

# Home Insurance

## Insurance Product Information Document

Company: ETA Services Ltd

Product: Home Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

### What is this type of Insurance?

This cover will reimburse the policyholder for losses or damages to an individual's house and to assets in the home. It also provides liability coverage against accidents in the home or on the property.



#### What is insured?

##### Contents cover

- ✓ Up to £50k of cover for loss or damage
- ✓ Personal effects
- ✓ Up to £10k of cover for valuables
- ✓ Alternative accommodation
- ✓ Office equipment
- ✓ Visitors personal effects
- ✓ Additional cover for weddings, birthday and religious festival
- ✓ Garden cover
- ✓ Public liability
- ✓ Contents temporarily removed

##### Buildings cover

- ✓ Up to £500k of cover for loss or damage to the building
- ✓ Alternative accommodation
- ✓ Glass and fixtures
- ✓ Public liability
- ✓ Replacement locks and keys



#### What is not insured?

##### Contents cover

- ✗ Loss or damage whilst your home is unoccupied for 30 days or more
- ✗ Theft or attempted theft by any person lawfully on the property
- ✗ Loss or damage caused by electrical or mechanical breakdown to desk-top computers, audio, hi-fi, televisions or telecommunication equipment
- ✗ Losses from personal money or credit cards not reported to the police within 24 hours of discovery of loss
- ✗ Any loss of personal money or credit card because of unauthorised use by a member of your family or a person residing with you

##### Buildings cover

- ✗ Loss or damage whilst the buildings are unoccupied for 30 days or more
- ✗ Loss or damage to any external plumbing caused by freezing or bursting
- ✗ Loss or damage to any plumbing caused by corrosion, wear and tear or rust
- ✗ Claims for subsidence, landslip or heave caused by structural repairs, alterations, demolitions or extensions
- ✗ Claims for damage to underground pipes, tanks or tables due to wear and tear or gradual deterioration



#### Are there any restrictions on cover?

- ! You must notify us prior to the start or any conversions, alterations or extensions being carried out on the insured property
- ! For homes that fall within certain postcodes, a minimum level of security must be fitted to comply with this policy
- ! You must notify us of any changes that may affect your policy.



## Where am I covered?

- ✓ This policy provides full cover within Britain.



## What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium yearly, or in rolling monthly instalments.



## When does the cover start and end?

The period of cover you have selected will be shown on your policy schedule.



## How do I cancel the contract?

If you decide for any reason that this policy does not meet your needs, and you notify us within 14 days, you will receive a full refund unless a claim has been made. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.