

# Home Insurance

## Insurance Product Information Document



**Company:** Intelligent Advisory Services Limited trading as Intelligent Insurance. Authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 624474). Registered in England and Wales. Registration number: 07839423. 4 Lakeside, Headlands Business Park, Salisbury Road, Ringwood, Hampshire, BH24 3PB.

**Product:** Intelligent Insurance - Contents Insurance

This is a summary of the key information relating to the standard Policy and does not form part of the contract between us. It has not been personalised to your specific circumstances or individual needs. Complete pre-contract and contractual information about the product can be found in your policy documents.

Please take the time to carefully check your documentation which includes the policy booklet, statement of fact, schedule and terms of business. Particular attention should be given to the schedule which shows the limits of cover, applicable excesses and any restrictions/exclusions of cover by endorsements.

### What is this type of insurance?

This is a Home Insurance policy designed to provide cover for loss of, or damage to your contents.



#### What is insured?

Loss or damage caused by:

- ✓ fire, smoke (not arising from things that happen gradually), explosion, lightning or earthquake
- ✓ riot, civil commotion and labour or political disturbances and strikes
- ✓ malicious damage
- ✓ being hit by: aircraft or other flying devices, or anything dropped from them; vehicles or trains; falling aerials or masts; falling trees or branches; or animals
- ✓ storm, flood or weight of snow
- ✓ subsidence or ground heave of the site the Buildings stand on, landslip
- ✓ escape of water from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, fridge, freezer or water bed
- ✓ theft or attempted theft
- ✓ escape of oil from a fixed, domestic, oil-fired heating system

Also included:

- ✓ accidental loss of metered water or oil in domestic heating systems
- ✓ damage to food in any refrigerator or deep freezer
- ✓ replacement locks and keys
- ✓ alternative accommodation or tenant's rent liability
- ✓ occupiers and personal liability, unpaid damages, liability for domestic employees and tenants liability

Optional cover: Accidental damage

extended protection for accidents such as  
- spills & stains



#### What is not insured?

Loss or damage:

- ✗ caused by wear, tear or gradual deterioration
- ✗ that occurred prior to the commencement of the policy
- ✗ caused by vermin, insects, pets or domesticated animals
- ✗ caused by dishonest, wilful or deliberate acts
- ✗ loss or damage arising from leaks from swimming pools, fixed hot tubs, jacuzzis or fixed spas

General exceptions:

- ✗ business equipment unless stated
- ✗ any motor vehicle or craft, or caravan
- ✗ animals
- ✗ growing trees, growing shrubs or growing plants



#### Are there any restrictions on cover?

- ! you are only covered up to the maximum claims limits shown on your schedule
- ! you will be responsible for any applicable excesses as stated in your schedule
- ! any exclusions or restrictions shown by endorsements in your schedule

Optional cover: Accidental damage

- ! loss or damage arising from leaks from swimming pools, fixed hot tubs, fixed jacuzzis or fixed spas



## What is insured? (continued)

Optional cover: High risk property and specified contents in the home only and/ or in and away from home (If worth more than £2000 they must be specified on your policy)

Optional cover: Loss or damage to personal belongings covers your personal possessions you take with you while away from the home, see your Schedule for limits that apply

Optional cover: Pedal cycles in and away from the home covers your bikes and their accessories in and away from home



## Are there any restrictions on cover?

! Optional cover: Loss or damage to personal belongings a £1000 limit to money and credit cards applies

! Optional cover: Pedal cycles in and away from the home theft or attempted theft of a pedal cycle when left in a public place without being secured by a chain and padlock or other equivalent lock, to a permanent structure or motor vehicle



## Where am I covered?

✓ The product provides cover in the United Kingdom, the Channel Islands and the Isle of Man.



## What are my obligations?

- To act honestly and ensure all the information provided by you is accurate and complete
- To notify us as soon as possible of any changes to the information set out in the statement of fact or schedule
- To carefully check your documentation and notify us of any omissions or inaccuracies
- To comply with any endorsements on your schedule
- To maintain the property in a good state of repair
- To notify the insurer as soon as possible in the event of a claim
- To ensure that the sums insured represent the full reinstatement value
- To avoid or limit any loss, damage, accident or injury
- To pay the premium when due



## When and how do I pay?

- You can pay your policy premium as a one-off payment by debit/credit card or, where shown, by monthly Direct Debit instalments.



## When does the cover start and end?

- This is an annual policy and the period of insurance is stated on your policy schedule



## How do I cancel the contract?

You may cancel your policy at any time by telling us by email, telephone or in writing.

☎ 03333 11 11 10 ✉ [contactus@intelligentinsurance.co.uk](mailto:contactus@intelligentinsurance.co.uk) 📍 4 Lakeside, Headlands Business Park, Salisbury Road, Ringwood Hampshire, BH24 3PB

Refer to the Policy Booklet for cancellation conditions and the Terms of Business document for cancellation fees.