

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: Pen Underwriting

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. Full terms and conditions can be found in your policy document. The sections of cover you have bought are shown as operational in your schedule.

What is this type of Insurance?

This product covers property owner's against damage to the buildings and contents.

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



What is insured?

BUILDINGS

- ✓ Loss or damage caused by the insured perils to your home
- ✓ Accidental breakage of fixed glass in windows, fixed sanitary ware and bathroom fitting
- ✓ Accidental damage to underground pipes and cables and costs of locating the source of the damage
- ✓ Alternative accommodation
- ✓ Property Owner's Liability

CONTENTS

- ✓ Loss or damage to the contents in your home by the insured perils
- ✓ Accidental breakage of or damage to fixed glass in furniture, mirrors, hobs and home entertainment equipment including satellite dishes
- ✓ Accidental loss of metered water and oil
- ✓ Accidents to domestic employees
- ✓ Public Liability

PERSONAL POSSESSIONS

- ✓ Loss or damage to personal possessions anywhere in the world

Public Liability

- ✓ Bodily Injury to third party
- ✓ Damage to property
- ✓ Accidents to domestic staff

Personal Accident

- ✓ Accident assault or fire in the home
- ✓ Accident whilst travelling on public service vehicle
- ✓ Assault in the street

Family Legal Expenses (if selected):

- ✓ Personal Injury.
- ✓ Pursuit of financial compensation following an accident
- ✓ Property Infringement.
- ✓ Pursuit of legal action for nuisance or trespass on your property
- ✓ Property Damage.
- ✓ Pursuit of financial compensation for damage to your main



What is not insured?

GENERAL EXCLUSIONS

- ✗ Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution or contamination
- ✗ Pre-existing damage and loss, damage or liability arising from illegal activities
- ✗ Loss or damage occurring after the insured property has been unoccupied or unfurnished for 90 consecutive days or more
- ✗ Damage caused by cyber-attack & damage to electronic data
- ✗ Property primarily used for and liability arising from business purposes
- ✗ Theft or attempted theft, escape of water/oil, damage by malicious persons, breakage of mirrors/glass while the home is unoccupied
- ✗ Replacing locks to a garage

CONTENTS

- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals
- ✗ Damage caused by any gradually operating cause
- ✗ Damage caused (whilst being carried) to audio or visual equipment which is designed to be portable
- ✗ Loss or damage to valuables, money, plants or trees left in the open at the insured property

PERSONAL POSSESSIONS

- ✗ Theft of personal possessions from an unattended motor vehicle, unless the personal possessions are concealed from view and the vehicle is locked
- ✗ Theft from an unlocked hotel room
- ✗ Loss or damage whilst home is unoccupied

Public Liability

- ✗ Legal liability for injury to you
- ✗ For damage to property owned by you

Personal Accident

- ✗ If person is over 75 years old
- ✗ No cover if incident is not reported to us within 14 days of death

What is not insured under Family Legal Expenses

- ✗ No cover where insured incident began to start before you bought this insurance
- ✗ If you fail to give full information or facts to us on a matter material to your claim



Are there any restrictions on cover?

- ! The standard excesses and any increased amount you have agreed to pay apply
- ! 5% of the contents sum insured for any one valuable



Where am I covered?

- ✓ This policy covers you in the United Kingdom
- ✓ Your personal possessions are covered worldwide



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 must at all times keep the sums insured at a level which represents the full value of the property insured
- You must maintain the property insured in good repair; a full list of these requirements is provided in the maintenance guide
- If there has been malicious damage theft or attempted theft, you must also tell the police immediately - incidents involving personal possessions must be reported with 24 hours
- You must maintain the property at a constant temperature of 13°C at all times or turn the water supply off and drain the system



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 nonrefundable 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.