

# Home Insurance

## Insurance Product Information Document

Company: Aviva, RSA

Product: Select & Protect Essentials

Select & Protect, 1st Floor Maitland House, Warrior Square, Southend on Sea, SS1 2JY. Select & Protect is a trading name of Hood Group Ltd which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 3139744. Your insurer details can be found on your policy schedule.

This is a summary of the Select & Protect Essentials 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 following an insured loss.
- ✓ Legal liability up to £1,000,000

##### 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
- ✓ Contents in outbuildings and in the open

##### Optional Cover you may have chosen

- Home Assistance Plus
- Family Plus Legal Protection



#### What is not insured?

##### Buildings (if selected)

- ✗ Mobile Homes
- ✗ Damage by wet or dry rot
- ✗ The cost of replacing any undamaged items that are a part of a set (other than a pair)
- ✗ Liability as occupier of your home (this can be insured under the contents section)

##### Contents (if selected)

- ✗ Motor vehicles and mechanically assisted vehicles
- ✗ No items used for any business or profession other than business equipment in the home
- ✗ Accidental Damage cover for anything other than damage to fixed glass, sanitary fixtures, cables and underground services only



## 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.
- ! If you have tenants in your home, you won't be covered for:
  - Malicious damage or vandalism caused by the tenants
  - Theft or attempted theft unless force and violence has been used to get into or out of your home.



## Where am I covered?

Contents are covered within the home and when temporarily removed from the home, but within the British Isles.



## 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 will be paying in 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.