

Home Contents insurance

Insurance Product Information Document

POST
OFFICE

Company: Post Office Limited

Product: Silver

Ageas Insurance Limited, on behalf of Post Office, underwrites the Contents insurance, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

This document provides a summary of the key features relating to this policy. Please refer to your policy summary, which details your cover including any optional insurance you have purchased. **This should be read alongside our terms and conditions documents. For a full list of what is and isn't covered please refer to the policy booklet, which is available to view on www.postoffice.co.uk/home-insurance**

What is this type of insurance?

This policy meets the demands and needs of those who wish to have cover for their contents against, for example, loss or damage from fire, storm, theft, leaking or freezing water and flood. There are optional covers you can purchase to increase the level of protection you have. These include cover for your buildings, possessions away from home, accidental damage, home emergency and legal disputes.



What is insured?

Contents – your belongings in your home

- ✓ Contents – up to £80,000.
- ✓ Valuables – up to £24,000 with a single-item limit of £2,500.
- ✓ Theft of contents from an unlocked outbuilding or garage – up to £2,000.
- ✓ Your public and personal legal responsibilities – up to £2 million.
- ✓ Increase in the maximum claim limit for special events. This includes a family wedding, civil partnership ceremony, birthday or religious festival.
- ✓ Student belongings away from home up to £2,500 with a single-item limit of £1,000.
- ✓ Counselling fees – up to £1,000.
- ✓ Money in the home up to £750 and the unauthorised use of credit cards up to £1,000.



What is not insured?

Contents

- ✗ Any claim for stolen jewellery or watches from your home with a value of more than £15,000, unless they are in a fixed locked safe.
- ✗ Damage caused by domestic pets.
- ✗ Theft whilst property is lent/let/sublet unless there is damage to the building during the break-in.
- ✗ Criminal acts or deliberate damage or loss caused by you, your family or anyone living with you.
- ✗ We will not pay any excesses which are shown in your policy summary – you are responsible for paying these in the event of a claim.
- ✗ Vandalism, theft, leaking and freezing water and leaking oil whilst the property is unoccupied.
- ✗ Matching sets and suites are not covered.



Are there any restrictions on cover?

- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear and tear, poor maintenance, negligence or fraud.
- ! It's really important that you don't throw away any damaged items until we say so.



What is insured?

Optional covers available at an additional cost

Buildings – the structure of your home and its outbuildings

- Buildings – the maximum amount you can claim for is up to £1 million.
- Damage caused by leaking or freezing water and leaking oil.
- Accidental damage to:
 - Bath, toilet, basin and ceramic hob and glass
 - Underground pipes, drains and cables
- The cost of somewhere to stay if your home cannot be lived in – up to £200,000.
- Your legal liability to the public, as a homeowner, for accidents or injury at your home – up to £2 million.
- Replacement door locks and keys if yours are lost or stolen – up to £1,000.
- **Additional Accidental Damage** – e.g. damage caused by drilling through a pipe or spilling red wine on your carpet.



What is not insured?

Buildings

- ✗ Damage caused by rain or water entering the home as a result of poor workmanship, bad design or wear and tear.
- ✗ Subsidence damage to solid floors, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same event.
- ✗ Damage to gates, fences or swimming pool and hot tub covers caused by storm or flood.
- ✗ Matching sets and suites are not covered.
- ✗ **Accidental Damage** – cover does not apply if your home is lived in by someone other than you or your family, or if left unoccupied. Damage by pets is excluded.

- **Everyday or Higher-value Personal Belongings** – covers you for possessions, like your money and mobile when you take them away from home. Higher-value items of £2,500 or more must be specified.
- **Bicycles** – covers your bicycle if it is lost, stolen or damaged as long as the bike is listed on your policy summary.

- ✗ **Everyday or Higher-value Personal Belongings** – does not cover you for items left in unlocked vehicles or hotel rooms, or if the items are being used for business or professional purposes. Specified items and limits will be on your policy summary.
- ✗ **Bicycles** – we won't cover the theft of your bicycle if you've left it unattended away from home, unless you've kept it locked in a building, or if you've locked it to a post, cycle rack or other immovable object.



What is insured?

Family Legal Protection and Home Emergency are provided by ARAG Legal Expenses Insurance Company Ltd.

Optional covers available at an additional cost

Family Legal Protection:

- Employment disputes – with your former, current or prospective employer.
- Consumer disputes – such as buying, hiring or selling goods and purchasing services.
- Personal injury – a sudden accident causing your death or bodily injury.
- Identity theft – support to reclaim your identity, including administrative costs and legal representation.
- Education admission appeals – your legal rights in appealing a decision to refuse to admit your child to a preferred school.

Home Emergency:

- Roof damage – where internal damage has been caused to your home.
- Plumbing – damage to, blockage, breakage or leaking of the drains or plumbing system that you are responsible for in your home.
- Heating and power supply failure.
- Home security – where your home is left unsecure due to damage or failure of your external doors and windows.



Are there any restrictions on cover?

Family Legal Protection:

- ! Clinical negligence claims relating to an alleged failure to correctly diagnose a condition or those solely for psychological injury or mental illness.
- ! Consumer claims where the amount in dispute is £100 or less including VAT.
- ! Consumer claims which arise from a loan, mortgage, pension or investment.
- ! Legal defence claims relating to you driving a motor vehicle.
- ! Claims where the lawyer we appoint for you does not believe you will be likely to win your case.

Home Emergency:

- ! You're not covered for a permanent repair if a temporary repair is fair and reasonable in the circumstances.
- ! There is no cover for warm air, solar, or any non-domestic heating or non-domestic hot-water systems or claims relating to cold-water supply or drainage pipes.
- ! We will not cover any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it.



Where am I covered?

✓ UK, Channel Islands and the Isle of Man.

Optional covers if selected:

- Personal Belongings and Bicycles – anywhere in Europe and for up to 60 days anywhere else in the world.
- Family Legal Protection – United Kingdom plus cover for 'personal injury' and 'consumer disputes' claims in the European Union and some additional countries (see policy booklet for more information).
- Home Emergency – your home, as long as this is in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.



What are my obligations?

- You must provide us with honest, accurate and complete information, check your documents are correct and let us know about any changes.
- You must take care to maintain and keep your property in good condition.
- In the event of a claim you must notify us as soon as possible and give us any information and help we need.
- It's really important that you meet your obligations and follow any endorsement terms (if these apply, they will be in your policy summary). Failure to do so may result in a claim being rejected or we may cancel your policy.



When and how do I pay?

You can pay for this policy in one single amount or, if eligible, by monthly instalments (subject to a credit agreement). You can pay by debit card, credit card or Direct Debit. Please refer to the Post Office Arrangement and Administration Terms and Conditions document for more details.



When does the cover start and end?

Your cover is for 12 months and will start and end on the dates shown in your policy summary.



How do I cancel the contract?

You can cancel at any time – please call our Customer Services Team on 0333 44 39 850.

- We'll let you know of any conditions that apply before you buy. Fees are detailed in a separate contract – please refer to Post Office Arrangement and Administration Terms and Conditions.