

# Home Insurance

## Insurance Product Information Document

### Baptist Insurance



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**This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

#### What is this type of insurance?

This is a home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics and personal belongings.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, theft, escape of water, storm or flood and subsidence
- ✓ Personal liability up to £2,000,000
- ✓ Home emergency provides assistance 24/7 if you need immediate help for things such as sudden failure of your main heating system or plumbing up to £1,000
- ✓ Legal expenses for a range of legal issues such as work related disputes and tax problems up to £50,000
- ✓ Access to a range of helplines including emergency glass replacement, legal & tax advice and counselling

#### Buildings cover includes

- ✓ The cost of rebuilding up to the sum insured shown in your schedule
- ✓ Help finding and repairing leaks up to £5,000
- ✓ Locks and keys if lost or stolen up to £1,000

#### Contents cover includes

- ✓ Contents in the home up to the sum insured shown in your schedule (valuables up to £3,500 per item)
- ✓ Portable items, such as mobile phones and jewellery, taken away from the home within the UK and up to 90 days worldwide, up to the limit shown in your schedule (bicycles up to £750 each)
- ✓ Your money and charity money up to £1,000. Cover also applies for up to 90 days anywhere in the world
- ✓ Contents in care homes, hospitals or student accommodation up to £5,000
- ✓ Business equipment in your home up to £10,000
- ✓ Locks and keys if lost or stolen up to £1,000
- ✓ If we replace your contents we will replace as new except for clothing where we will reduce the value for wear and tear



#### What is not insured?

- ✗ Wear and tear or costs for maintenance of the property insured
- ✗ Reduction in value of your property not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism
- ✗ Liability for use of drones or for bikes and boats whilst racing
- ✗ Cyber losses such as from computer virus, hacking, malfunction or user error



#### Are there any restrictions in cover?

- ! If your home is left unoccupied or unfurnished for more than 60 days in a row we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil
- ! Theft or vandalism and malicious damage is not covered if caused by you, your paying guests or tenants
- ! If you are carrying out building works with a value over £25,000 we will not cover any losses from the works unless you tell us and we agree to cover them
- ! Storm damage to gates, hedges and fences is only covered if your main building is damaged at the same time



### What is insured? Continued...

#### Optional covers available on request:

Accidental damage cover – this covers damage such as putting your foot through the ceiling when in the loft (Buildings) or spills on carpets or damage to jewellery (Contents)



### Are there any restrictions in cover? Continued...

- ! Legal expenses will not cover issues where at any point we do not believe you are likely to win



### Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



### When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.



### When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

If you wish to cancel the policy please contact us by telephone, in writing or by email.

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