

Home Insurance

Insurance Product Information Document

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**Company: Automobile Association
Insurance Services Limited**

Product: Platinum Home Insurance

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

This document summarises Platinum Home Insurance and is not tailored to you. Your complete pre-contractual and contractual information will be included in your policy booklet and your Statement of Fact upon purchase.

What is this type of insurance?

Cover for your building and contents against loss or damage including by flood, fire and theft. The level of protection provided will depend on the cover you select



What is insured?

Buildings

- ✓ Unlimited cover for loss or damage caused by things like fire, flood, theft and subsidence
- ✓ Trace and access – the cost of finding the source of a leak and repairing damage caused to walls, flooring or ceilings during the search up to £10,000
- ✓ Alternative accommodation up to £75,000 for you and your domestic pets if your home can't be lived in due to an insured event
- ✓ Accidental damage cover

Home Emergency Cover

- ✓ Up to £500 for call-out of a tradesperson, labour, materials and necessary parts to resolve emergencies in your main home building and/or attached garage/conservatory, such as water leaks and total boiler failure

Contents

- ✓ Loss or damage to contents caused by things like fire, flood, theft, water/oil and malicious acts up to £150,000
- ✓ Alternative accommodation up to £25,000 if your home is damaged and can't be lived in due to an insured event
- ✓ Theft of items from outbuildings/garage up to £5,000
- ✓ Loss or damage to your contents caused by things like fire, flood, theft, and malicious acts up to £5,000 whilst in halls of residence or other term time student accommodation
- ✓ Replacement of the whole suite(s) or set(s) if any individual item is damaged and is unrepairable or not replaceable
- ✓ Accidental damage cover
- ✓ Valuables and personal possessions that you take with you while away from home that are worth no more than £2,000 individually up to the amount shown on your Statement of Fact

Home Legal Expenses

- ✓ Up to £100,000 (including VAT) of legal expenses per claim to cover legal costs, in personal legal matters and access to a 24 hour / 365 days a year helpline and free online legal documents

Additional cover at an extra cost – Check your Statement of Fact to see if you have this cover

- **Specified Items:** covers valuables and personal possessions worth over £2,000 individually up to the amount on your Statement of Fact



What is not insured?

Buildings & Contents

- ✗ Your policy excesses as shown on your Statement of Fact
- ✗ Loss or damage if your home is unfurnished or unoccupied for more than 60 consecutive days caused by things like theft, water or oil, malicious acts
- ✗ Loss or damage caused by gradually operating causes including wear and tear, deterioration or similar causes
- ✗ Loss or damage caused by storm or flood to gates, hedges or fences
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by pets
- ✗ Deliberate damage or loss caused by you or anyone lawfully in your home
- ✗ Loss or damage caused by faulty design or workmanship or using faulty materials
- ✗ Loss or damage due to the erasure or distortion of information on computer equipment
- ✗ Sporting or portable musical equipment whilst in use
- ✗ Theft from unattended motor vehicles unless items are locked in a covered boot or glove compartment and there is evidence of forcible entry

Home Emergency Cover

- ✗ Emergencies relating to shared facilities (e.g., shared drains)
- ✗ Failure of your boiler/heating system only affecting part of your property
- ✗ Emergencies known to you before the policy start date
- ✗ Loss or damage to the property or any belongings

Home Legal Expenses

- ✗ Claims where the first cause of action started prior to the policy start date
- ✗ Boundary dispute claims
- ✗ Work and/or advice by a builder or contractor where the contract value is over £20,000 including VAT
- ✗ Claims relating to wills or probate, family law or disputes between landlords and tenants



Are there any restrictions on cover?

Buildings & Contents

- ! Any fees you have incurred without our permission
- ! Extra conditions such as minimum security may apply
- ! Loss or damage while any part of your home is rented out or shared
- ! Any valuable and personal possession with a replacement cost exceeding £2,000, must be added as a specified item

Home Legal Expenses

- ! Claims must have a reasonable chance of success (51% or more)
- ! No cover for disputed amounts under £250
- ! Fees and expenses incurred before the insurer has accepted the claim are not covered

Home Emergency Cover

- ! You must contact us in case of an emergency to arrange assistance; we will not reimburse any cost if you arrange help without our agreement



Where am I covered?

- ✓ Contents in your home including outbuildings and domestic garages which form part of your property
- ✓ We cover homes in the United Kingdom of Great Britain and Northern Ireland
- ✓ Our Personal Possessions cover provides worldwide cover
- ✓ For Home Legal Expense claims you are covered for personal incidents occurring in England, Scotland, N. Ireland, Wales, Isle of Man, the Channel Islands & Gibraltar



What are my obligations?

- To provide complete and accurate answers to any questions we may ask you when applying for a policy with us
- To let us know if your circumstances change either before your policy starts, or during the cover dates
- If you make a claim you need to notify us as soon as possible and provide us with all the relevant information about the claim
- You must take care to keep your property in a good condition
- Premiums must be paid on time

Failure to meet your obligations could result in a claim being rejected or we may cancel your policy.



When and how do I pay?

You can pay your premium in full or by monthly instalments. If you choose to pay monthly instalments by Direct Debit a credit charge will apply.

Payment is required before the policy starts and the full payment or deposit can be made using a debit or credit card.



When does the cover start and end?

The cover is for one year from the policy start date, or until your current home insurance agreement ends. Your period of cover is specified in your Statement of Fact.



How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.