

Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Santander Home Insurance

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This document provides a summary of the key information. The full terms and conditions of the cover and other important information are included in the policy documentation.

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.



What is insured?

Buildings Cover:

- ✓ Loss or damage to the structure of the home (including garages and outbuildings) – up to the chosen buildings sum insured
- ✓ Cost of alternative accommodation or loss of rent due to you if the home is uninhabitable following insured damage – up to the chosen sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to the chosen sum insured
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak has been fixed) – up to the chosen sum insured
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third party or damage to their property – up to £2,000,000

Contents Cover:

- ✓ Loss or damage to contents in the home, garages, outbuildings or gardens up to the chosen contents sum insured
- ✓ Replacement of external door locks if keys are lost or stolen up to the chosen sum insured
- ✓ Limited cover for contents away from the home (but within the British Isles) up to £10,000 – for wider cover see Optional covers below
- ✓ Damage to freezer food caused by a change in temperature or contamination by freezing agents up to the chosen sum insured
- ✓ Occupiers and personal liability – if you're held legally liable (as the occupier) for injury to a third party or damage to their property up to £2,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property up to £10,000

Optional covers:

- Buildings accidental damage – covers the whole building
- Contents accidental damage – covers most contents



What is insured? Continued...

- Personal belongings – worldwide cover against theft, accidental loss or damage to personal belongings e.g. clothing, mobile phones, tablets, handbags and money
- Pedal cycles – worldwide cover for theft, loss or damage of your family's bikes
- Legal services – to help you (and members of your family who live with you) pursue or defend legal disputes up to £50,000
- Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials).



What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days you have chosen
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by you, paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

Optional covers

- Accidental damage cover – damage from chewing, scratching or fouling by domestic animals
- Personal belongings cover – damage to certain sports equipment while in use
- Home emergency cover – normal day-to-day maintenance or breakdown of showers or domestic appliances (or emergencies when the home is unoccupied for 60 days or more).



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
 - clauses which may exclude certain losses or damage
- ! We don't cover property which is used for a business or profession (except home office equipment under Contents cover) unless we have specifically agreed to do so

Optional covers

- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle
- Our accidental damage option doesn't cover damage when your home is lent, let (sublet) or caused by paying guests
- We will only accept your Legal services claim if our lawyer believes you are likely to win the case (conditions apply if you want to nominate your own lawyer to represent you)
- Not all types of heating systems and boilers are included in Home emergency cover.



Where am I covered?

- ✓ At the home you are insuring – as long as it is within the United Kingdom, the Channel Islands or Isle of Man
- ✓ Away from the home (within the British Isles) – if you take out contents cover limited cover applies for items temporarily away from the home
- ✓ Optional accidental damage cover only applies inside the home (including gardens and outbuildings)
- ✓ Optional personal belongings 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 are 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 observe and fulfil 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 will 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 card, debit card or annual Direct Debit and where offered, the option of paying monthly by Direct Debit.

We don't charge you extra for using credit or debit card or for paying monthly.



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 can cancel your policy within 14 days of purchase or renewal or from the day you receive your policy document or renewal documentation if this is later.

If your cover has not yet started, we will refund the premium you have paid. If you cancel after your cover has started you'll receive a refund less a deduction for the time cover was being provided.

To cancel your policy please call 0345 030 7767.