Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Santander Protect and Protect Plus Home Insurance

Aviva Insurance Limited. Registered in Scotland No. SC002116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions online or in the policy documents. Your schedule will show the cover(s) you have purchased. You can request this document in other formats such as large print, Braille and audio, by contacting Customer Services on 0345 268 1941 (via Relay UK if appropriate, for more information go to relayuk.bt.com).

What is this type of insurance?

Santander Home Insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our policy booklet. There is a choice of two levels of cover, Protect and Protect Plus.

What is insured?

Buildings Cover:

We offer two levels of cover. The maximum amount we will pay to rebuild your home is:

- ✓ Protect - up to £1,000,000
- ✓ Protect Plus - Unlimited

Under our buildings cover:

- ✓ Loss or damage to the structure of the home including garages and outbuildings
- ✓ Cost of alternative accommodation or loss of rent due to you if your home can't be lived in following insured damage – up to £100,000 on Protect and up to £200,000 on Protect Plus
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Sourcing a domestic water or oil leak which is damaging the home (including making good after the leak has been fixed) – up to £5,000
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third party or damage to their property – up to £5,000,000.

Under our Protect Plus buildings cover in addition to the above:

- ✓ Buildings matching items - if we have accepted a claim for loss or damage to part of a fixed sanitary suite, fitted furniture, floor or wall tiles, which is part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s) – up to your sum insured.

Contents Cover:

We offer two levels of cover. The maximum amount we will pay to replace the contents of your home is:

- ✓ Protect - up to £50,000
- ✓ Protect Plus - Unlimited

Under our contents cover:

- ✓ Loss or damage to contents in the home, garages, outbuildings or gardens
- ✓ Cover for Valuables – up to £20,000 on Protect and £50,000 on Protect Plus
- ✓ Damage to freezer food caused by an accidental change in temperature or contaminated by freezing agents - up to £1,000
- ✓ Occupiers and personal liability – if you're found to be legally responsible for injury to a third-party or damage to their property - up to £5,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £10,000.

What is not insured?

- ✗ Damage caused by chewing, scratching or fouling by domestic animals
- ✗ Damage from wear and tear, breakdowns or faults and gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses or damage (e.g. from burst pipes) to buildings or contents at home when your home is unoccupied for more than 60 days in a row
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite (Protect only)
- ✗ Motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water (except watercraft that are only propelled by oars or paddles, windsurfers, and surfboards), caravans, trailers and the parts, spares and accessories of any of these.

Optional covers

Legal services cover:

- Any disciplinary or grievance procedures at work
- A claim relating to planning including town and country planning legislation
- A claim which relates to the letting out of a property
- Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident.

Home emergency cover:

- Routine maintenance, cleaning, servicing or replacing parts due to natural wear and tear
- Warm air, solar and underfloor heating systems LPG or dual purpose boilers (Aga or Rayburn)
- Showers and domestic appliances
- Repairs or replacement of wall sockets, switches and light sockets.

What is insured? Continued...

Under our Protect Plus contents cover in addition to the above:

✓ Contents matching items - if we have accepted a claim for loss or damage to contents which are a part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s) – up to your sum insured.

Optional covers:

- Accidental damage to Buildings
- Accidental damage to Contents
- Personal belongings – worldwide cover against theft, accidental loss of, or damage to items such as clothing, mobile phones, tablets, handbags and money. You can choose cover from £2,500 to £20,000
- Bicycles - worldwide cover against theft, accidental loss of, or damage to your family's bicycles. Each bicycle is covered up to £1,000 unless specified on your schedule
- Legal services – to help you (and members of your family who live with you) pursue or defend legal disputes up to £100,000
- Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials).

Are there any restrictions on cover?

! Certain limitations may apply to your policy e.g.
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers and/or
  - clauses which may exclude certain types of loss or damage

! We don't cover property which is used for a business or profession (except home office equipment under Contents cover)

! Cover for theft of bicycles is conditional on them being properly secured when left unattended. Bicycles worth more than £1,000 must be secured to an object that can't be moved using a Sold Secure Gold or Diamond lock.

Optional covers:

- Personal Belongings - limitations apply when stolen from an unattended vehicle
- Bicycles - we will only cover against the theft of bicycles if they're properly secured when unattended. Bicycles worth more than £1,000 must be secured to an object that can't be moved using a Sold Secure Gold or Diamond Lock
- Legal Services - conditions apply if you want to nominate your own lawyer to represent you
- Legal Services - we will only accept your claim if our lawyer believes that you are more likely than not to win the case
- Home Emergency cover - this option is not available if you live in the Channel Islands or Isle of Man.

Where am I covered?

✓ At the home you're insuring – as long as it is within the United Kingdom, the Channel Islands or Isle of Man
✓ Optional accidental damage cover only applies inside the home (including gardens and outbuildings)
✓ Optional personal belongings and bicycle cover applies anywhere in the world.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the 'Information Provided by You' document or your schedule changes
- You must pay the premium when due and observe and fulfill the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We'll tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section in the Policy Booklet.

When and how do I pay?

You can pay your premium in one lump sum by credit/debit card or annual Direct Debit, or by paying monthly by Direct Debit.
We don't charge you extra for using a credit or debit card or for paying by Direct Debit.

When does the cover start and end?

From the start date (shown on your schedule) for 12 months.

How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)
- If you cancel before your cover starts, we'll refund the premium you've paid
- If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered
- To cancel, visit santanderhome.account.aviva.co.uk or call Customer Services on 0345 268 1941.

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