

Home Insurance – Buildings Cover

Insurance Product Information Document

Company: Covea Insurance plc.
Product: John Lewis Specialist Home Insurance



Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277

This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?

This is a home insurance policy. It covers loss or damage to the buildings of your home only.



What is insured?

- ✓ Your buildings are insured including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar panels and associated power-generating equipment, wind turbines, fixed service tanks and underground services
- ✓ All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major perils such as fire, theft, escape of water, flood and storm
- ✓ Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- ✓ Unlimited Trace and Access cover within the home and up to £50,000 for claims occurring outside the home
- ✓ Loss of or damage to new fixtures, fittings and/or building works up to £75,000 including VAT
- ✓ Replacement locks and keys

Liability

- ✓ Property owners' liability up to £10M
- ✓ Additional and acquired land up to £10M

Home Emergency

- ✓ Home Emergency is included up to £1,500 per incident. This includes the failure of:
 - ✓ Plumbing or drainage system
 - ✓ Electricity supply or cooking systems
 - ✓ Primary heating system at your home
 - ✓ Locks on external doors or loss of the only set of keys to your home
- ✓ Or for vermin inside your home

Home Cyber

- ✓ Costs up to £50,000 during any one period of insurance incurred in respect of:
 - ✓ Restoration of personal computer systems and electronic devices following a cyber attack
 - ✓ Computer virus removal
 - ✓ Financial loss caused by cyber crime
 - ✓ Online identity theft assistance
 - ✓ Liability arising from your online activity



What is not insured?

- ✗ Building works costing in excess of £75,000 including VAT
- ✗ Loss or damage caused by storm or flood to gates, hedges and fences
- ✗ Deliberate acts or malicious damage caused by you, your family, paying guests or tenants
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Routine maintenance of your property
- ✗ Any incident occurring prior to the commencement of this policy
- ✗ Reinstatement of any fields, meadows pastures, paddocks or woodland or for the removal of any fallen trees in those areas
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials

Liability

- ✗ Liability arising from any trade, profession, business or employment
- ✗ Liability for any bodily injury to you or your family or any persons employed by you

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied for 60 days
- ✗ Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTU's

Home Cyber

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Confiscation of computer equipment by any government, public or police authority



Are there any restrictions on cover?

- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance.
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- !! Homes left unoccupied for more than 60 days will have restrictions for theft, malicious acts and escape of water
- !! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water
- !! Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your policy schedule of insurance.



Where am I covered?

You are covered at the risk address(es) shown on your schedule of insurance.
Home Cyber – Worldwide.



What are my obligations?

- You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.
- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due.



When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

You have the right to cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We'll then refund the part of your premium that applies to the remaining cover, unless you've made a claim.

Home Insurance – Contents Cover

Insurance Product Information Document

Company: Covea Insurance plc.
Product: John Lewis Specialist Home Insurance



Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277

This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual information on the product is provided in the full policy documentation, including your schedule of insurance.

What is this type of insurance?

This is a contents insurance policy. It covers loss or damage to things you and your family have in your home or take anywhere in the world, including household goods and personal items, valuables, money and credit cards.



What is insured?

- ✓ All risks cover for any one claim up to the sum insured shown in the schedule of insurance. This includes all the major losses such as fire, theft, escape of water, flood and storm
- ✓ Alternative Accommodation cover up to 5 years should your property become uninhabitable following an insured loss
- ✓ Replacement locks and keys
- ✓ New purchases for contents, art and jewellery up to an additional 20% of the sum insured
- ✓ Contents up to £20,000 owned by dependent parents or grandparents residing in a nursing or residential care home
- ✓ Office business equipment at the home up to £25,000
- ✓ Business Stock up to £10,000
- ✓ Fraudulent use of credit cards, bank or building society books up to £30,000
- ✓ Marquees up to £35,000
- ✓ Metered water, heating oil or gas up to £10,000
- ✓ Outdoor items up to £25,000
- ✓ Costs incurred as a result of stalking up to £20,000
- ✓ Trauma Cover up to £15,000
- ✓ Non-motorised watercraft (not exceeding 12 feet in length) up to £5,000

Liability

- ✓ Occupiers', personal and employers' liability (including organised events) up to £10M
- ✓ Tenants' liability up to £2M

Home Emergency

- ✓ Home Emergency is included up to £1,500 per incident. This includes the failure of:
 - ✓ Plumbing or drainage system
 - ✓ Electricity supply or cooking systems
 - ✓ Primary heating system at your home
 - ✓ Locks on external doors or loss of the only set of keys to your home
- ✓ Or for vermin inside your home

Home Cyber

- ✓ Costs up to £50,000 during any one period of insurance incurred in respect of:
 - ✓ Restoration of personal computer systems and electronic devices following a cyber attack
 - ✓ Computer virus removal
 - ✓ Financial loss caused by cyber crime
 - ✓ Online identity theft assistance
 - ✓ Liability arising from your online activity



What is not insured?

- ✗ Jewellery and watches and personal money whilst in storage
- ✗ Deliberate acts or malicious damage caused by you, your family, paying guests or tenants
- ✗ Wear, tear or the gradual deterioration of something with age and over time
- ✗ Routine maintenance
- ✗ Any incident occurring prior to the commencement of this policy
- ✗ Loss or damage caused by electrical or mechanical breakdown
- ✗ Faulty workmanship, defective design or use of defective materials
- ✗ Motor vehicles, motorcycles, caravans, aircraft and watercraft (other than as described under the contents definition in the policy wording) and their respective accessories other than portable satellite navigation systems
- ✗ Loss or damage from any unattended motor vehicle unless all windows are closed, all doors and other openings are securely locked shut and any property insured by this section is hidden from view in the boot, closed glove compartment, roof box or elsewhere inside the vehicle where it cannot be seen from the outside

Liability

- ✗ Liability arising from any trade, profession, business or employment of you or your family
- ✗ Liability for any bodily injury to you or your family

Home Emergency

- ✗ Incidents occurring after your home has been left unoccupied for 60 days
- ✗ Boilers over 15 years old or with an output of more than 60kw per hour or 250,000 BTU's

Home Cyber

- ✗ Any activities carried out by you for business or professional purposes.
- ✗ Confiscation of computer equipment by any government, public or police authority



Are there any restrictions on cover?

- !! Art and antiques - £25,000 for a single item, pair or set unless specified
- !! Jewellery and watches—£10,000 for a single item, pair or set unless specified
- !! £15,000 for theft from any unattended motor vehicle.
- !! Personal Money— £10,000

Restrictions on cover continued...

- !! Any voluntary or compulsory imposed excess will be detailed within your policy documents or schedule of insurance
- !! Any one quad bike, go-kart or off road motorcycle - £10,000
- !! Any one trailer or non-motorised horse-box - £5,000
- !! Damage caused by chewing, scratching, tearing, vomiting or fouling by pets up to £5,000
- !! Homes left unoccupied for more than 60 days will have restrictions for theft, malicious acts and escape of water
- !! Second / holiday / let homes will have restrictions for theft, malicious acts and escape of water

!! Home Cyber - Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your policy schedule of insurance.



Where am I covered?

Contents & Home Cyber – Worldwide

Liability – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. (Personal liability also includes worldwide cover for a temporary visit not exceeding 90 consecutive days)

Home Emergency – The risk address(es) shown on your schedule of insurance.



What are my obligations?

- You may need to review and update your cover from time to time to ensure that it remains adequate for your needs.
- You are required to keep to the conditions as shown in your full policy documentation.
- You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances detailed in your Statement of Fact. For example criminal charges and convictions, change of occupancy and business use at the property.
- You must tell us as soon as possible if you have had a loss, accident or theft.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due.



When does the cover start and end?

This is an annual policy and the dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

You have the right to cancel your policy for a period of 30 days from the date your policy begins or the date you receive your policy document if this happens later. If you cancel in this period you will receive a full premium refund, but if there has been an incident which has resulted or could have resulted in a claim, you must pay us back for any amounts we have paid or may be required to pay, in respect of the incident.

After this period you can cancel the policy at any time without charge. We'll then refund the part of your premium that applies to the remaining cover, unless you've made a claim.

Legal Protection Insurance

Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Ltd.
Product: John Lewis Specialist Legal Protection

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Legal Protection Insurance provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.



What is insured?

Employment

✓ Disputes arising from an employment contract for your work as an employee.

Contract

Disputes over:

- ✓ Buying or selling your principal home
- ✓ Buying or hiring in goods or services
- ✓ Selling goods
- ✓ Renting your principal home as a tenant

Personal Injury

✓ Sudden or specific accidents causing bodily injury, psychological injury, mental illness or death

Clinical Negligence

✓ A negligent surgical act, or clinical or medical procedure causing death or bodily injury

Property Protection

✓ Disputes relating to your principal and secondary home or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

Tax Protection

✓ If HM Revenue & Customs conduct an examination which includes all areas of your self-assessment tax return

Jury Service & Court Attendance

✓ Payment of your salary while you attend a court or tribunal at the request of the lawyer we have appointed for you, or do jury service

Legal Defence

Defence for:

- ✓ Criminal prosecutions or certain civil actions against you as an employee
- ✓ Motor related prosecutions

Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service
- ✓ Cycling Injury



What is not insured?

- ✗ Any claim where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Any costs you incur before we have agreed to cover your claim
- ✗ You cannot claim for legal disputes that started before the date your cover begins
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs arising from or relating to judicial review, coroner's inquest or fatal accident inquiry
- ✗ If we agree you can choose your own lawyer, any costs above what we would pay our preferred lawyers– this is currently £100 per hour (this amount may vary from time to time)



Are there any restrictions on cover?

- !! **Employment** - Employer's disciplinary and internal grievance procedures
- !! **Contract** - Claims where you didn't enter into the agreement during the period of cover provided by this policy or where the amount in dispute is £100 or less. Also, disputes relating to a motor vehicle, a loan, mortgage, pension, investment or borrowing, or building work or design where the contract value exceeds £75,000 incl. VAT.
- !! **Personal Injury** - Illness or injury that happens gradually
- !! **Clinical Negligence** - Alleged failure to correctly diagnose a condition or claims solely for psychological injury or mental illness
- !! **Property Protection** - The first £250 of any claim for legal nuisance or trespass or claims where the property damage is £100 or less
- !! **Tax Protection** - Investigations where you are self-employed, a sole trader or in a business partnership or those relating to criminal investigations
- !! **Jury Service** - Claims where you are unable to prove your loss
- !! **Legal Defence** - Parking or obstruction offences or motor-related insurance offences



Where am I covered?

- For Personal Injury claims, worldwide cover
- For Contract Disputes, the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, and Turkey
- For all other insured incidents, the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the appointed representative any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need.



When and how do I pay?

You can pay the price of your insurance as an annual amount or speak to us about credit facilities.

If you have agreed to pay your premiums by instalments and any one instalment still remains unpaid 14 days after it was due, we reserve the right to cancel your policy with effect from the date upon which the unpaid instalment was due.



When does the cover start and end?

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How do I cancel the contract?

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