

# Home Insurance

## Insurance Product Information Document



**Company:** Pen Underwriting Limited  
Registered in England No 5172311.  
Authorised and regulated by the Financial  
Conduct Authority 314493

**Product:** Home Guard

Provided by Ark Insurance Group Limited



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 caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- 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
- ✓ Locating the source of a leak up to £10,000
- ✓ Damage to your home and gardens caused by emergency services up to £500
- ✓ Outbuildings within the boundaries of the home but not necessarily forming part of the home up to £10,000

#### 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.
- ✓ Contents temporarily removed from the property up to 20% of the contents sum insured
- ✓ Accidental damage to audio and visual equipment
- ✓ Replacing lost or stolen locks and keys up to £750
- ✓ Replacing food in your fridge or freezer if spoiled due to a change in temperature up to £500

#### Optional covers – available at an additional cost

- Accidental damage
- Valuables and Personal Belongings Cover
- Cover for pedal cycles away from the home



### 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.
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings or contents which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools or covers, fences, gates and hedges caused by storm, flood or weight of snow.
- ✗ Motorised land vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories.
- ✗ Any property held or used for business purposes, other than office equipment
- ✗ 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.



### 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.
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.
- ! If your sums insured are inadequate your claim settlement will be reduced in proportion to the level of underinsurance



### Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you purchase optional valuables and personal belongings (cover away from the home), your valuables and personal belongings will be insured anywhere in the world



### 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.
- 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
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **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.