

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: Asda Standard Home Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product 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 of insurance.

Your contents insurance covers your contents and 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 of insurance.



What is insured?

Buildings (if selected)

- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Alternative accommodation cover up to £40,000.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Locks and keys cover up to £750.
- ✓ Legal fees to remove squatters.
- ✓ Damage caused by the emergency services cover up to £1,000.

Contents (if selected)

- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Visitors' contents cover up to £500.
- ✓ Office equipment and furniture cover up to £5,000.
- ✓ Replacing deeds and documents cover up to £2,500.
- ✓ Weddings, birthdays, religious festival increase cover up to £3,000.
- ✓ Freezer food cover up to £1,000.
- ✓ Temporary removal cover up to £20,000.
- ✓ Contents in the open cover up to £750.
- ✓ Alternative accommodation cover up to £10,000.
- ✓ Occupiers' and Personal liability cover up to £2,000,000.
- ✓ Theft from outbuildings, sheds or garages cover up to £2,000.

Optional cover you may have chosen:

- Accidental damage
- Personal items.
- Technology and entertainment.
- Garden contents.
- Pedal cycles.
- Home emergency assistance.
- Legal expenses cover.



What is not insured?

Buildings (if selected)

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

Contents (if selected)

- X General maintenance, wear and tear.
- X You are not covered for any technology or entertainment items such as TVs, cameras and laptops in or away from your home unless this option has been selected.
- X Any personal items such as jewellery, watches, money, credit cards, camping equipment and other items you normally wear or carry unless this option has been selected.
- X Any contents that are designed for use in the garden unless this option is selected.



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?

- ✓ The product provides cover for the buildings and 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 credit or debit card. Monthly instalments can only be paid by Direct Debit.



When does the cover start and end?

Please refer to your schedule of insurance.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number within your policy documents or on our website.