

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323).

Product: Police Mutual Home Contents Insurance

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 contents insurance covers your contents & personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The Contents sum insured is shown on your schedule.



What is insured?

- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Accidental damage to televisions and audio equipment.
- ✓ Accidental breakage of glass and mirrors.
- ✓ Alternative accommodation cover up to £20,000.
- ✓ Theft from outbuildings cover up to £5,000.
- ✓ Accidental loss of heating fuel or metered water up to £5,000.
- ✓ Contents in the open cover up to £2,000.
- ✓ Reinstating deeds cover up to £2,500.
- ✓ Occupiers and Personal liability cover up to £2,000,000.
- ✓ Digital downloads up to £1,000.
- ✓ Loss or damage to shopping in transit cover up to £500.
- ✓ Replacement door and window locks
- ✓ Visitors personal belongings £1,000.
- ✓ Freezer food cover up to £2,500.
- ✓ Temporary Removal cover up to £5,000.
- ✓ Tenants liability cover up to £20,000.
- ✓ Emergency access.
- ✓ Loss or damage when transporting your wheelchair cover up to £500.
- ✓ Re-landscaping your garden after insured damage up to £2,500.
- ✓ Trauma cover following a violent crime cover up to £15,000.

Optional cover you may have chosen

Accidental damage
Personal Belongings
Contents pairs sets and suites
Sports package



What is not insured?

- × General maintenance, wear and tear.



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied for more than 60 days in a row you won't be covered for:
 - Escape of oil from pipes, tanks or heating systems.
 - Malicious damage or vandalism.
 - Theft or attempted theft
- ! If your home is left unoccupied or unfurnished for more than 60 days in a row you won't be covered for:
 - Contents in the open
 - Water escaping from tanks, pipes or heating systems.
- ! If you have tenants in your home, you won't be covered for theft, malicious damage or vandalism caused by paying guests or tenants.



Where am I covered?

- ✓ The product provides cover for the contents 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 premiums can be paid by debit card, credit card or cheque. Monthly instalments can only be paid 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.