

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. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This Home Insurance Policy is a multi-section Home Insurance Policy.

All sections are optional except that you must select buildings and, or contents cover

Optional extensions for accidental damage are available on this policy as well as optional personal possessions cover, Legal Expenses and Home Emergency Protect.

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



What is insured?

BUILDINGS

- ✓ Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood etc. Full details can be found in your policy wording
- ✓ Loss of rent and cost of alternative accommodation following an insured loss
- ✓ Costs and expenses to trace and repair the source of damage following an accidental escape of water
- ✓ Your legal liability as owner of your home
- ✓ Damage to gardens following an insured loss

CONTENTS

- ✓ Contents in garages and outbuildings up if caused by theft
- ✓ Contents whilst temporarily removed
- ✓ Office equipment
- ✓ Property in the open within the boundaries of the home
- ✓ Deterioration of frozen food
- ✓ Replacement of locks following accidental loss or theft of keys
- ✓ Occupiers and Personal Liability
- ✓ Employer's Liability
- ✓ Fatal Injury
- ✓ Personal money
- ✓ Unauthorised use of credit cards

PERSONAL POSSESSIONS

- ✓ Wider cover than is otherwise available under the Contents Section for your personal possessions, money and credit cards. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world
- ✓ Cover for loss or damage to your pedal cycles anywhere in the world



What is not insured?

BUILDINGS

- ✗ Certain losses or damage when your home is unoccupied for more than 30 consecutive days
- ✗ Damage caused by wet or dry rot unless damage occurs as a direct result of a claim we have paid and repair has been carried out by our approved contractor
- ✗ Loss or damage to your buildings from any cause not listed in the Policy wording

CONTENTS

- ✗ Certain losses or damage when your home is unoccupied for more than 30 consecutive days
- ✗ Loss or damage by escape of water if caused by the failure or lack of groud or sealant
- ✗ Loss or damage to your contents by any cause not listed in the Policy wording
- ✗ Aircraft, caravans, motorised vehicles, boats, boards and craft designed to be used on or in water other than those only propelled by oars or paddles, or pedestrian controlled toys or models

PERSONAL POSSESSIONS

- ✗ Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards, contact lenses, hearing aids, dental appliances and computer equipment
- ✗ Loss or damage to sports equipment whilst in use
- ✗ Theft or attempted theft to cycles unless the cycle was locked to an immovable object or kept in a locked building

ALL SECTIONS

- ✗ Any loss as a result of an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC) as categorised as such by any Government and/or the World Health Organisation



Are there any restrictions on cover?

- ! Excesses apply to all claims
- ! Loss of rent and cost of alternative accommodation following an insured loss up to a maximum of £50,000
- ! Costs and expenses to trace and repair the source of damage following an accidental escape of water up to a maximum of £5,000
- ! Damage to gardens following an insured loss up to a maximum of £5,000
- ! Contents in garages and outbuildings up if caused by theft up to a maximum of £2,500
- ! Contents whilst temporarily removed up to a maximum of £10,000
- ! Office equipment up to a maximum of £5,000
- ! Property in the open within the boundaries of the home up to a maximum of £1,000
- ! Deterioration of frozen food up to a maximum of £1,000
- ! Replacement of locks following accidental loss or theft of keys up to a maximum of £500
- ! Occupiers and Personal Liability up to a maximum of £2 million
- ! Employer's Liability up to a maximum of £10 million
- ! Fatal Injury up to a maximum of £5,000
- ! Personal money up to a maximum of £500
- ! Unauthorised use of credit cards up to a maximum of £5,000
- ! Cover for pedal cycles up to a maximum of £500



Where am I covered?

- ✓ The property as shown on your quote or policy schedule.



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



When and how do I pay?

- Your payment method is to be agreed with your insurance broker
- Payment is to be made at the point of sale, adjustment or renewal your policy



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 have a statutory right to cancel your policy within 14 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. Subject to no claims being made or notified during the period of insurance, we will refund the full premium and the policy will be cancelled back to the inception date.
- If you wish to cancel this insurance outside of the 14 day cooling off period, subject to no claims being made or notified during the period of insurance, we will refund the premium, less a proportionate amount for the time you have been on cover. An administration fee may be applied.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy. The annual premium will need to be paid in full if a claim is made.