

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance Ltd, registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: Nationwide Home Buildings and/or Contents Insurance

This document gives you a summary of the key information you need to know about our home insurance policies, which provide Buildings and/or Contents cover depending on what you select. You'll find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions in the policy documentation.

What is this type of insurance?

Buildings insurance covers the cost of repairing or rebuilding the home including its garages and outbuildings. It also covers the repair or replacement of permanent fixtures and fittings, such as fitted kitchens and bathrooms.

Contents insurance covers the cost of repairing or replacing the contents and personal items within the property, i.e. the things you'd take with you if you moved house.



What is insured?

If you want to insure the contents, you can choose a sum insured of up to £50,000 or you can increase to over £50,000 if you need more cover. Lower limits are applicable to the 'up to £50,000' product and the higher limits to the 'over £50,000' contents product. If you want to insure the buildings, the sum insured is unlimited. The chosen sum insured and individual limits are shown on the Schedule. Buildings and/or Contents cover provides cover for loss or damage by specific causes including fire, storm, flood, escape of water, theft and subsidence.

If you have chosen Buildings insurance, you'll be covered for:

- ✓ Loss of keys or accidental damage to the locks. We'll pay for the replacement of the lock mechanism or to change the locks up to £750.
- ✓ Alternative accommodation – we'll pay the cost of somewhere else to stay if the home is damaged as a result of something covered on this policy up to £50,000.
- ✓ Damage to the buildings caused by the emergency services when dealing with an emergency.
- ✓ Trace and access – damage caused when finding the source of any water or oil leaking from a water or heating system up to £5,000.
- ✓ Owners legal liability. Legal liability you have as a home owner for damage caused to another person or property up to £2m.

If you have chosen Contents insurance, you'll be covered for:

- ✓ Loss of keys or accidental damage to the locks. We'll pay for the replacement of the lock mechanism or to change the locks up to £750 or up to £1,000.
- ✓ Temporary removal of items while you or a family member is temporarily living elsewhere, up to £5,000, or up to £10,000.
- ✓ Alternative accommodation – we'll pay the cost of somewhere else to stay if the home is damaged as a result of something covered on this policy up to £15,000 or up to £30,000.
- ✓ Personal and occupiers' legal liability up to £2m or up to £5m.
- ✓ Money in the home up to £750 or up to £1,000.
- ✓ Business Equipment used for business purposes such as computers and telephones up to £3,000 or up to £10,000.
- ✓ Visitors' personal possessions up to £750 or up to £1,000.

You can include more cover options and if you've chosen these you'll see them on the Schedule:

- Accidental Damage Cover.
- Matching Items Cover.
- Home Emergency Cover up to £500 or up to £1,000.
- Legal Cover up to £50,000.

Contents insurance only

- Garden Cover up to £5,000.
- Out & About Cover choose from £2,500 to £15,000.
- Bicycle Cover up to £1,000. You must tell us about any bicycles worth more than £1,000.



What is not insured?

- ✗ If you have tenants in the home, you won't be covered for:
 - Malicious damage or vandalism.
 - Theft or attempted theft.unless force and violence has been used to get into or out of the home.
- ✗ Home insurance policies don't cover normal use or ageing, maintenance or anything else which happens gradually.
- ✗ This insurance doesn't cover any loss or damage caused by war, terrorism involving biological, chemical or nuclear materials, radioactive contamination.
- ✗ This insurance doesn't cover deliberate damage caused by you or damage resulting from illegal activities undertaken by you.
- ✗ Buildings insurance only –
 - Damage caused to fences, hedges or gates by storm or flood, falling trees or branches.
 - Accidental damage to your buildings or accidental breakage of drains and pipes used to provide services to or from your home, unless you add Accidental Damage Cover.



Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 60 days in a row, you won't be covered for:
 - Escape of water or oil.
 - Freezing of water and oil pipes or tanks (buildings only).
 - Malicious damage or vandalism.
 - Theft or attempted theft.
 - Accidental loss of metered water.
- ! The excess shown on the Schedule which is the amount you must pay towards a claim.
- ! Contents insurance only – Limits which are shown on the Schedule apply to the following:
 - Valuables in the home up to £15,000 or up to £30,000.
 - Valuables single item limit of £2,000. You must tell us if any one item is worth more than £2,000.
- ! Contents insurance only –
 - Theft from any garage or outbuilding is limited to the amount shown on the Schedule.
 - If the sum insured is less than the cost of replacing all the contents as new, a deduction for normal use or ageing may be made.
- Bicycle Cover only –
 - Theft of any bicycle left unattended in a public place - unless the bicycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.



Where am I covered?

- ✓ These products provide cover for the buildings and/or contents of your home in the United Kingdom, the Channel Islands or the Isle of Man. There is also cover for your contents (if selected) whilst temporarily away from your home to a residence where you are living; a building where you are working or studying; or a hospital, care or nursing home where your dependent relative is staying. If you have selected Out & About Cover, you will be covered anywhere in the British Isles and up to 90 days worldwide.



What are my obligations?

- You need to give us honest, accurate and complete answers to the questions we ask, and let us know as soon as possible if any of the information changes.
- You need to let us know about any incident or legal proceeding which may lead to a claim as soon as you become aware of it.
- If you have an incident and need to make a claim you need to let us know as soon as possible.
- You must pay the premium shown on the Schedule. You also need to make sure you understand and meet all the conditions set out in the Policy Wording booklet.



When and how do I pay?

You can pay for your policy annually or by monthly instalments. You can make an annual payment by credit card, debit card or direct debit. If you choose to pay in monthly instalments, you can only do this by direct debit.



When does the cover start and end?

The start and end dates of your cover are available on the Schedule.



How do I cancel the contract?

You can cancel the policy by contacting our Customer Services team on 0800 145 6060. You can find further details about cancelling your policy on the Schedule.