

# Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.

Product: Holiday Home Insurance Buildings & Contents Combined

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule, endorsements, and certificate.

# HAVEN

# INSURANCE

This is a summary of what you can expect from your Home Insurance Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

## What is this type of Insurance?

This is a consumer contract providing household insurance for your unoccupied holiday home and its contents. This means your holiday home is covered against the following perils; fire, lightning, earthquake, explosion, flood, storm, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism and escape of water.



### What is insured?

- ✓ Legal liability as owner of your holiday home up to £2 million.
- ✓ Legal liability as occupier of your holiday home up to £2 million.

#### Cover for your buildings

##### Sum insured £xx

- ✓ Loss or damage to your holiday home, permanent fixtures and fittings and any garages or outbuildings.
- ✓ Trace & access cover up to £10,000 to identify the cause of a leak or escape of water.
- ✓ Lock & keys replacement for safes, alarms and external doors in the holiday home following a theft, or loss of keys, up to £750.
- ✓ Cover for a buyer when selling your holiday home from the exchange of contracts up to the date of completion, or when the policy ends, whichever is sooner.
- ✓ Emergency access damage up to £10,000 for garden and £7,500 for buildings.
- ✓ Clerical business use.
- ✓ Loss of metered oil or water up to £1,000.

#### Cover for your holiday home contents

##### Sum insured £xx

- ✓ Loss or damage to your holiday home contents.
- ✓ The cost of replacing food in the freezer in your holiday home that has been spoilt by an accidental change in temperature in your freezer up to a maximum of £750.
- ✓ Cover is increased by £5,000 for special occasions, as per the policy wording.
- ✓ Visitors' personal belongings up to £1,000 in your holiday home.
- ✓ Employer's liability for resident domestic employees up to £5 million.
- ✓ Temporary removal for up to 20% of the contents sum insured or up to a maximum of £10,000 up to a maximum of 90 days, within British Isles. Students contents up to a maximum of £5,000, £500 for any one item.
- ✓ Theft from an outbuilding, garage or shed.
- ✓ Loss of metered water up to £5,000.
- ✓ Loss of metered oil up to £2,000.
- ✓ Emergency access damage up to £1,000.
- ✓ Lock & keys replacement for safes, alarms and external doors in the home following a theft or loss of keys, up to £750.



### What is not insured?

- ✗ Loss or damage when your holiday home is used by anyone other than your family or friends.
- ✗ Damage to hedges, fences or gates caused by flood or storm.
- ✗ Loss or damage to solid floors caused by subsidence, unless the walls of the holiday home are damaged at the same time by the same cause.
- ✗ Escape of water caused by subsidence, heave or landslip.
- ✗ Alternative accommodation costs.
- ✗ Existing and deliberate damage.
- ✗ Loss of value.
- ✗ Loss, damage or liability due to poor design or construction, or from building works with a contractor.
- ✗ Mechanical failure or electronic breakdown.
- ✗ Indirect loss or damage.
- ✗ Maintenance, or anything that happens gradually.
- ✗ Electronic data and malfunction or failure of computer equipment.
- ✗ Loss of profit or business interruption.
- ✗ Non-clerical business use.
- ✗ Damage or loss as a result of substance misuse or any illegal activity.
- ✗ Money and credit cards in the holiday home.
- ✗ Contents in the open.
- ✗ High risk items, as defined in your policy wording.
- ✗ Title deeds and documents.
- ✗ Policy excesses.
- ✗ Alternative accommodation.
- ✗ Loss, damage, liability, cost or expense arising from rot, radiation, war, terrorism, sonic bangs, financial sanctions, confiscation, pollution, aviation, explosives or ammunition.



### Are there any restrictions on cover?

- ! You are only covered for loss or damage resulting from fire, lightning, earthquake, explosion, flood, storm, weight of snow, impact, subsidence, theft or attempted theft, riot, malicious damage, vandalism, escape of water and accidental damage.



## Where am I covered?

You are covered at the risk address shown on your schedule. This includes garages, outbuildings and sheds built on a permanent foundation within 400 metres of the land belonging to your holiday home and used for domestic and clerical business purposes only, unless otherwise agreed by us. Temporary removal of contents is covered within the UK subject to the limits, terms and conditions within the policy wording.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions, exclusions or endorsements.

### Once you have purchased the policy

- Check your statement of fact and schedule are correct.
- Provide any documents requested, this may be information relating to the property history, valuations or no claims bonus.
- Take all reasonable care and attention to limit loss, damage or injury.
- Comply with any policy terms, conditions and endorsements specified on the schedule.

### During the policy

- Let us know if there are any changes in circumstances which may affect the policy, including but not limited to; moving house, having work carried out at the property, your home becoming occupied, any increase in the value of your contents or in the rebuilding cost of your home.
- Remove all high risk items from the property, as defined within the policy wording.
- Ensure all existing security is put into operation and maintained.
- Ensure the property is checked and inspected internally on a weekly basis.
- Switch off and drain the water system, except where you have a central heating system as detailed within the endorsements.
- Switch off electricity and gas supplies unless you rely on these for an intruder alarm or central heating system.
- Hot water pipes and tanks should be adequately insulated.
- Loft access must be left open if the heating is left on.
- Buildings must be kept in a good state of repair.

### In the event of a claim

- Check your summary of limits and schedule to make sure you are covered before you register a claim.
- Take all reasonable care to retrieve any lost or stolen property.
- Notify the claims department as soon as possible, and in any event within a maximum of 7 days.
- Provide your details, as well as a crime reference number if applicable.
- Keep any damaged items for inspection to be carried out.
- Take reasonable steps to prevent further damage or loss to your home and its contents.
- Pay any excesses applicable to the policy.



## When and how do I pay?

The premium can be paid in full by credit or debit card as a one-off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit on annual policies.



## When does my policy start and end?

Please refer to your most recent policy certificate for the policy start and end date.



## How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker. Cancellation after the 'cooling-off' period may be subject to broker administration fees.

If no claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made by you or a third party, you will not be entitled to a refund and the full outstanding premium will be due.