

Discount Insurance

Insurance Product Information Document

Discount Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Company: Discount Insurance

Product: Home Insurance

Underwriter: Ageas

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This product covers property owner's against damage to the structure of their home and contents (within the property) caused by fire, smoke, lighting, explosion, theft, impact, earthquake, subsidence, heave, landslip, storm, flood, riot, malicious acts, escape of water from fixed water drainage and heating systems, escape of oil from pipes and tanks, falling trees or branches, falling aerials or satellite equipment.

The excesses which apply can be found in your insurance Certificate.

Optional Family Legal Expenses Insurance can be purchased with this policy.



What is insured?

SECTION 1 - BUILDINGS

- ✓ Damage to the structure of your home by insured perils
- ✓ Rent and Alternative Accommodation if your home is uninhabitable following loss or damage by an insured peril
- ✓ Architects and Surveyor's Fees, the cost of clearing the site and making the building safe
- ✓ Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware
- ✓ Cost of repair following accidental damage by external means to cables, underground pipes or underground tanks
- ✓ Replacement of locks if your keys are stolen or lost
- ✓ Reasonable costs incurred with our consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations
- ✓ Cover for damage to the home or garden caused by forced access by the fire, police or ambulance services as a result of an emergency
- ✓ Public Liability up to £2 million

SECTION 2 - CONTENTS (WITHIN YOUR HOME)

- ✓ Damage to household goods, valuables and belongings including money and credit cards against loss or damage caused by insured perils
- ✓ Temporary removal of contents including contents in student accommodation up to 20% of sums insured
- ✓ Deep Freezer contents
- ✓ Accidental damage to mirrors and glass
- ✓ Accidental damage to audio and audio visual equipment and computer equipment
- ✓ Contents in the garden up to £1000
- ✓ Accidental loss of oil and metered water
- ✓ Reinstatement of title deeds up to £2,500
- ✓ Fatal Accident up to £5,000
- ✓ Accidental damage to contents whilst in transit by Professional Removal Contractors from the home to your new permanent home
- ✓ Loss or damage to food or domestic purchases while being transported from the shops to your home
- ✓ Loss or damage to legally downloaded audio or visual files
- ✓ Personal effects of visitors whilst in your home
- ✓ Office equipment and furniture used by you or your family for clerical business or professional purposes whilst in your home
- ✓ Personal Liability up to £2 million
- ✓ Legal liability arising from accidents to Domestic Employees

SECTION 3 - EXTRA PROTECTION

- ✓ Cover for your personal effects outside your home within the United Kingdom and anywhere else in the world



What is not insured?

SECTION 1 - BUILDINGS

- ✗ Damage by wet or dry rot
- ✗ Loss or damage due to any gradually operating cause
- ✗ Loss or damage after the buildings have been unoccupied for more than 60 consecutive days or left unfurnished
- ✗ Malicious Acts, theft or attempted theft by you, your family, paying guests or tenants
- ✗ Loss or damage to fences or gates by storm or flood or by falling trees or branches is excluded
- ✗ Damage to pitch fibre pipes as a result of pressure applied to them
- ✗ Loss or damage to the heating or water system as a result of locating the source of escape of water from fixed domestic water services or heating installations
- ✗ The charging of any electric vehicle that is not situated within the boundary of the home

SECTION 2 - CONTENTS (WITHIN YOUR HOME)

- ✗ Loss or damage after the buildings have been unoccupied for more than 60 consecutive days or left unfurnished
- ✗ Malicious Acts, theft or attempted theft by you, your family, paying guests or tenants
- ✗ Any loss to deep freezer contents if the freezer is more than 10 years old
- ✗ Damage to ceramic hobs fixed to and forming part of the Home
- ✗ Damage to records, tapes, discs or computer software is excluded
- ✗ Damage to audio and audio visual equipment and computer equipment caused by cleaning, fitting repair, adjustment or dismantling of apparatus
- ✗ Damage to flowers, plants, shrubs, trees and any growing matter is excluded unless in pots or containers
- ✗ Accidental Loss of metered water costs recovered from the responsible water authority
- ✗ Damage to articles of a brittle nature unless packed by professional packers
- ✗ Theft of food or domestic purchases from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or glove compartment following forcible entry to a securely locked vehicle
- ✗ Loss arising from the carrying out of any profession, business or employment is excluded
- ✗ Liability arising from any mechanically assisted vehicles
- ✗ Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the home
- ✗ Liability arising from any business or Profession is excluded

SECTION 3 - EXTRA PROTECTION

- ✗ Loss or damage to sports equipment whilst in use
- ✗ Theft of unattended pedal cycles unless in a locked building or attached by a security device to a permanently fixed structure
- ✗ Excludes equipment used for winter and water sports and camping
- ✗ Excludes theft from unattended road vehicles unless in a locked luggage boot, concealed luggage compartment or locked glove compartment following forcible or violent entry or exit
- ✗ Excludes loss or damage caused by domestic pets



Are there any restrictions on cover?

- Policy excesses apply when making a claim
- Rent and Alternative Accommodation maximum of 2 years rent you are responsible for paying or would have received
- Must be servicing the home and legally your responsibility
- Up to £1,000 for breaking into and repairing an underground pipe where it is essential to clear a blockage
- Replacement of locks if your keys are stolen or lost up to £1,000
- Trace and access cover up to £5,000
- Accidental loss of oil and metered water up to £1,500
- Loss or damage to food or domestic purchases whilst being transported from the shops up to £250
- Audio or visual downloads up to £2,500
- Visitors personal effects up to £2,500
- Office equipment and office furniture up to £5,000
- Legal liability arising from accidents to Domestic Employees up to £10 million
- Household goods, valuables and belongings including money up to £750, credit cards up to £1,000
- Valuables inside your home up to 40% of the contents sum insured, up to £2,500 per item
- The maximum amount paid following theft of jewellery or watches from home is £5,000 unless stolen from a fixed locked safe



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.



What are my obligations?

- You must provide honest, accurate and complete information during the whole duration of your contract
- You should notify us immediately of any change in the risk or circumstances that may affect your insurance cover
- In the event of a claim you must notify us as soon as possible
- You and all members of your family permanently residing with you must comply with the terms and conditions of this policy
- You and any person seeking the benefit of this policy must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair



When and how do I pay?

You can pay for your policy as a one off payment via Credit/Debit Card or you can set up a Direct Debit. All Direct Debits are subject to a premium charge and instalments are spread over ten months.



When does the policy start and finish?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the contract?

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a cooling-off period of 14 days, from inception or receipt of your documents, whichever is the later, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within this period is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after the cooling-off period will be subject to a cancellation fee by Discount Insurance. We will retain a proportional premium for time on cover. Please note any administration fees charged for policy set up are non refundable if cancelled after the cooling off period.

To cancel the contract you can either write to us at Discount Insurance, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 847 8000.