

# Premier Home Buildings and Contents Insurance

## Insurance Product Information Document (IPID)

Company: The National Farmers Union Mutual Insurance Society Limited

Product: Premier Home Insurance Policy

This document is a summary of what this insurance product does and doesn't cover. It is not personalized to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Premier home buildings and contents insurance, which means that your property and the contents within the property are covered from any perils other than those excluded within your personalised policy.



#### What is insured?

- ✓ The cost of repairing or replacing damage or loss, to buildings and contents, up to the amount you have chosen.
- ✓ Replacing locks of outside doors, safes, and alarm systems if your keys are stolen. If they are lost, we'll pay up to £1,000.
- ✓ Your legal liability for injuries to others or damage to their property, up to £5 million.
- ✓ Legal costs up to £50,000 to provide you, or your family living in your home, with advice and help with the cost of legal representation.
- ✓ Access to a 24-hour emergency helpline.

Buildings - Only applicable if you have insured your Buildings

- ✓ The cost of somewhere to stay if your home can't be lived in due to an insured incident, up to £75,000 or 25% of the insured rebuild cost, whichever is more.
- ✓ Accidental damage to fixed glass, ceramic hobs, or sanitary ware in your home.
- ✓ Damage which you are legally responsible for to any cable, pipe or drain, inspection cover or underground sewage tank serving your buildings.
- ✓ Up to £10,000 for the cost of tracing leaks in water pipes or oil-fired heating systems
- ✓ The cost of alternative stabling, up to 20% of the insured rebuild cost of the main home if your domestic stables are damaged.
- ✓ Full accidental damage cover for your buildings.
- ✓ Up to £1,000 towards the cost of getting to and repairing the pipe and the main sewer if it is blocked.
- ✓ Up to £2,000 for the removal of nests of rats, mice, cockroaches, wasps, and bees.

Contents - Only applicable if you have insured your contents.

- ✓ Full accidental damage cover for your contents.
- ✓ The cost of somewhere to stay if your home can't be lived in due to an insured incident up to £75,000 or 25% of the insured rebuild, whichever is higher.
- ✓ Theft from outbuildings up to £5,000
- ✓ Contents in your garden up to £5,000
- ✓ Money in the home up to £1,000 and the unauthorised use of credit cards up to £10,000
- ✓ Damage to student belongings away from home up to £7,500 (excludes accidental damage)
- ✓ Home entertainment equipment covered for accidental damage, up to one third of the content's total replacement cost or £10,000, whichever is more.
- ✓ £5,000 worth of personal belongings away from home, including Jewellery, watches, and pedal cycles up to £2,000 single article limit.
- ✓ When travelling we will pay the cost of essential items you and your family have to buy if your personal baggage is temporarily lost for at least 12 hours up to £250 per person.
- ✓ Damage to contents being moved to your new home by professional removal contractors.
- ✓ Damage to mirrors, fixed glass in furniture, plate glass tops to furniture and ceramic hobs.
- ✓ The cost of replacement food in a fridge or freezer following a change in temperature or contamination from fumes.



## What is insured? Continued...

- ✓ Replacing locks of outside doors, safes, and alarm systems if your keys are stolen; if they are lost, we will pay up to £1,000.
- ✓ Cover for unspecified fine art, antiques, and precious metals with a value less than £5,000 are insured up to one third of the contents sum insured.
- ✓ Cover for stamp, coin, and other collections.

Additional cover you can choose to pay for:

### Buildings

- Cover for additional properties, such as holiday or second homes, in the UK provided we already insure your Channel Island main residence.
- Cover for damage caused by demolition, structural alterations or repairing your buildings.

### Contents

- Personal belongings away from home, including jewellery, watches, and pedal cycles worth more than £2,000 individually (valuations are required)
- Accidental damage for students' belongings
- Cover for contents in storage.
- Cover for pictures, prints, drawings, works of art, or antique furniture with a value of more than £5,000.



## What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply.
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time.
- ✗ Any costs of replacing, repairing, or restoring your buildings and contents above the amount you've insured them for
- ✗ If the home is unoccupied and we have not been informed we will not pay for losses caused by malicious people and vandals, squatters, theft or attempted theft, accidental damage, water leaking from or frozen in any fixed domestic installation or appliance, or oil leaking from a fixed heating installation or a tank. See restrictions on cover section for details of when a property is classed unoccupied.
- ✗ Damage or loss caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant
- ✗ Damage or loss caused by water escaping from blocked guttering, rainwater downpipes, roof valleys and gullies

### Contents:

- ✗ Personal belongings away from your home provided under £2000 value or extension requested.
- ✗ Damage caused by your domestic pets.
- ✗ Damage to your garden trees, plants, and lawns by your livestock.
- ✗ Student belongings stolen from an unlocked room.
- ✗ Cover for motorised vehicles, their parts or accessories, caravans, trailers, aircraft, and watercraft.
- ✗ Accidental damage to student belongings unless cover extension is purchased.
- ✗ Property used for any business or profession other than mobile phone or laptop.

### Buildings:

- ✗ Storm or flood damage to gates or fences
- ✗ Damage caused by frost, rising ground water levels or other gradually operating cause.



## Are there any restrictions on cover?

- ! Valuables Single article limit of £5,000 or 5% of the total contents sum insured whichever is the greater.
- ! Total valuables limited to 1/3rd of the total contents sum insured.
- ! £2,000 limit for any single unspecified personal belonging
- ! £5,000 limit for contents normally kept in your garden.
- ! £250 each for any one tree, plant, or shrub up to £2,000 in total
- ! For any claim involving clothing, an amount will be deducted for wear and tear Damage to trees, plants, shrubs, and lawns by causes listed in the policy wording.
- ! If your home does not have enough furniture for normal living purposes for more than 14 days, or if it is unoccupied for more than 60 consecutive days, restrictions in cover listed in the policy document apply.



## Where am I covered?

- ✓ Available for properties within the Channel Islands
- ✓ Personal Belongings worldwide for 90 days



## What are my obligations?

- Maintain the property in good condition, and take care to prevent any accidents, injury or damage.
- Notify us of any changes to your personal circumstances as outlined in the policy wording.
- You must tell us immediately if you intend to carry out any building extensions or refurbishments, other than for normal redecoration.
- Meet any minimum security and valuation requirements that apply to the policy
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



## When and how do I pay?

To ensure uninterrupted coverage, please make your payment in full before your renewal date. If you prefer, flexible payment options may be available. Your broker will be happy to guide you through the available choices and help you select the best option for your needs.



## When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



## How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.