

# Home Insurance

## Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Select & Protect Home Insurance

Bspoke Underwriting Ltd 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 by the Prudential Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 202912.

This is a summary of the Select & Protect Home Insurance policy, intended to quickly give you an understanding of the product. This summary does not contain all details of the cover and we recommend that you carefully read the policy booklet and policy schedule together. Please call us on 0345 345 6800 if you have any queries.

### 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.

Your contents insurance covers your contents within the property, i.e. household goods and clothing in the home.

Either buildings or contents must be selected to have cover with Select & Protect.



### What is insured?

#### Buildings (if selected)

- ✓ Protects the home and permanently fixed features
- ✓ Damage caused by fire, lightning, explosion, earthquake
- ✓ Alternative accommodation up to £40,000
- ✓ Legal liability up to £2,000,000

#### Core Contents (if selected)

- ✓ Protects the things you keep in the home, you use to furnish the home and which normally stay at home
- ✓ Covers clothing whilst it is in the home
- ✓ If specified, High Risk Items such as clocks, paintings, works of art, stamp and coin collections

#### Optional Cover you may have chosen

- Personal Items
- Technology and Entertainment Cover
- Garden Cover
- Pedal Cycle Cover
- Home Emergency Cover
- Legal Expenses Cover



### What is not insured?

#### Buildings (if selected)

- ✗ Mobile Homes
- ✗ Aerials or satellite receiving equipment
- ✗ Damage to the appliance or system from which the water or oil escapes from
- ✗ Loss or damage by any process of repair or restoration

#### Core Contents (if selected)

- ✗ Motor vehicles and mechanically assisted vehicles
- ✗ Items covered by any of the below modules



## 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 the period of time shown in your policy wording, you won't be covered for:
  - Escape of water or oil.
  - Freezing of water and oil pipes or tanks.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
  - Accidental breakage of drains and pipes and accidental damage to cables and underground tanks.
- ! If you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism.
  - Theft or attempted theft unless force and violence has been used to get into or out of your home.



## Where am I covered?

Buildings, Core-Contents and Garden cover are covered within the home. All other modules include cover within the British Isles, or temporarily outside the British Isles for up to 60 days.



## What are my obligations?

- Claims should be made promptly after you become aware of damage or loss
- Advise us of changes that may arise throughout the period of cover



## When and how do I pay?

You have the option of paying one annual payment or in 10/12 monthly instalments



## When does the cover start and end?

Please refer to your schedule of insurance.



## How do I cancel the contract?

Please call 0345 345 6800 to cancel your policy. If you cancel within 14 days of receiving your documents and you haven't made a claim, we will refund your premium in full.