

# 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: UK General

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This cover will pay you for costs incurred should they incur for loss or damage to your buildings and / or your contents.



#### What is insured?

##### BUILDINGS

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental Damage to mirrors & fixed glass
- ✓ Accidental Damage to underground pipes
- ✓ Public Liability
- ✓ **Optional Accidental Damage cover**

##### CONTENTS

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft
- ✓ Collision or impact
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Subsidence, landslip or heave
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Accidental Damage to mirrors & fixed glass
- ✓ Accidental Damage to audio visual items
- ✓ Public Liability
- ✓ **Optional Accidental Damage to home contents**
- ✓ **Optional cycle Insurance**
- ✓ **Optional personal belongings insurance**



#### What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess you have chosen in addition to any additional excess we have quoted.



#### Are there any restrictions on cover?

- ! Your property must be of standard construction, that is, made of brick, stone or concrete and have a slate, tile, metal or concrete roof
- ! The property must be a private house or flat used for domestic purposes only and occupied by you and your family as your main residence
- ! The property must not be under going any significant restoration, refurbishment or other building works
- ! To your knowledge your home must not have been affected by subsidence or structural movement and is not in an area subject to subsidence
- ! The property must not be used for business purposes other than paperwork, telephone calls, child minding and computer work



### Where am I covered?

Cover is offered for your home address and, if you have specified and paid an additional premium, your personal possessions cover can be extended outside of the home as detailed on your policy documentation.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



### When and how do I pay?

Your agent will advise you of the payment options available to you.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy. 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.

## IMPORTANT INFORMATION

### Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

#### Complaints regarding the SALE OF THE POLICY

In the first instance please contact the agent who arranged the insurance on your behalf

#### Complaints regarding CLAIMS

Direct Group Ltd Customer Relations

Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

Tel: 0344 854 2072 Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

If your complaint is about the handling of a liability claim, please contact:

Langleys Solicitors LLP

Queens House, Micklegate, York, YO1 6WG

Tel: 01904 686790

Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

#### UNRESOLVED COMPLAINTS

If your complaint about a liability claim, or the sale of your policy cannot be resolved by the end of the third working day, your complaint will be passed to:

Customer Relations Department

UK General Insurance Limited

Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685 Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by RGA Underwriting Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.