

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, home emergency and gadgets. 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 cover
- ✓ Locks and keys
- ✓ Trace and access
- ✓ Alternative Accommodation
- ✓ Public Liability

Contents Cover

- ✓ Contents in the home
- ✓ Valuables in the home
- ✓ Money in the home up to £1,000
- ✓ Business equipment
- ✓ Alternative accommodation
- ✓ Frozen food – £250 John Lewis & Partners eGiftcard
- ✓ Liability
- ✓ Cover for your gadgets in your home e.g. mobile phones, laptops (see policy wordings)
- ✓ Individual gadget limit of £2,500 and a total limit for all gadgets of £10,000.

Optional Covers

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

Bicycle Cover

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

Student Cover



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 consecutive 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

Liability Cover

- ✗ 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

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

Loss, damage or theft whilst outside of your arms-length unless locked away, out of sight and there is evidence of violent and forcible entry to the premises or vehicle

Loss, damage or theft whilst in possession of someone outside of your family

Bicycle Cover

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

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

Gadget Cover Out of Your Home

Cover for your gadgets outside of your home e.g. mobile phones, laptops (see policy wordings)
Individual gadget limit of £2,500 and a total limit for all gadgets of £10,000.

Home Emergency and Boiler Servicing

Up to £1500 of cover (including VAT, for labour and materials) for the cost of permanent or temporary repairs in or preventing an emergency situation.

This cover also includes a free annual boiler service.

Bicycles over £500 unless specified on your schedule

Motorised cycles

Student Cover

Any claims over £5,000

Gadget Cover

Loss, damage or theft whilst outside of your arms-length reach unless locked away, out of sight and there is evidence of violent and forcible entry to the premises or vehicle

Gadgets over £200 unless specified

Home Emergency & Boiler Servicing

Claims over £1,500

Boilers over 10 years old or with an output of more than 60kw per hour or 250,000 BTU's



Are there any restrictions on cover?

Buildings and/or Contents

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

- ! Your home is unoccupied for more than 60 days in a row
- ! Your home is occupied by anyone other than your family

Contents Cover

- ! If you make a claim for any specified valuable worth more than £3,000 we will require proof of ownership and valuables worth more than £5,000 will also require a valuation certificate.
- ! If you do not provide the proof required for any specified valuables we will only be able to insure the item up to the unspecified limit of £3,000.

Personal Possessions Cover

If you make a claim any specified personal possessions more than £3,000 we will require proof of ownership and specified personal possessions worth more than £5,000 will also require a valuation certificate.

If you do not provide the proof required 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 £10,000 per claim.

Bicycle Cover

We will only pay claims for theft if the appropriate lock has been used for the bicycle. (See policy wordings.)

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

Gadget Cover Out of Your Home

Any specified Gadgets more than £200 will require proof of ownership, 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 Gadget limit of £200.



Where am I covered?

You are covered in England, Scotland and Wales, apart from Personal Possessions Cover, Bicycle Cover and Gadget 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?

Effect of cancellation by you within the first 14 days

Your cooling-off period is 14 days from the day you bought or renewed your policy. If you received your documents later than that, it will be 14 days from when you received them.

If you decide to cancel in this 14 day period, you will receive a full refund of all premiums paid unless you have made a claim. In this case, no premium will be refunded.

Effect of cancellation by you after the first 14 days

You can cancel this policy with immediate effect, at any time after the 14-day cooling off period. We will refund premiums for the remaining length of the policy, unless you have made a claim. In this case no premium will be refunded.

Exceptions to this are:

- You will not receive a refund for Home Emergency if you have made a claim or had a boiler service take place.

You can call us on 0345 608 9001 to cancel your policy.