

Home Insurance

Insurance Product Information Document

Company: Bspoke Underwriting Limited who is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by SiriusPoint International Insurance Corporation, UK establishment number BR002760 who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 202912.

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information, can be found in your policy documentation.

What is this type of insurance?

Your buildings Insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings sum insured is shown on your schedule.



What is insured?

- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water, theft and subsidence.
- ✓ Loss of rent or alternative accommodation cover up to 10% of building sum insured.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Loss or theft of keys and accidental damage to the locks of outside doors at your home.
- ✓ Accidental damage to cables and underground tanks which provide services to and from your home.
- ✓ Damage caused by the emergency services.
- ✓ Trace and accessing leaks cover up to £5,000.
- ✓ Accidental breakage of glass and sanitary fittings.

Optional cover you may have chosen

Accidental damage
Buildings pairs sets and suites.
Garden cover



What is not insured?

- ✗ General maintenance, wear and tear
- ✗ Storm or flood damage to fences, hedges or gates



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied or unfurnished for more than 60 days in a row you won't be covered for:
 - Escape of water or oil
 - Freezing of water and oil leaking from pipes or tanks.
 - Riot or Malicious damage.
 - Theft or attempted theft.
 - Fixed glass and sanitary fittings
- ! If you have tenants in your home, you won't be covered for the following caused by paying guests or tenants:
 - Malicious damage or vandalism.
 - Theft or attempted theft.



Where am I covered?

- ✓ The produce provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



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 proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your Policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.