

# Home Insurance

## Insurance Product Information Document

Company: Aviva Insurance Limited

Product: Quotemehappy.com  
Home Insurance

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) online and in the policy documents.

### What is this type of insurance?

This quotemehappy.com home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described in online and our policy booklet.



### What is insured?

#### Buildings

- ✓ Damage to the structure of your home (including garages and outbuildings) – up to the Buildings sum insured amount
- ✓ Cost of alternative accommodation (or loss of rent due to you) if your home is uninhabitable following insured damage – unlimited
- ✓ Replacement of external door locks if keys are lost or stolen – up to £1,000
- ✓ Sourcing and repair of domestic water leaks (Repair excludes wear and tear and gradual deterioration) – up to £5,000 on Essentials Plus and Premier cover
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third party or damage to their property – up to £2m

#### Contents

- ✓ Damage to contents in your home, garages, outbuildings or gardens
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Limited cover for contents away from home (but within the British Isles) – for wider cover see Optional cover below
- ✓ Damage to freezer food caused by change in temperature
- ✓ Public liability – if you're held legally liable (as the occupier) for injury to a third party or damage to their property
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property

#### Optional cover

- Buildings Limited accidental damage – covers specific parts of the building only (e.g. glass, underground pipes and sanitary fittings)
- Buildings Extra accidental damage – covers the whole building
- Contents Limited accidental damage – covers certain contents only (e.g. glass in furniture, TVs and desktop computers)
- Contents Extra accidental damage – covers most contents
- Personal belongings – worldwide cover against theft, accidental loss of or damage to items such as clothing, mobile phones, tablets, handbags, money and credit cards
- Pedal cycles – worldwide cover for theft, loss of or accidental damage to your family's bikes
- Legal services – to help you (and members of your family who live with you) pursue or defend legal disputes
- Home emergency cover – expert help with emergencies, such as burst pipes, heating failure or pest infestations (up to £1,000, including VAT, for labour and materials)
- Protected No Claims Discount (NCD) – make up to two claims in five years without losing your NCD



### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses and damage (e.g. from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Certain losses or damage (e.g. theft or malicious damage) caused by paying guests or tenants
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite (Premier cover only)
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

#### Optional cover

- Accidental damage cover – damage from chewing, scratching or fouling by domestic animals
- Home emergency cover doesn't cover normal day-to-day maintenance or breakdown of showers or domestic appliances (and doesn't apply if your home is unoccupied for 60 days or more)



### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We don't cover property that's used for a business or profession (except home office equipment under Contents cover) unless we have specifically agreed to do so

#### Optional cover

- We don't cover laptops, unless it's clearly stated on your schedule
- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to personal belongings stolen from an unattended vehicle
- Some of our accidental damage options don't cover damage when your home is lent, let (or sub-let) or used by paying guests
- We will only accept your Legal Expenses claim if our lawyer believes you are likely to win the case. Conditions apply if you want to nominate your own lawyer to represent you
- Not all types of heating systems and boilers are included in home emergency cover



## Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Away from home (within the British Isles) – if you take out Contents cover
- ✓ Optional accidental damage cover only applies inside your home (outbuildings)
- ✓ If you purchase optional personal belongings cover, you'll be insured anywhere in the world



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- If you spot something that's not right, please tell us immediately
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy wording



## When and how do I pay?

You can pay your premium annually or monthly by Direct Debit (a credit charge will apply).



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later), and we'll refund any money paid.

If you cancel after your policy has started, we'll reduce your refund to pay for the time you were covered – we'll also charge a cancellation fee of £30 (plus Insurance Premium Tax).

The cancellation fee may be reduced to ensure the total amount you pay in the period does not exceed your annual premium.

To cancel, visit the 'My account' section of the [quotemehappy.com](https://www.quotemehappy.com) website.