

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: Home Insurance Buildings Cover

Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, these documents should be read in conjunction with your policy schedule, and endorsements.

This is a summary of what you can expect from your Home Insurance Policy underwritten by Haven Insurance.

What is this type of Insurance?

This is a consumer contract providing household insurance for your home buildings. This means your buildings are covered against the following perils: Fire, lightning, explosion, earthquake and smoke damage, flood, storm, weight of snow, escape of water or oil, theft or attempted theft, riot, vandalism, malicious acts, impact, subsidence, landslip, or heave. Please refer to your policy schedule for the buildings sum insured.



What is insured?

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

Cover for your buildings:

- ✓ Loss or damage to permanent fixtures and fittings and any garages or outbuildings.
- ✓ Trace & access cover up to £10,000 to identify the cause of a water or oil leak inside your home.
- ✓ Lock & keys replacement for safes, alarms and external doors in your home following a theft or loss of keys, up to £750.
- ✓ Alternative accommodation costs up to 20% of the buildings sum insured but subject to a maximum of £25,000 in any one period of insurance, for you and your family, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Ground rent and/or rent You would have received from lodgers which you still need to pay as the occupier of your home up to a maximum of £500, if loss or damage arising from an insured peril means you can no longer live in your home.
- ✓ Cover for a buyer when selling your 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.
- ✓ Trees and shrubs up to a maximum of £1,000.
- ✓ Loss of metered oil or water up to a maximum of £1,000.



What is not insured?

- ✗ Loss or damage when your home is let to anyone other than your family, as defined within the policy wording.
- ✗ Loss or damage to solid floors caused by subsidence, unless the walls of your home are damaged at the same time by the same cause.
- ✗ Existing and deliberate damage.
- ✗ Accidental damage when your home is unoccupied for more than 40 consecutive days.
- ✗ Loss of value.
- ✗ Loss, damage or liability due to poor design or construction, or from building works with a contractor.
- ✗ Damage to hedges, fences or gates caused by flood or storm.
- ✗ Escape of water caused by subsidence, heave or landslip.
- ✗ Maintenance, or anything that happens gradually.
- ✗ Indirect loss or damage.
- ✗ Loss of profit or business interruption.
- ✗ Non-clerical business use.
- ✗ Damage or loss as a result of substance misuse or any illegal activity.
- ✗ Policy excesses.
- ✗ 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?

Optional extras if selected:

- ✓ Buildings full accidental damage and breakage: accidental damage to underground drains, pipes and cables providing a service to and from your home, for which you are legally responsible. Accidental breakage to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of your home. Full accidental damage to your buildings up to a maximum of £1,000 to break into, repair and backfill an underground pipe where you have tried, unsuccessfully, to clear a blockage using a professional method such as rodding.



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 home and used for domestic and clerical business purposes only, unless otherwise agreed by us.



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 unoccupied, or an increase in the rebuilding cost of your home.

In the event of a claim

- Check your summary of limits and schedule to make sure you are covered before you register a claim.
- 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.
- Take reasonable steps to prevent further damage or loss to your home.
- 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 any outstanding premium will be due.