

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

What is this type of insurance?

This policy provides cover for unoccupied domestic property that is to be sold following death or incapacity of its owner. Cover is available for a period of up to one year. Optional covers are available, these will be shown on your policy schedule if you choose to include them.



What Is Insured?

For a full list of what is and isn't covered please refer to the policy wording.

The policy covers damage or loss caused by:

- ✓ Fire
- ✓ Lightning
- ✓ Explosion
- ✓ Earthquake
- ✓ Aircraft and other aerial devices or articles dropped there from
- ✓ Storm, Tempest or Flood
- ✓ Escape of Water
- ✓ Escape of Oil
- ✓ Theft or attempted theft
- ✓ Impact by vehicle or animal
- ✓ Riot, civil commotion, strike labour disturbances and malicious persons
- ✓ Subsidence, ground heave or landslip
- ✓ Falling fixed aerials, satellite dishes, fittings and masts
- ✓ Falling trees, telegraph poles or lampposts

Cover includes:

- ✓ The cost of rebuilding up to the sum insured shown in your schedule
- ✓ Accidental damage to fixed glass, sanitary fixtures and fittings and ceramic hobs
- ✓ Accidental damage to underground services extending from the public mains to the buildings but only to the extent to which you are responsible
- ✓ Damage to property and grounds caused by emergency services up to £1,000 in any one period of insurance
- ✓ The costs of finding and uncovering leaking pipes and the repairing of the damage caused by this access work up to £1,000 in any one period of insurance
- ✓ The cost of removing debris of property damaged by an insured event
- ✓ Property owners legal liability to the third parties £2 million

Optional Cover available on request

- Household contents - up to the selected sum insured (where such cover is selected, the most we will pay in respect of:
 - a contents within any detached domestic outbuilding or garage is £500
 - b domestic oil in fixed fuel oil tanks is £1,000)



What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy wording.

- ✗ The excess that you need to play if you make a claim
- ✗ Wear and tear or gradual deterioration
- ✗ Lack of maintenance
- ✗ Items made from or consisting of gold, silver or other precious metals, valuables including jewellery, watches, clocks, photographic equipment, binoculars, curios, audio equipment, audio visual equipment, computer equipment, pictures, works of art, interior decoration, stamp, coin or medal collections or money
- ✗ Damage caused by storm, tempest, flood, escape of water or frost damage to property in the open
- ✗ Any loss due to any person obtaining property by deception
- ✗ Any reduction in the market value of any property following its repair or replacement
- ✗ Liability which has been assumed under contract and would not have otherwise attached
- ✗ Theft or attempted theft that does not involve entry to or exit from the buildings by forcible and violent means



Are there any restrictions on cover?

- ! Theft, vandalism or malicious damage is not covered if caused by you or any member of your family
- ! Damage to fixed glass, double glazing (including the cost of replacing the frames), sanitary fixtures and ceramic hobs is not covered if the buildings are unoccupied
- ! There is no cover for replacing or repairing any undamaged parts of the buildings which forms part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly identifiable area or specific part
- ! There is no cover for liquidated damages, fines or penalties or exemplary, punitive or multiplied damages (these are damages in excess of normal compensation awarded to punish you)
- ! We will not cover any claims caused by any animal other than cats, horses or dogs which are not dangerous dogs as specified under Section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- You must notify us within seven days of any damage caused by riot, civil commotion, labour or political disturbances, malicious persons or theft or attempted theft. In respect of all circumstances, you should notify us as soon as possible of any event which may event in a claim.
- You will need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- The cover provided by this policy is subject to you being able to comply with a number of Conditions Precedent to Liability e.g. Inspection. Full details can be found under the General Conditions section of the policy wording. It is important that you are able to comply with these conditions, if you do not you may not be covered in the event of a claim.
- Your must read your policy documents carefully and in conjunction with an up to date policy wording.



When and how do I pay?

Please contact Straight Solutions Limited for details on 01935 389812.



When does the cover start and end?

Cover starts on the date Straight Solutions Limited have agreed with you and will expire when the property is sold, transferred or disposed of or one year later, whichever is sooner. Dates of cover are specified in your policy schedule.



How do I cancel the contract?

Please contact your broker to cancel your policy and find out if any fees or charges will be applied.

Cancellation within 14 days

You have 14 days from either the inception date of the policy or the date you receive the policy document (whichever is later) to cancel the cover. Providing a claim has not been made, a full refund of the premium paid will be provided. If a claim has been made during this period, no refund will be given. Should a claim be submitted after such refund has been provided, payment of the premium will be required before a claim can be dealt with.

Cancellation after 14 days

You can cancel the policy any time after the 14 days; providing no claim has been made the premium payable by you will be the number of days the policy has been in force at the daily premium shown in the schedule plus the costs incurred by Straight Solutions Ltd in issuing your policy, subject to the minimum or fixed premium shown in the schedule.

If a claim has been made during the period of insurance or there has been an incident known to you prior to cancellation which may give rise to a claim, you will be required the full annual premium shown in the schedule plus the costs incurred by Straight Solutions Ltd in issuing your policy.

Telephone: 01935 359812

Email: brian@straightsolutions.co.uk

Underwritten by **Ageas Insurance Limited**

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

Administered by: Straight Solutions Limited

Registered office: The Lime Loft, Priestlands Lane, Sherborne, Dorset, DT9 4HL

Straight Solutions Limited is an authorised and regulated insurance intermediary (FCA 315448)