

PLAYLE-RUSSELL (SPECIAL RISKS) LTD

Insurance Product Information Document

Company: Registered in England No 3779860.
Authorised and regulated by the Financial
Conduct Authority No. 300864

Product: Capital Premier
Home Insurance

This document provides a summary of the cover, exclusions and restrictions. **It is not personalised to your individual selections.** The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and/or contents and to pay for your liability to other people following accidents. **Cover may also vary based on the information you have provided to us.**



What is insured?

Cover for your home (if selected):

Buildings, Contents, Fine Art, Antiques & Valuables and liabilities.

- ✓ Physical loss or damage to the buildings.
- ✓ Worldwide cover for your contents, fine art antiques and Valuables.
- ✓ Alternative accommodation if your home cannot be lived in following insured damage up to 25% of the buildings/contents sum insured.
- ✓ Sourcing domestic water which causes damage to your home or contents, up to £10,000.
- ✓ Loss of metered water up to £10,000.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ Loss or damage caused by storm flood or weight of snow to fences and hedges.
- ✗ Loss or damage caused by a rise in the water table.
- ✗ Loss or damage caused by theft, vandalism, malicious damage or accidental damage while the home is unoccupied for more than 30 consecutive days unless we agree cover.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
 - endorsements may apply to your policy. These will be shown in your schedule and policy documents.
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IF YOUR PROPERTY IS THATCHED (Full conditions are shown in the policy wording under thatch warranties & conditions):

- ! Chimney condition – must be cleaned and maintained during the period of insurance
- ! Spark arrester (if present) condition - must be cleaned and maintained during the period of insurance
- ! Fire condition – safe distances for bonfires and barbecues at the home apply
- ! Naked flame condition – safe distances for flames or tools to be used near thatch
- ! Smoke detector condition - a working smoke detector must be fitted on each floor of the home
- ! Electrical condition – Electricians must be inspected every 10 years and recommendations carried out



Where am I covered?

Buildings, Contents, Fine Art, Antiques, Valuables and Liabilities

- ✓ Your home buildings you are insuring in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your schedule. .
- ✓ Your contents, fine art, antiques, valuables and personal liabilities 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 or your broker of you becoming aware of any inaccuracies or changes in the information you have provided , whether happening before or during the period of insurance.
- You must tell us or your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell us or your broker before you start any conversions, extensions or other structural work to the buildings. You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair. You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “Cancelling This Insurance” section of the policy document.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



When and how do I pay?

We or 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?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting us or your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.