

Lux Home Cover

Insurance Product Information Document

Company: U K Insurance Limited

Product: Buildings & Contents Cover Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have cover for their buildings (cost of rebuilding their home, domestic garages and outbuildings) and for contents and valuables both inside and temporarily removed from their home. This product also meets the demands and needs of those who require cover when there is a home emergency, for damage caused accidentally and for legal disputes.

There are optional additional covers you can purchase for worldwide travel insurance, UK holiday homes and up to 5 let properties.



What is insured?

- ✓ **Buildings and Contents:** We will provide cover for all risks of physical loss or damage to your home unless stated otherwise in your policy or unless an exclusion applies. We will cover your contents against all risks of physical loss or damage at your home and whilst temporarily removed elsewhere in the world with no time limits applied
- ✓ **Valuables:** We will cover you for the agreed amount of Jewellery, Watches, Fine Art, Sporting Guns, Precious Metals and Items in the bank against all risks of physical loss or damage at your home and whilst temporarily removed elsewhere in the world with no time limits applied
- ✓ **Alternative Accommodation:** During any valid claim where your home is uninhabitable, we will arrange alternative accommodation for up to 3 years for you, your family and any pets
- ✓ **Trace and Access:** If you find that you have a leak from a fixed water source or heating system, but you are unable to trace or access where this is coming from, we will cover the cost to repair or replace any parts of the building that were removed to help get to the source of the leak
- ✓ **Escape of Water/Oil:** Once you have identified the source of a water or oil leak, we will pay for the resultant damage that this leak has caused
- ✓ **Emergency Services:** If the emergency services need to make a forced entry into your property, we will pay for the resultant damage
- ✓ **Student Possessions:** Whilst a family member is away studying we automatically extend cover on this policy to cover their contents
- ✓ **Relatives in Care:** If your parents or grandparents are in a nursing or residential care home, we will cover their contents up to £10,000, with a £2,500 single item limit
- ✓ **Locks and Keys:** We will pay to replace your door locks and keys if your keys are lost or stolen
- ✓ **Legal Expenses:** Provides a 24/7 helpline and up to £100,000 cover for claims including contract disputes, personal injury and motoring prosecution where there is a better than 50% chance of success



What is not insured?

- ✗ Wear and tear (damage that naturally and inevitably occurs as a result of normal wear or ageing)
- ✗ Maintenance and routine decoration
- ✗ We will not pay for theft or attempted theft, vandalism or malicious acts caused by any paying guest or tenant
- ✗ Incidents which began before cover started
- ✗ Any damage caused gradually
- ✗ Electrical and mechanical breakdown
- ✗ Poor workmanship or materials
- ✗ Deliberate damage



Are there any restrictions on cover?

- ! There will be limits for certain parts of the cover and we will not pay more than the sum insured on your schedule
- ! A policy excess is payable per claim. Excesses can be voluntary or compulsory but we will only deduct one excess per claim, which will be the higher of any excesses applicable. For full details of all excesses refer to your policy schedule and wording
- ! Cover only available for UK Residences
- ! You must provide us with full details of any building work where the value exceeds £100,000 or before the signing of any contract which in any way removes or limits your legal rights against a contractor or building firm
- ! You must take all reasonable steps to prevent any loss, damage, illness, injury or accident



What is insured?

Optional Covers – for an additional fee the below are available

- Worldwide Travel Cover including emergency overseas medical expenses with an option to include Hazardous Sports extension at an additional fee
- Buildings and Contents (cover as described in the 'What is insured?' section) for up to 5 buy to lets, UK holiday homes or second homes



Where am I covered?

- ✓ Buildings – Cover only available for properties in the United Kingdom
- ✓ Contents and Valuables – Worldwide cover
- ✓ Family Legal Protection – United Kingdom plus Worldwide for 'Personal Injury' and 'Contract Dispute' claims



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Send any required documentation to us within the specified timescale
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

You will have an option to pay either annually by Credit or Debit card, or by monthly Direct Debit instalments on a date selected by you.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later unless you have added this product to your portfolio, then the renewal dates will align and this cover will cease at the same time as the other product(s). At this time we will reassess your policy and your premium is likely to increase.



How do I cancel the contract?

You can cancel at any time by telephone or in writing and we'll let you know of any conditions that apply before you buy.