

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: John Lewis Essential Buildings Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

What is this type of insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms.



What is insured?

- ✓ Buildings sum insured is shown on your schedule
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence
- ✓ Loss or theft of keys and accidental damage to the locks of external doors at your home up to £500
- ✓ Alternative accommodation cover up to £50,000
- ✓ Property owner's liability cover up to £2,000,000

Optional cover you may have chosen

- Full Accidental Damage - which includes finding a leak (limit shown on your schedule)
- Home Emergency cover up to £500
- Legal Expenses cover up to £100,000



What is not insured?

- ✗ General maintenance, wear and tear
- ✗ Storm or flood damage to fences, hedges or gates
- ✗ Accidental damage
- ✗ Accidental damage to drains and pipes
- ✗ Accidental breakage of glass, ceramic hobs and sanitaryware



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay
- ! If your home is left unoccupied for more than 60 days you won't be covered for:
 - Escape of water or oil.
 - Freezing of water and oil pipes or tanks.
 - Malicious damage or vandalism.
 - Theft or attempted theft.
- ! If you have tenants in your 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 your home.



Where am I covered?

- ✓ The product provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must pay the premium shown on the policy schedule



When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number within your policy documents or on our website.

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Product: John Lewis Essential Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

What is this type of insurance?

Your contents insurance cover protects your contents and personal items within the property, i.e. the things you'd take with you if you moved home.



What is insured?

- ✓ Contents sum insured is shown on your schedule
- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft
- ✓ Contents in your garden/outbuildings
- ✓ Escape of metered water/oil cover up to £500
- ✓ Business equipment cover up to £2,000
- ✓ Contents in the open cover up to £2,000
- ✓ Occupiers and personal liability cover up to £2,000,000
- ✓ Tenants improvements/liability cover up to £10,000
- ✓ Thefts from garages/outbuildings cover up to £2,000
- ✓ Legal downloads cover up to £500
- ✓ Domestic staff's personal effects cover up to £1,000
- ✓ Unrecovered damages cover up to £2,000,000
- ✓ Alternative accommodation cover up to £10,000
- ✓ Identity theft cover up to £50,000
- ✓ Locks & keys cover up to £500
- ✓ Freezer food cover up to £500

Optional cover you may have chosen

- Full Accidental Damage (limit shown on your schedule)
- Personal Possessions Cover (limit shown on your schedule)
- Student Cover up to £5,000
- Pedal Cycles Cover (limit shown on your schedule)
- Garden Cover up to £5,000
- Home Emergency cover up to £500
- Legal Expenses cover up to £100,000



What is not insured?

- ✗ General maintenance, wear and tear
- ✗ Money or credit cards in your home
- ✗ Temporary removal of contents away from the home i.e. student cover
- ✗ Visitors personal belongings



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay
- ! Valuables in the home cover up to £10,000
- ! Valuables single item limit £3,000
- ! If your home is left unoccupied for more than 60 days you won't be covered for:
 - Escape of water or oil
 - Malicious damage or vandalism
 - Theft or attempted theft
- ! If you have tenants in your home, you won't be covered for:
 - Theft or attempted theft unless force and violence has been used to get into or out of your home
 - Malicious damage or vandalism



Where am I covered?

- ✓ The product provides cover in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must pay the premium shown on the policy schedule



When and how do I pay?

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When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



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