Home Insurance

Insurance Product Information Document

Company: Utility Warehouse Limited

Product: Home Insurance

Utility Warehouse is authorised and regulated by the FCA, registration: 766672. Registered in the UK.

This document is a summary of the key information relating to this policy. For complete pre-contractual and contractual information on the product, see the Policy Wording & your Policy Schedule.

What is this type of Insurance?

Utility Warehouse will arrange cover for your home buildings and/or contents, that protects you against loss or damage relating to your home and/or the items contained in the home. Optionally, you can also choose to protect yourself against loss or damage to items outside the home, such as your watches, jewellery, pedal cycles and other valuables. Further optional covers include legal expenses and home emergency cover.

What is insured?

Buildings – up to £1,000,000 (if selected, see Schedule)

- ✓ Damage to your buildings by specific causes including fire, storm, flood, theft, attempted theft, subsidence, landslip or ground heave.
- ✓ Your liability as a property owner.
- ✓ Escape of water or domestic heating fuel.
- ✓ Alternative accommodation.
- ✓ Emergency entry.
- ✓ Lock replacement.
- ✓ Collision or impact involving a vehicle, aircraft, falling tree, lamppost or telegraph pole
- ✓ Falling aerials
- ✓ Malicious acts
- ✓ Protection for when selling your home, and for professional fees and other costs
- ✓ Cables, pipes and tanks
- ✓ Accidental damage to ceramic hobs, fixed glass, solar panels and sanitary fixtures
- ✓ Riot, civil commotions and other specified disturbances

Optional: Accidental damage

Contents – up to £80,000 (if selected, see Schedule)

- ✓ Loss or damage to your contents by specific clauses including fire, storm, flood, escape of water and theft
- ✓ Alternative accommodation
- ✓ Pedal cycles within the home
- ✓ Contents in the open
- ✓ Credit cards
- ✓ Personal money
- ✓ Deterioration of food
- ✓ Escape of water or domestic heating fuel
- ✓ Business equipment
- ✓ Lock replacement

Optional: Accidental damage

Additional covers (if selected, see Schedule)

Personal possessions: protection for loss or damage to certain items when you take these possessions outside of your home.

Pedal cycles (outside the home): protection for loss or damage to your bicycle when you use it outside of the home.

Home emergency: various home emergencies relating to plumbing, electrics, water supply, drainage, central heating, gas supply, lost keys, roofing and pests.

Legal expenses: various legal expenses including personal injury, consumer disputes, home rights, taxation, employment, criminal prosecution, education, probate, jury service, identity theft, social media defamation, home sale/purchase and debt/bankruptcy advice.

Important: Covers will only apply if you have selected them and they are shown in your Schedule.

What is not insured?

- × Any amount above the policy limits as shown in the policy schedule
- × The policy excesses shown on your Schedule
- × Exclusions, as indicated in your Policy Wording
- × Where your home is unoccupied for more than 60 days, unless indicated when taking out the policy, or where we have been notified in advance and have updated the terms of your policy.
- × Wear and tear, rot, or any damage that happens gradually over time
- × Any claim arising from your deliberate act, omission or misrepresentation
- × Storm or flood damage caused by rising ground water levels or frost.
- × Replacing undamaged items that form part of a set or suite.
- × General or routine maintenance

Are there restrictions on cover?

- ! Any endorsements as shown on the policy schedule
- ! Any property owned or used for business purposes, unless this has been declared when taking out the policy, or where we have been notified in advance and have updated the terms of your policy.
- ! Any pedal cycles with a value of more than £750 must be specified on the policy.
- ! Excesses, monetary limits and exclusions exclude certain types of loss or damage, see the Policy Wording and your Policy Schedule.

Where am I covered?

- ✓ **Buildings Cover:** At the insured address shown on your policy Schedule
- ✓ **Contents Cover:** All household goods and high risk items that are kept at the insured address shown on your policy Schedule

If selected: Personal possessions cover: while temporarily removed from your home in the UK, and for up to 60 days anywhere else in the world.

What are my obligations?

- ✓ You must provide accurate information when taking out your policy and inform us of any changes in your circumstances, to ensure that your policy is accurate
- ✓ You must take reasonable care to give us complete and accurate answers to any questions we ask, whether you are taking out, renewing or making changes to your policy.
- ✓ In the event of a claim event, take reasonable care to minimise the damage (e.g. in event of an escape of water claim, if safe to do so, turn off the water supply), and contact us as soon as possible on the claims number specified on your policy Schedule.
- ✓ To comply with the Utility Warehouse Terms & Conditions (uwdc.co.uk/terms), and all terms of the policy
- ✓ To keep your home in good condition

When and how do I pay?

This policy is paid monthly, by Direct Debit. We apply no charge for this facility (0% APR).

When does the cover start and end?

Your cover is in place for a period of 12 months, and will renew automatically until cancelled. Your cover start & expiry dates are indicated on your Policy Schedule.

How do I cancel the contract?

You can cancel at any time. Our cancellation fees are detailed in our Terms of Business. To cancel, call our Insurance team on **0333 777 0 221**

Important Information

Making a claim

(1) Check your policy schedule and policy booklet to ensure you have the right cover. To help us locate your policy, please have your policy number to hand.

(2) Call us – see your personalised **Policy Schedule** for your claims number.

(3) We'll get it sorted – our team will work through your claim, and do our best to get everything fixed up as quickly as possible. All building repairs by our network of suppliers carry a 12 month guarantee for quality of workmanship.

Something not quite right ?

This insurance is administered on your behalf by Utility Warehouse.

We hope that you are extremely happy with your Home Insurance Policy, but we do recognise that from time to time things can go wrong.

If you have a complaint about your insurer, please contact your insurer directly. Their contact details can be found on your policy schedule.

If you have a complaint about the content of your policy, or any aspect of the way the policy was sold to you or administered for you, please contact the Home Insurance team at Utility Warehouse who administered your policy for you.

Telephone: 0333 777 0 225
Email: insuranceteam@uw.co.uk
In writing to: Insurance Complaints, Utility Warehouse, Merit House, London, NW9 5AB

If you are not satisfied with the outcome of your complaint, then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of the final response to your complaint. You will be reminded of any time limits in final response letters.

In writing to: Financial Ombudsman Service, (Insurance Division), Exchange Tower, Harbour Exchange Square, London, E14 9SR
Telephone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk