the policy.
- Monthly payments: your policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, your account.
- Additional options: No refund will be due.
- Arrangement & Administration fee: This is not refundable.

Note – if you've made a claim at any time during this cover, you will not be entitled to any refund and you'll need to pay any outstanding balance.

#### Our cancellation rights

We'll always try to resolve any issues with you first but if we can't, we reserve the right to cancel or void your policy in conjunction with the insurer. This could happen in instances such as failing to pay your premium, where you have provided us with inaccurate information, where we have identified fraudulent activity or where you have acted aggressively towards our staff.

Where we cancel Your policy, we'll send no less than 7 days' written notice to your last address (unless there is evidence of fraud or deliberate misrepresentation, when cancellation will be immediate). We'll then cancel your policy on a proportional basis based on how long you've had cover.

#### About Our Regulators – the FCA

If you've made a claim at any time during this cover, you will not be entitled to any refund. Avantia is regulated by an independent financial services watchdog, the Financial Conduct Authority (FCA).

You can check our regulatory status on the FCA's site [register.fca.org.uk](http://register.fca.org.uk), or give them a call on 0300 500 8082. Our firm registration number is 304432.

## 2. Your Statement of Fact

### Subsidence details – None declared

#### Has the property within the last 10 years:

Been subject of an insurance claim for subsidence, landslip or heave? No

Been monitored or been recommended that it should be monitored for signs of subsidence, landslip or heave? No

Suffered any structural movement of settlement, subsidence, landslip or heave? No

Shown signs of damage caused by structural movement of settlement, subsidence, landslip or heave? No

### Underpinning details – None declared

Has the property previously been underpinned or otherwise had its foundations reinforced? No

### Previous insurance

How many years have you held home insurance? More than 10 years

### Claims or loss information

#### Have you, joint policyholders or other residents insured under this policy:

Had any claims or losses in the last 5 years (including whether you considered making a claim but did not follow this through)? Yes

### Claims or loss information

Date	Section	Type	Amount	O/Standing	At Risk Address
01/11/2015	Contents Only	Theft - other cause	2000.00	No	Yes
01/05/2018	Buildings Only	Malicious acts, riot or vandalism	1500.00	No	Yes
01/06/2016	Contents Only	Theft - other cause	1500.00	No	Yes

## 2. Your Statement of Fact

### Criminal background

We understand data surrounding criminal convictions can be sensitive – so we will never publish it in any of our documents.

If you have provided us with information relating to a criminal conviction, and would like to check it is still accurate, please call us on 0330 660 1000.

### Insurance background

#### Has any policyholder or resident within the last 5 years:

Had home insurance cancelled during the policy year by an insurer; an application or renewal refused; special terms or conditions imposed; or been asked to pay an increased premium (other than annual rating increases)?

Been declared bankrupt? No

#### Has any policyholder or resident within the last 10 years:

Been subject to a liability claim? No

### Property information

What type of property is it?	Semi-Detached House
Who owns the property?	Mortgaged in your name
Is there a cellar, basement or area below ground level?	No
Is the property a listed building?	No
How many bedrooms does the property have?	5
When is the property occupied?	Occupied day and night
How is the property used?	Your permanent home
Is it furnished for normal day-to-day living?	Yes
How many consecutive days is the property unoccupied?	0 to 30 days
Who lives at the property?	You Immediate Family
What year was the property constructed?	1890
What are the walls made of?	Brick
What is the roof made of?	Tile
Is the roof more than 33% flat?	No
What percentage of the roof is flat?	Less than 33%
Is any part of the roof thatched?	No

Thatched roof details – None declared



# 1. Your HomeProtect Policy Schedule

## Your endorsements

An endorsement is a separate term, condition, or extension of cover that applies to your policy. An endorsement supersedes any of the terms within your policy booklet.

### 1. Protections clause

For any claim caused by theft or attempted theft, no cover is provided under Buildings (Section 1) or Contents (Section 2) unless all security features listed within your statement of fact are:

- maintained in good working order; and,
- In full operation, whenever You are away from the Home.

### 6. Proof of Valuation clause

You are responsible for substantiating the value of any stolen or damaged items.

### Possessions stored in Outbuildings

The limit of cover provided under Contents Cover Outside the Home (Section 2a) for possessions stored in Outbuildings is increased to £1,500.

### Property Security - Alarms

Fitting security measures, such as alarms, can reduce the risk of theft from the property.

### Property Security - Lock Requirement

All external doors must be fitted with BS3621 level locks or for sealed double glazed doors, a multi-point locking system. Any patio doors must have patent door locks to prevent lifting. Any French doors must have bolts at the top and bottom of each leaf. Accessible windows must have key-operated locks. If these locks are not fitted, cover for theft or attempted theft will be EXCLUDED.

### Theft Explanation

Please note – theft of Contents or Specified Items from within a building (including the home) is only covered where there are signs of damage caused by the thief (or thieves) to get into the building, unless violence or deception was used to gain entry.