

# Flats & Apartments Insurance

## Insurance Product Information Document (IPID)



**Company:** Intasure® 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

**Insurers:** The Channel Managing Agency Limited (Registered number 08614385) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

### What is this type of insurance?

This is a policy to cover physical loss or damage to your building and contents as well as expenses incurred for alternative accommodation. Buildings include private dwelling(s) or block(s) of flats, including outbuildings and garages, at the addresses(es) shown in your schedule. Contents includes domestic furniture and furnishings, tenants interior decorations, fixtures and fittings. In addition this policy covers you for a wide range of perils, including (but not restricted to) fire, flood, storm, theft, escape of water and your legal liability.



#### What is insured?

- ✓ Loss or damage to buildings and contents caused by fire, explosion, lightning, earthquake, subterranean fire.
- ✓ Loss or damage to buildings caused by subsidence, heave or landslip.
- ✓ Physical Loss or damage directly caused by smoke, riot, malicious damage. Storm, flood, hail, snow and avalanche. Escape of water, sewage or oil, theft or attempted theft and impact by vehicles, animals, aircraft (or other aerial devices and items dropped from them).
- ✓ Public Liability up to £2M.
- ✓ Loss or damage caused by falling trees, branches, lamp posts, telegraphs poles, receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
- ✓ Additional costs of architects', surveyors', and other professional fees; clearing debris, demolition or shoring or propping up and complying with government or local authority requirements, as a result of damage insured under the Buildings section. Trace and access and clearance of drains.
- ✓ Loss of rent and the cost of temporary accommodation if the property is uninhabitable as a result of damage insured under the buildings section of the policy.

- ✓ Accidental breakage of fixed glass, wash basins, splashbacks, pedestals, sinks, lavatory pans, cisterns, bidets, shower screens and fitted ceramic hobs.
- ✓ Accidental loss of metered water or domestic heating oil and up to £250 for replacement locks and keys to alarms, safes external doors and windows of the residence due to loss or theft of the keys.

#### Optional Covers

- Accidental loss or damage to the buildings.



## What is not insured?

- X Subsidence, heave or landslip excludes damage resulting from faulty workmanship or defective design or defective materials.
- X Loss or damage caused as a result of the property being used for illegal activities.
- X Loss or damage caused by storm, flood, hail, snow and avalanche to buildings of light construction, domestic fixed fuel tanks in the open, gates, fences, hedges, garden sheds or swimming pool/hot tub/jacuzzi covers, filtration plants, heaters and pumps.

- X Loss or damage caused by rising ground water tables.
- X Malicious damage caused by any resident or while the property is unoccupied.
- X Damage caused by domestic pets or birds.
- X Escape of water or oil from any interior fixed heating or domestic water installation excludes damage while the residence is unoccupied.

Please see your policy schedule for any endorsements that apply to your policy.



## Are there any restrictions on cover?

- ! The standard policy excess and any voluntary excess you have selected will be outlined within your policy Schedule.
- ! Escape of water excess is £250 (unless higher policy excess specified).
- ! Subsidence, landslip and heave excess is £1,000 (unless higher excess specified).
- ! Loss of metered water and heating oil is limited up to £1,000 and we will not pay for damage while the residence is unoccupied.

- ! All individual items of a matching set or suite are treated as a single item. The Insurer will not pay for the cost or replacing or changing undamaged items.



## Where am I covered?

- ✓ In the United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



## What are my obligations?

- You must answer all question asked of you, honestly and to the best of your knowledge and belief.
- You must inform us as soon as possible within 14 days of any changes which may affect your insurance (see policy wording for details).
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



## When and how do I pay?

- You can pay your premium by monthly instalments or as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



## When does the cover start and end?

The period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy Schedule.



## How do I cancel the contract?

Please contact Intasure on 0345 111 0680 or by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS to cancel your policy.

- You have a right to cancel your policy within 30 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. We will refund the premium in full.
- If you wish to cancel this insurance outside of the 30 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover and any fees paid.
- 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.