# Home Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited** **Product: Aviva home insurance**

Registered in Scotland No. SC002116. 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 when you get your quote and in the policy documents.

## What is this type of insurance?

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

## What is insured?

**Buildings cover:**

**We offer three levels of cover. For most customers, the maximum amount we will pay to rebuild your home is:**

- ✓ Aviva - Unlimited
- ✓ Aviva Gold - Unlimited
- ✓ Aviva Platinum - Unlimited

Alternatively, you may be asked for a specific sum insured when you buy the policy

**Under our buildings cover:**

- ✓ Loss or damage to the structure of the home, including garages and outbuildings
- ✓ Cost of alternative accommodation or loss of rent due to you if your home can't be lived in following insured damage
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Sourcing a hidden domestic water or oil leak which is damaging the home (including making good after the leak has been fixed)
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third-party or damage to their property.

**Under our Aviva Gold and Aviva Platinum buildings cover in addition to above:**

- ✓ Limited buildings accidental damage – accidental damage to services, fixed glass and sanitary fittings

**Under our Aviva Platinum buildings cover in addition to above:**

- ✓ Buildings matching items – If we have accepted a claim for loss or damage to a part of the buildings which is part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s)

**Contents cover:**

**We offer three levels of cover. For most customers, the maximum amount we will pay to replace the contents of your home is:**

- ✓ Aviva - £200,000
- ✓ Aviva Gold - £200,000
- ✓ Aviva Platinum - Unlimited

Alternatively, you may be asked for a specific sum insured when you buy the policy.

**Under our contents cover:**

- ✓ Loss or damage to contents in your home, garages, outbuildings or gardens
- ✓ Damage to freezer food caused by an accidental change in temperature
- ✓ Occupier's and personal liability if you're found to be legally responsible for injury to a third-party or damage to their property
- ✓ Tenants liability – if you're held legally liable for damage to your landlords property.

**Under our Aviva Gold and Aviva Platinum contents cover in addition to above:**

- ✓ Limited contents accidental damage – accidental damage to non-portable home entertainment equipment, mirrors and glass

**Under our Aviva Platinum contents cover in addition to above:**

- ✓ Contents matching items – If we have accepted a claim for loss or damage to contents, we'll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged (but not for undamaged companion pieces or parts).

## What is not insured?

- ✗ Limited accidental damage (optional in Aviva and included as standard in Aviva Gold and Platinum) – any accidental damage caused by chewing, scratching, tearing or fouling by domestic animals.
- ✗ Damage arising from wear and tear, breakdowns or faults and gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses or damage (e.g. from burst pipes) to buildings or contents at home 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 you, paying guests or tenants
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite (Aviva Online only)
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.

**Optional covers:**

- Extra accidental damage – any accidental damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Limited home emergency and Extra home emergency – normal day-to-day maintenance or breakdown of showers or domestic appliances

## What is insured? Continued...

**Optional covers:**

- Limited buildings accidental damage (optional in Aviva, standard in Aviva Gold and Aviva Platinum) – accidental damage to services, fixed glass and sanitary fittings
- Extra buildings accidental damage includes the above and covers the whole building
- Limited contents accidental damage (optional in Aviva, standard in Aviva Gold and Aviva Platinum) – accidental damage to non-portable home entertainment equipment, mirrors and glass
- Extra contents accidental damage includes the above and covers most contents
- Personal belongings – worldwide cover against theft, accidental loss of, or damage to, items such as clothing, mobile phones, tablets, handbags and money
- Pedal cycles – worldwide cover for theft, loss or damage of your family's pedal cycles
- Legal Services (included as standard in Aviva Platinum) – to help you, and members of your family who live with you, to pursue or defend legal disputes
- Limited Home emergency cover (subject to meeting eligibility requirements. Included as standard in Aviva Platinum) - expert help with emergencies relating to
  - the main heating system
  - plumbing & drainage
  - costs of alternative accommodation if the property can't be lived in
- Extra Home emergency cover (subject to meeting eligibility requirements) - expert help with emergencies relating to
  - the main heating system (including a contribution towards replacing a system which is beyond economical repair)
  - plumbing & drainage
  - costs of alternative accommodation if the property can't be lived in
  - roofing, security, electrics, and pest infestations

## Are there any restrictions on cover?

! Certain limitations may apply to your policy e.g.
- 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 which is used for a business or profession (except home office equipment) unless we have specifically agreed to do so.

! Cover for theft of cycles is conditional on them being properly secured when left unattended.

**Optional covers:**

- Personal belongings – Limitations apply when stolen from an unattended vehicle
- Legal services conditions apply if you want to nominate your own lawyer to represent you.
- Legal services – we will only accept your claim if our lawyer believes that you are more likely than not to win the case.
- Not all types of heating systems and boilers are included in Limited home emergency and Extra home emergency

## Where am I covered?

✓ At the home you are insuring within the United Kingdom, the Channel Islands and the Isle of Man

✓ Accidental damage cover only applies inside the home (including gardens and 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 provide complete and accurate answers to the questions we ask whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must pay the premium when due and 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 booklet.

## When and how do I pay?

You can pay your premium in one lump sum by credit or debit card, and where offered, you have the option of paying monthly by Direct Debit. If you pay monthly, a credit charge will apply

We don't charge you extra for using a credit or debit card.

## 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 have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)

If you cancel before your cover starts we'll refund the premium you've 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).

To cancel, visit https://www.direct.aviva.co.uk/MyAccount/login.

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