

# Simple Home Contents Insurance



## Insurance Product Information Document Ecclesiastical Insurance Company

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**This document provides a summary of the key information relating to this home contents insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

This is a monthly home contents insurance policy which covers your contents and personal items within your property, for example, the things you'd take with you if you moved house. Optional covers are available and will be shown on your policy schedule if you have chosen to include them. The Contents sum insured you have chosen is shown on your schedule.



### What is insured?

- ✓ Loss or damage to your contents by a range of events such as fire, theft, escape of water, storm and flood, up to your chosen contents sum insured.
- ✓ Occupier's and Personal liability up to £2,500,000
- ✓ Valuables in the home, including jewellery, watches and items containing gold, silver or platinum, are covered for up to 40% of your chosen contents sum insured up to £5,000
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers or in work tops and fixed glass in furniture up to your chosen contents sum insured.
- ✓ Fridge and freezer food spoilt by an accidental change in temperature up to your chosen contents sum insured.
- ✓ Accidental damage to locks and loss of keys cover up to your chosen contents sum insured.
- ✓ Tenants liability cover up to 20% of the contents sum insured or £2,000 (whichever is greater), if you are legally liable as a tenant for damage to your home under the terms of your tenancy agreement.
- ✓ Contents in care homes and hospitals up to your chosen sum insured, or student accommodation up to £5,000.
- ✓ Tenants' improvements such as internal fixtures or decorations you have added are covered up to 20% of the contents sum insured.
- ✓ Contents in your outbuildings or garages up to £3,000.
- ✓ Loss or damage to your contents in the open and in communal areas by specific covers up to £1,000.

### Optional covers available on request:

- ✓ Accidental damage cover – this covers damage such as spills on carpets.
- ✓ Portable items, such as mobile phones and jewellery, inside and outside your home within the UK and up to 14 days worldwide – up to £3,000
- ✓ Hearing aids inside and outside your home within the UK and up to 14 days worldwide – up to £3,000
- ✓ Wheelchairs and mobility scooters inside and outside your home within the UK and up to 14 days worldwide – up to £3,000
- ✓ Bicycles inside and outside your home within the UK and up to 14 days worldwide – up to £3,000



### What is not insured?

- ✗ Maintenance or any damage which occurs over time as a result of wear and tear or gradual causes.
- ✗ Mechanical, electrical or electronic fault or breakdown.
- ✗ Losses that happened before the start of the insurance policy.
- ✗ Damage caused deliberately by you or your family.
- ✗ Damage resulting from your home being used for any illegal activity by you or your family.
- ✗ Anything used for trade, professional or business purposes except for office work equipment.
- ✗ Any undamaged part of a matching set.
- ✗ Accidental damage unless you have chosen Accidental damage cover, or is otherwise stated as covered.
- ✗ Cyber losses such as those from a computer virus, hacking, malfunction or user error



### Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days in a row we exclude damage caused by theft, malicious damage or vandalism, storm, flood, water freezing and escape of water or oil.
- ! Damage caused by vandalism, theft or a malicious act by your paying guests, your tenant or your tenant's guests.
- ! For valuables, the most we will pay for a single item is £2,500.

## Making sure your sums insured are enough

It's your responsibility to ensure that the sum insured you've chosen is the same as the total cost of replacing all your home contents as new, (less an amount we may take off for normal use or ageing for clothing and household linen).

If you have underestimated this amount any claim you make will be reduced by the same percentage amount you have underestimated. For example, if your contents sum insured only covers half of the cost of replacing all your contents, we will reduce your claim by half.

We will not pay more than your chosen sum insured.

### The following restrictions apply to any optional extras you have chosen:

#### Accidental damage

- There is no cover for damage to clothing, contact lenses, plants, or the deterioration of food and drink.

#### Portable items, Hearing aids and Wheelchairs

- For cover for theft from unattended vehicles all openings must be securely closed, doors locked and items concealed out of sight in a boot or closed compartment.
- For Portable items the most we will pay for a single item is £500.

#### Bicycles

- Theft is only covered whilst unattended away from your home when securely locked to a permanent object.



### Where am I covered?

For your contents:

- ✓ inside your home
- ✓ temporarily away from your home inside a private dwelling where your family is living; a building where your family is working or studying at university, college or school; a hospital, care or nursing home where your family is staying; or a storage facility building.

in the United Kingdom, the Channel Islands and the Isle of Man.

For Personal Belongings, Hearing Aids, Wheelchairs or Bicycles, you will be covered anywhere in the British Isles and up to 14 days worldwide in any 12 month period.



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask and tell us as soon as reasonably possible if any of the details you have told us change
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must pay the premium shown on your schedule
- You need to make sure you understand and meet all the conditions set out in the policy wording



### When and how do I pay?

You can pay your premium:

- Monthly using a payment card,
- monthly by direct debit,
- in one upfront payment until your yearly review date by cheque, debit or credit card.

Please contact URIS Group Customer Services Team about the payment options available to you.



### When does the cover start and end?

Cover is subject to your application being accepted under this scheme. This is a monthly policy which will automatically renew each month until the yearly review date. Details are shown on your policy schedule.



### How do I cancel the contract?

You can cancel your policy at any time by contacting our Customer Service Centre, you will not be charged a cancellation fee.

Details for contacting our Customer Service Centre are in your policy documentation.