

# HOME INSURANCE

## Insurance Product Information Document



Company: MunichRe Digital Partners Limited

Product: John Lewis Home Insurance

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This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. This policy meets the demands and needs of customers that wish to cover their home and possessions against loss or damage.

### What is this type of insurance?

This is a home buildings and/or contents insurance policy. You can choose to cover your home and/or your contents, as well as add-ons including accidental damage and home emergency. The level of protection provided depends on which cover you select.



#### What is insured?

You must check your policy schedule to see what cover you have selected along with any corresponding amounts insured

##### Buildings Cover

- ✓ Buildings sum insured shown on your schedule
- ✓ Locks and keys
- ✓ Damage to your buildings by specific causes, including fire, storm, flood, escape of water and subsidence
- ✓ Alternative Accommodation
- ✓ Property Owner's Liability

##### Contents Cover

- ✓ Contents in the home
- ✓ Valuables in the home
- ✓ Money in the home
- ✓ Business equipment
- ✓ Alternative accommodation
- ✓ Frozen food
- ✓ Liability

##### Optional Cover

###### Accidental damage for buildings

Cover for accidental damage to your buildings

###### Accidental damage for contents

Cover for accidental damage to your contents

###### Personal Possessions Cover

Cover for your personal possessions outside of your home. See your policy schedule for the limits that apply

###### Pedal Cycle Cover

Cover for your bicycles anywhere in the world. See your policy schedule for the limits that apply

###### Student Cover

Cover for your contents while they are temporarily moved to student accommodation

###### Garden Cover

Loss or damage to the garden and items in the garden at the address shown on the Schedule. Including items in its detached annexes, outbuildings, garages, sheds and greenhouses



#### What is not insured?

Please refer to your Policy Wording for further information and a full list of exclusions

##### For the whole policy

- ✗ Loss or damage while your home is unoccupied for more than 60 days
- ✗ Wear and tear, mechanical breakdown, or gradual deterioration.
- ✗ Faulty workmanship, defective design or use of defective materials
- ✗ Motorised vehicles, aircraft, boats, caravans or trailers

##### Buildings Cover

- ✗ Damage to gates and fences caused by storm, flood, falling trees or branches

##### Contents Cover

- ✗ Valuables over £3,000 unless specified on your schedule
- ✗ Damage caused by pets

##### Accidental damage for buildings and/or contents

- ✗ Any damage caused whilst your home is lent, let or sub-let to anyone other than your family

##### Personal Possessions Cover

- ✗ Anything used for solely trade, professional or business purposes
- ✗ Loss or damage while they are in the custody and control of any member of your family who is living away from the home while studying at university, college or school

##### Pedal Cycle Cover

- ✗ Loss or damage to any bicycle left unattended in a public place unless it is locked to an object that cannot be moved

##### Student Cover

- ✗ Any claims over £5,000

##### Garden Cover

- ✗ Claims over £5,000

### Home Emergency

Up to £1,000 of cover (including VAT, for labour and materials) for the cost of permanent or temporary repairs in or preventing an emergency situation.

### Home Emergency

- ✗ Claims over £1,000
- ✗ Boilers with an output of more than 60kw per hour or 250,000 BTU's



## Are there any restrictions on cover?

Certain limitations may apply to your policy. See your policy wording for full details.

Exclusions apply (see your policy wording for full examples) if:

- ! If your home is left unoccupied for more than 60 days
- ! If your home is occupied by anyone other than you or your family

### Contents Cover

- ! Any valuable specified more than £3,000 will require proof of ownership and more than £5,000 will also require a valuation certificate, provided within 14 days of addition to your policy.  
If you do not provide the proof required for any specified valuables within 14 days of addition to your policy, we will only be able to insure the item up to the unspecified limit of £3,000.

### Personal Possessions Cover

- ! Any specified personal possessions more than £3,000 will require proof of ownership and specified high value items more than £5,000 will also require a valuation certificate, provided within 14 days of addition to your policy.  
If you do not provide the proof required within 14 days of addition to your policy, we will only be able to insure the item up to the unspecified item limit of £3,000 for a single item, with a total limit of £15,000 per claim.

### Pedal Cycle Cover

- ! We can only cover bicycles up to a single limit of £5,000 and a total limit of £15,000.



## Where am I covered?

You are covered in the UK, apart from Personal Possessions Cover and Pedal Cycle Cover, where you are covered worldwide.



## What are my obligations?

- It is important that you provide accurate information before purchasing a policy, after purchasing a policy, and when making a claim.
- You must always let us know if the information provided changes.
- You must take reasonable care to keep your property in a good condition to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss. You must keep up with the payment of premiums due under your policy.
- You must tell us if you are undertaking any renovation or building works. You must tell us if your home is going to be unoccupied for more than 60 days.



## When and how do I pay?

You can choose to pay your insurance premiums in full or by monthly instalments using a credit or debit card.  
No charges or fees will be applied by us.



## When does the cover start and end?

The policy starts on date and time that's shown on the schedule and lasts 12 months.



## How do I cancel the contract?

### Cancellation by you within the first 14 days

If you cancel the policy within 14 days of the date you receive your policy documents, we will refund the premium provided no claim has been made during the current insurance period.

### Cancellation by you after the first 14 days

If you cancel the policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current insurance period, provided no claim has been made during the current insurance period.

Please see your policy wording for full details on how to cancel your policy.