

# 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:** The West Brom Building Society Standard Buildings and/or Contents Insurance policy

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information, can be found in your policy documentation.

### What is this type of insurance?

If selected, your Buildings insurance covers not only the physical building, as well as its permanent fixtures and fittings such as fitted kitchens and bathrooms. If you also opt to have contents cover, this covers your contents 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.



### What is insured?

#### Buildings (if selected)

- ✓ Buildings sum insured is £500,000
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Property owners' liability cover up to £2,000,000.
- ✓ Alternative accommodation cover up to £40,000
- ✓ Legal fees to remove squatters cover up to £10,000.
- ✓ Trace and access cover up to £5,000

#### Contents (if selected)

- ✓ Contents sum insured is £50,000
- ✓ Damage to your contents by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Temporary removal and students cover up to £10,000
- ✓ Alternative accommodation cover up to £10,000
- ✓ Money in the home cover up to £1,000
- ✓ Freezer food cover up to £1,000.
- ✓ Theft from garages/outbuildings cover up to £5,000 (not including gardening equipment or furniture unless garden cover has been selected).
- ✓ Theft from unattended vehicles cover up to £1,500.
- ✓ Loss of credit cards cover up to £500.
- ✓ Loss of music, film or other downloads cover up to £2,500.
- ✓ Tenants improvements and liability cover up to £10,000
- ✓ Contents in the garden cover up to £750
- ✓ Clerical business equipment cover up to £3,500.
- ✓ Replacing deeds and documents cover up to £2,500.
- ✓ Visitors personal contents cover up to £500.
- ✓ Occupiers and personal liability cover up to £2,000,000.

#### Buildings and Contents (if selected)

- ✓ Damage caused by the emergency services cover up to £1,000.
- ✓ Replacing locks and keys cover up to £750.

#### Optional cover you may have chosen

- Accidental Damage
- Garden Cover
- Pedal Cycles Cover
- Legal Expenses
- Home Emergency



### What is not insured?

- ✗ General maintenance, wear and tear.
- ✗ No cover for any pedal cycles unless you have taken out the separate Pedal Cycle Cover option.
- ✗ No cover for gardening equipment or garden furniture unless you have taken out the separate Garden Cover option.
- ✗ Storm or flood damage to fences or gates.



### 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 more than 60 days in a row you will not be covered for:
  - Malicious acts or vandalism.
  - Freezing of water and oil pipes or tanks.
  - Escape of water or oil.
  - Theft or attempted theft.
- ! If you have tenants you will not be covered for:
  - Malicious acts or vandalism.
  - Theft or attempted theft.
- ! Valuable items within the home cover up to £7,500.
- ! Valuable items single article limit £1,500.



### Where am I covered?

- ✓ The product provides cover 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 payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



### When does the cover start and end?

Your cover start and end date is found on your policy schedule. These form the term of your policy.



### How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.