

# Mid-Net Worth Home Insurance

## Insurance Product Information Document

Company: Acrisure UK MGA

Product: Imperium Mid-Net Worth Home Insurance

Registered in England No 09742763. Authorised and regulated by the Financial Conduct Authority 835270

This document provides a summary of the cover, exclusions and restrictions. **It is not personalised to your individual selections.** The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

### What is this type of insurance?

This is a household insurance policy to cover loss or damage to your home and/or contents and to pay for your liability to other people following accidents. **Cover may also vary based on the information you have provided to us.**

- Buildings includes the main domestic structure, garages and outbuildings.
- Contents include your household goods, valuables and personal belongings within the home.



#### What is insured?

##### Buildings cover (if selected) includes:

- ✓ The costs of repairing, replacing or rebuilding your home up to the sum insured, plus loss of rent or temporary accommodation costs.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidental damage to underground pipes and services
- ✓ Costs of locating the source of a leak
- ✓ Costs of reinstating your gardens following loss or damage covered by the insurance up to 10% of Buildings Sum Insured.
- ✓ Temporary removal of fixtures and fittings up to 10% of the building sum insured

##### Contents cover (if selected) includes:

- ✓ The cost of repairing or replacing the contents of your home up to the sum insured, plus loss of rent or temporary accommodation costs
- ✓ Legal Liability to the public: Your liability as a private individual and as occupier of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.
- ✓ Cover for loss or damage to freezer contents
- ✓ Cover for loss or damage to your contents if damaged whilst moving home
- ✓ Up to £15,000 for loss or damage to your parents' contents in a nursing or residential home
- ✓ Costs to replace keys and locks following loss or theft of your keys
- ✓ Up to 25% of your contents sum insured for loss or damage to contents permanently kept in storage
- ✓ Up to £15,000 for loss or damage to your children's contents whilst attending school, university or college
- ✓ Up to £5,000 for loss or damage to visitors and domestic employees personal belongings

##### Legal expenses

You and your family living with you can claim up to £150,000 in circumstances such as the following:

- ✓ Disputes with another party who causes damage to your property, nuisance or trespass.
- ✓ Personal injury and clinical negligence.
- ✓ Breach of employment rights.
- ✓ Personal identity fraud.
- ✓ Disputes about goods or services you have bought.



#### What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ Poor or faulty workmanship and/or materials.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Loss or damage resulting from any work to your home where the cost of the works exceeds a total contract value of £75,000 unless the work has been agreed by us.
- ✗ Loss or home whilst your home ins unoccupied for escape of water unless certain conditions have been complied with, theft or attempted theft, vandalism, malicious damage, escape of oil, loss of metered water or accidental damage.
- ✗ Loss or damage caused by storm, flood, frost, falling trees or weight of snow to gates, fences, pergolas, gazebos, arbours and hedges unless the private dwelling is also affected at the same time by the same event

##### Legal expenses

- ✗ Any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- ✗ Any legal action if the likelihood of winning is less than 50%.
- ✗ Any events that started before the policy began



### What is insured?

#### Home emergency cover

You can claim up to £1,500 in total for circumstances such as the following:

- ✓ Damage, blockage or breakdown to drains or plumbing system within the home.
- ✓ Electricity or gas failure in your home.
- ✓ Damage to security at your home.
- ✓ Loss of keys to your house.
- ✓ Pests inside your home.



### What is not insured?

#### Home emergency cover

- ✗ Any replacement roof tiles (unless this is the only way to contain the emergency).
- ✗ Removal of rats, mice and grey squirrels from outside the main building of your property including outbuildings.
- ✗ Damage to outbuilding windows, outbuilding doors and outbuilding locks.

Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain.



### 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 items or types of cover
- ! Endorsements may apply to your policy. These will be shown in your policy documents

#### Legal Expenses

- ! There is a 90 day qualifying period for claims for Employment Disputes and Tenancy Disputes, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! Where the amount in dispute is below £100 plus VAT.
- ! If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

#### Home Emergency

- ! If you are found to have known about a loss or damage arising from an emergency before the start date of this policy, the insurer will withdraw cover.



### Where am I covered?

#### Buildings, Contents, Fine Art, Antiques, Valuables and Liabilities

- ✓ Your home buildings you are insuring in the United Kingdom, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your schedule. .
- ✓ Your contents, fine art, antiques, valuables and personal liabilities anywhere in the world

#### Legal expenses

- ✓ Personal injury: Worldwide.
- ✓ Contract disputes and defence: The European union, Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Norway, San Marino, Serbia, Switzerland and Turkey.
- ✓ All other sections: United Kingdom, the Channel Islands, Isle of Man.

#### Home emergency Cover

- ✓ Claims which arise, or where proceedings are brought in The United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

- 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.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings with an estimated cost of more than £75,000. 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 us about any event which might lead to a claim as soon as possible
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



### When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



### When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



### How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.