

# Europlan Holiday Home Insurance

## Insurance Product Information Document



Company: Andrew Copeland International Ltd

Product: Europlan

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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 household insurance policy to cover loss or damage to the buildings and/or contents. The buildings must be being used as an own home, holiday home, holiday let or second home. 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 home (including garages and outbuildings) caused by fire, lightning, explosion, aircraft and other flying objects or anything dropped from them, smoke, earthquake, storm, hail or flood, weight of snow or avalanche, escape of water or oil from a fixed installation, theft, vehicles or animals, riot, malicious acts, breakage of television or radio aerials or satellite dishes and their fittings and masts, falling trees, telegraph poles or lampposts and subsidence, landslip or heave
- ✓ Cost of alternative accommodation or loss of rent up to 10% of the buildings sum insured
- ✓ Your legal liability as the owner of, and in the course of letting out, your holiday home for bodily injury or damage to their property up to £5,000,000
- ✓ Loss of metered water up to £500 caused by an insured event
- ✓ Tracing and accessing leaks up to £1,000
- ✓ 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
- ✓ Electrical power surge up to £1,500 any one occurrence and up to £3,000 any one period of insurance

##### **Contents (if selected)**

- ✓ Loss of or damage to your contents in the home caused by fire, lightning, explosion, aircraft and other flying objects or anything dropped from them, smoke, earthquake, storm, hail or flood, weight of snow or avalanche, escape of water or oil from a fixed installation, theft, vehicles or animals, riot, malicious acts, breakage of television or radio aerials or satellite dishes and their fittings and masts, falling trees, telegraph poles or lampposts and subsidence, landslip or heave
- ✓ Money in the home up to £250
- ✓ Pedal cycles in the home up to £500
- ✓ Sports equipment in the home up to £2,500
- ✓ Replacement locks and keys if your keys are lost or stolen up to £500



#### What is not insured?

- ✗ The excess (the amount you have to pay towards a claim) which is shown in your policy
- ✗ Loss or damage caused by storm, hail, flood, weight of snow or avalanche to domestic outbuildings and garages of non-standard construction, fixed fuel tanks in the open, paved patios, terraces, tennis courts, swimming pools, irrigation systems, walls, gates and fences
- ✗ Loss or damage caused by wear and tear or anything that happens gradually
- ✗ Theft or attempted theft if the property is left without an occupant for 21 days or more, unless the loss or damage follows a forcible or violent entry
- ✗ Theft of attempted theft, malicious damage and escape of water or oil if the property is unfurnished
- ✗ Escape of water or oil if the home has been left without occupants for 21 days or more unless the water has been switched off at the point of supply
- ✗ Damage or liability arising out of the activities of contractors including any loss, damage or liability as a result of you acting in the capacity of a professional tradesperson
- ✗ The cost of replacing undamaged of 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
- ✗ Any amount over £1,000 for theft from an unattended motor vehicle.



#### Are there any restrictions on cover?

- ! Endorsements shown in your policy schedule may exclude or limit cover
- ! 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
- ! Jewellery, watches, furs, gold, silver, gold/silver plated articles, works of art, paintings and sculptures - limited to 10% of the sum insured and £2,000 for a single item
- ! Contents left in the open limited to £1,000
- ! Theft or attempted theft from garages and outbuildings limited to £2,000

- ✓ Your legal liability as the occupier of, and in the course of letting out, your holiday home for bodily injury to other or damage to their property up to £5,000,000

#### **Accidents to Domestic Staff (if selected)**

- ✓ Your legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the home up to £1,000,000

#### **Emergency Travel (if selected)**

- ✓ Up to two £300 air tickets to the private residence and up to £400 for temporary accommodation if loss or damage results in the private residence becoming uninhabitable – limited to £1,000 any period of insurance

#### **Optional Cover (if selected)**

- Extended accidental damage to buildings cover
- Extended accidental damage to contents cover
- Personal items (such as jewellery and watches) can be included for accidental loss, damage or theft



#### **Where am I covered?**

- ✓ Cover is provided for the home at the risk address shown in the schedule, including outbuildings and garages and its boundaries
- ✓ If you have taken out optional cover for Personal Items they are covered within the geographical limits shown in the schedule
- ✓ Cover for accidents to domestic staff covers accidents anywhere in the world



#### **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 home is used or take in lodgers, tenants or paying guests;
  - you plan to leave the home unfurnished or unoccupied for more than 21 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 comply with any additional terms and conditions agreed and shown in your policy schedule
- 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