

Holiday Home Insurance

Insurance Product Information Document



Company : My Holiday Home Insurance

Product: UK Holiday Home Insurance

My Holiday Home Insurance is a trading name of Assist Insurance Services Limited. Registered in England and Wales 5486663. Registered Office: Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ. Assist Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Financial Services Register number 435530.

This document provides a summary of the key information relating to this Holiday Home Insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions provided in the full policy documentation.

What is this type of insurance?

This is a Holiday Home buildings and contents insurance policy. It is designed to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics and personal belongings whilst in your home.

What is insured?

For a full list of what is covered, please refer to the Policy Documentation

Buildings and Contents

- ✓ Cover for loss or damage to your buildings and contents caused by certain events such as fire, storm, flood, theft, escape of water, impact, malicious damage and vandalism.
- ✓ Alternative Accommodation or loss of rent up to 20% of the Buildings and Contents.

Buildings

- ✓ Cover for damage caused to the Buildings by Subsidence.

Contents

- ✓ Power Surge – up to £5,000.
- ✓ Garden furniture in the garden – up to £3,000.
- ✓ Fatal Injury to you at the premises caused by burglars or fire up to £10,000.
- ✓ **Legal Liability** - up to £5,000,000.
- ✓ **Accidents to domestic staff** – up to £5,000,000.
- ✓ **Theft of contents from outbuildings** - up to £3000 or 3% of the contents sum insured (whichever is the greater).

Optional covers

- Accidental Damage to Buildings and Contents. Which protects against sudden, unintentional and unexpected visible damage such as putting your foot through your ceiling when in your loft or a nail through a pipe.
- Theft & Malicious damage cover whilst the property is lent or let (subject to a limit of £2500 for any single item or set).
- Cover for Sports Equipment and Pedal cycles in and away from the Holiday Home.

What is not insured?

For a full list of what is covered, please refer to the Policy Documentation

- ✗ Any loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Loss or damage caused deliberately or maliciously by you, your family or domestic staff when lawfully in the property.
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Theft and/or Malicious damage by tenants/guests unless your policy schedule shows Theft & Malicious Damage whilst Let is included.
- ✗ Any claims related to war, radioactivity, sonic bangs, pollution, computer hardware or software failure, computer viruses or terrorism.
- ✗ Loss or damage caused by mechanical or electrical breakdown.
- ✗ Loss or Damage whilst the buildings are undergoing any work or renovation.

Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Documentation

- ! When the home is left unoccupied in the winter (not slept in for a period in excess of 48 consecutive hours) a Winter Unoccupied Clause will apply restricting cover
- ! When the home is left vacant (not furnished for immediate holiday use) a Vacant Clause will apply restricting cover.
- ! All individual items of a matching set, suite or carpet are treated as a single item. The Insurer will not pay for the cost of replacing or changing undamaged items.



Where am I covered?

- ✓ We can provide cover for properties in Great Britain, Northern Ireland, the Isle of Man & the Channel Islands. Once quoted you will only be covered for loss, damage or liability arising at the risk address noted on your policy schedule.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must act to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay your premium to Assist Insurance Services Limited either all at once by credit / debit card or cheque. Alternatively, you can choose to spread your payment over monthly direct debits.



When does the cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The start and end dates of your cover will be as shown in your policy documentation.



How do I cancel the contract?

If you wish to cancel your policy you should contact us either by telephone on 01604 946787, by email at info@assistinsurance.co.uk or in writing to Assist Insurance Services Limited, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

- If cancelled **within 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, the premium will be refunded in full.
- If cancelled **outside of 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, you will be entitled to a refund of any premium paid, minus a deduction for the time for which you have been covered and an additional insurer charge of 15% of the total premium. This would be subject to the addition of a £10 cancellation fee plus insurance premium tax.