

# Home Insurance

## Insurance Product Information Document



Anthony Wakefield & Company Ltd are authorised and regulated by the Financial Conduct Authority.  
Reference number: 307545.

This policy is underwritten by AXIS Managing Agency Ltd, registered in the United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN Number 754962).

This is a summary of your insurance policy. You will find full terms and conditions (*along with other important information*) in the policy wording.

### What is this type of insurance?

Smarthome2insure insurance protects you against loss or damage to your Home and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described in the policy wording. Cover will only be provided for the sections you select.



#### What is insured?

##### Cover for your home (if selected)

**Buildings:** - The cost of repairing, replacing or rebuilding your home up to an agreed sum insured,

**Contents:**- The cost of repairing or replacing the contents of your home or for which you are legally responsible

##### Buildings and Contents are covered for loss or damage caused by:-

- ✓ Fire, Lightning, Explosion or Earthquake
- ✓ Storm, Flood, Weight of Snow
- ✓ Escape of Water from fixed water tanks, apparatus or pipes

##### Note:

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable). Cover can be extended to include Accidental Damage for an Additional Premium

##### Fine Art & Other Collections in the home are covered on an Agreed Value basis for items with a value of GBP 5,000 or over to include, but not exclusive to the following:-

- ✓ Gold & Silver articles and Gold & Silver plated articles
- ✓ Pictures, Paintings, Books
- ✓ Antique Furniture (*excluding Brittle/Fragile Articles*)
- ✓ Porcelain, Pottery, Bronzes and other Brittle/Fragile Articles, Clocks, Barometers, Stamps, Wines and Spirits, Coin and Bank Note collections
- ✓ Valuables & Personal Possessions including Jewellery & Watches in and away from the home

##### Legal Liabilities:-

- ✓ Legal liability to the public - up to GBP2,000,000

##### Extensions to cover available:-

- ✓ Accidental Damage extension available for either/or Buildings and Contents
- ✓ Pedal cycles anywhere in the United Kingdom for theft and accidental damage
- ✓ Domestic freezer contents
- ✓ Money and Credit Cards against theft/unauthorised use



#### What is not insured

##### Buildings cover

We will not pay for:-

- ✗ loss or damage while the home is insufficiently furnished for day to day living, or unoccupied for more than 30 consecutive days, in respect of escape of water or oil, frost to fixed water tanks, theft, malicious acts, or the cost of accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs
- ✗ loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences caused by storm, flood or weight of snow
- ✗ accidental damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost and for the cost of general maintenance

##### Contents

We will not pay for:-

- ✗ motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- ✗ any living creature

Unless otherwise agreed:-

- ✗ money and bank cards over GBP 500
- ✗ deeds and registered bonds and other personal documents over GBP 1,500
- ✗ stamps or coins forming part of a collection over GBP 1,500 in total
- ✗ gold, silver, gold and silver plated articles, jewellery, watches and furs over GBP 10,000 or over 10% of the sum insured for contents whichever is the higher
- ✗ domestic oil over GBP 2,000
- ✗ business equipment (at home) over GBP 5,000

##### Jewellery & Watches

We will not pay for:-

- ✗ theft or disappearance of jewellery and watches from your home unless kept permanently in a locked, approved safe when not being worn



## Are there any restrictions on cover?

- ! Endorsements may apply to your policy

### We will not pay for:-

- ! Any loss, damage, expense or legal liability directly or indirectly caused by, contributed to by or arising from electronic means or device, provided that this exclusion does not apply to physical loss or physical damage to property insured which arises solely from an act or event which occurs accidentally, and which is not intended to cause harm
- ! Existing or deliberate damage
- ! Any reduction in value of the property insured following repair or replacement
- ! Any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation
- ! Any claim if any loss, damage or liability is also covered wholly or in part under any other insurance



## Where am I covered?

- ✓ You are covered within the limits as defined in the policy schedule.



## What are my obligations?

- you must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair
- you must tell your broker:
  - within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance;
  - at least fourteen (14) days before you start any conversions, extensions or other structural work to the buildings.

When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the “**Cancelling This Insurance**” section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.



## When and how do I pay?

You must pay your premium before any cover commences.

You can pay by bank transfer, recognised credit or debit cards, or by cheque. Payment in cash is not permitted.



## When does the cover start and end?

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



## How do I cancel the contract?

You can cancel this insurance at any time by writing to your broker.