

Property Protection Policy

Insurance Product Information Document

Company: Andrew Copeland Insurance Consultants Limited

Product: Property Protection



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This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover, sums insured and the terms and conditions.

What is this type of insurance?

This is a multi-section residential insurance policy for unoccupied properties, let properties, holiday homes and holiday lets. Cover will only be provided for the sections you select.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured –

Buildings (if selected)

- ✓ Loss or damage to the structure of your private residence (including garages and outbuildings) caused by fire or smoke, earthquake, explosion, lightning, aircraft or anything dropped from them, riot, vehicles or animals, breakage or collapse of radio or television aerials or satellite dishes and their fittings or masts, falling trees, telegraph poles or lampposts, theft, malicious acts, flood, escape of water or oil from a fixed installation, subsidence, heave, landslip and storm
- ✓ Cost of alternative accommodation or loss of rent up to 20% of the buildings sum insured
- ✓ Your legal liability as the owner of the private residence, or owner of a previous private residence for injury to others or damage to their property up to £5,000,000
- ✓ If you sell the private residence, from the date you exchange contracts, we will give the buyer the benefit of cover under this section, until the sale is completed, as long as this is within the period of insurance
- ✓ Tracing and accessing leaks up to £2,500
- ✓ Accidental damage to underground cables, pipes and tanks serving the home for which you are legally responsible
- ✓ Accidental breakage of fixed glass, sanitary fittings, ceramic glass in built-in cooker hobs and solar panels fixed on the buildings
- ✓ Up to £5,000 cover for carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines and tumble dryers

Contents (if selected)

- ✓ Loss of or damage to your contents in the private residence caused by fire or smoke, earthquake, explosion, lightning, aircraft or anything dropped from them, riot, vehicles or animals, breakage or collapse of radio or television aerials or satellite dishes and their fittings or masts, falling trees, telegraph poles or lampposts, theft, malicious acts, flood, escape of water or oil from a fixed installation, subsidence, heave, landslip and storm
- ✓ Your legal liability as occupier of your private residence for injury to others or damage to their property up to £5,000,000
- ✓ Your liability for accidental bodily injury to a domestic employee under a contract of service
- ✓ Contents left in the open but within the boundaries of the private residence up to £250
- ✓ Loss of metered water caused by an insured event

- ✓ Replacement locks or keys following loss or theft up to £250
- ✓ Articles (other than jewellery and watches) made of gold, silver and other precious metals or painting and pictures up to £5,000 any one item, pair or set and up to 10% of the contents sum insured for such items

Optional Cover (if selected)

- Extended accidental damage to the buildings cover
- Extended accidental damage to the contents cover



What is not insured?

- ✗ The excess (the amount you have to pay towards a claim) which is shown in your policy
- ✗ Storm or flood damage or damage caused by falling trees, branches, telegraph poles or lamp posts to hedges, fences and gates or to property left in the open
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Electrical and mechanical breakdown
- ✗ Theft or attempted theft caused by you, your guests or your employees
- ✗ Escape of water or oil, theft, attempted theft, malicious damage and accidental breakage, if the home is unfurnished
- ✗ The cost of maintaining the buildings
- ✗ The cost of replacing undamaged or unbroken items or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched
- ✗ Liability arising from any profession, trade or business other than as owner of the private residence
- ✗ Any loss, damage or liability arising out of the activities of any contractor in connection with work to demolish, extend, renovate, convert, repair, refurbish, redecorate or modernise the buildings.



Are there any restrictions on cover?

- ! Endorsements may apply as shown in your policy schedule
- ! You must ensure that all sums insured are adequate. If the cost of repairs to the building or replacing contents is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim
- ! Malicious acts or vandalism caused by your tenant limited to £5,000
- ! Theft caused by your tenant up to £5,000



Where am I covered?

- ✓ Cover is provided for the property at the risk address shown in the schedule, including outbuildings and garages and its boundaries



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance
- You must tell us as soon as possible if:
 - you change your postal address;
 - you change how the private residence is used;
 - you plan to leave the private residence unoccupied for more than 30 days in a row;
 - you are convicted or have a prosecution pending for any offence (other than motoring);
 - the home is not in good condition or repair
 - you plan to start any building works
- You must keep your property in good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings
- You must comply with any additional terms and conditions agreed and shown in your policy schedule
- If the private residence is lived in by tenant(s), you must ensure rubbish is removed fortnightly, portable heaters are not used in the bedroom and that all local and national regulations covering rentals are met
- You must tell us about any claim or event that might give rise to a claim as soon as you become aware of it, and follow the claims procedure set out in the policy



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

Your policy is for one year and will start and end on the dates specified as the Period of Insurance in your policy schedule, unless it is cancelled by you or by us before it ends



How do I cancel the contract?

You can cancel your policy by contacting your broker within 14 days of it starting or (if later) within 14 days of you receiving your policy documentation. You will receive a full refund of premium providing you have not made a claim. You are also able to cancel your policy at any time after the initial 14 day period and we will refund your premium less a charge for the time you were covered and a cancellation fee of £20 providing you have not made a claim.