

# Home Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**    **Product: Aviva Direct Home Insurance**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the policy documents. Your schedule will show the cover(s) you have purchased.

### What is this type of insurance?

Aviva Direct 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?

For most customers, the maximum amount we will pay to rebuild your home and/or replace its contents is unlimited – if that's different, the actual amount will be shown on the schedule.

##### Buildings

- ✓ Loss or damage to the structure of your home (including garages and outbuildings)
- ✓ Cost of alternative accommodation (and loss of rent due to you) if your home can't be lived in following insured damage
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed)
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third party or damage to their property
- ✓ Buildings matching items – If we have accepted a claim for loss or damage to a part of the buildings which is part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s).

##### Contents

- ✓ Loss or damage to contents in the home and its garages, outbuildings or gardens
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Limited cover for contents away from home (but within the British Isles) – for wider cover see Optional cover below
- ✓ Damage to freezer food caused by a change in temperature
- ✓ Occupier's and personal liability if you are found to be legally responsible for injury to a third-party or damage to their property.
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property
- ✓ Contents matching items – If we have accepted a claim for loss or damage to contents which are part of a matching group or set of items and we can't source a matching replacement we will pay to replace that undamaged companion piece(s).



#### 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 (eg, from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Certain losses or damage (eg, theft or malicious damage) caused by paying guests or tenants
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

##### Optional cover

- 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



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except home office equipment under contents cover) unless we have specifically agreed to do so

##### Optional cover

- We don't cover skis, boards, sub-aqua equipment and riding tack under the personal belongings option unless we have specifically agreed to do so
- 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
- Some of our accidental damage options don't cover damage when your home is lent, let (or sub-let) or used by paying guests
- We will only accept your legal services cover claim if our lawyer believes you are likely to win the case. Conditions also 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



## What is insured?

### Optional cover

- Buildings limited accidental damage – covers specific parts of the building only (eg, glass, underground pipes and sanitary fittings)
- Buildings extra accidental damage – covers the whole building
- Contents Limited accidental damage – covers certain contents only (eg, glass in furniture, TVs and desktop computers)
- Contents extra accidental damage – covers most contents
- Personal belongings – worldwide cover against theft, accidental loss or damage of items such as clothing, mobile phones, tablets, handbags, money and credit cards
- 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
- Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials)
- Protected No Claims Discount (NCD) – make up to two claims in five years without losing your NCD



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Away from 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 your home
- ✓ If you purchase optional personal belongings cover, you'll be insured anywhere in the world



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, '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 monthly or all at once – by credit/debit card or direct debit.  
If you pay monthly, a credit charge will apply.



## 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 the policy or renewal documents, if this is later).  
If you cancel before the cover starts we'll refund the premium you've paid.  
If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.  
To cancel your policy, call 0345 030 7078.

