

# Home Insurance

## Insurance Product Information Document

MORE TH>N®

Company: Royal & Sun Alliance Insurance Ltd, registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm reference number 202323.

Product: Home Insurance MORE TH>N Essentials

This document is a summary and includes details of cover and restrictions that we believe are important to our customers. Full details of your cover and restrictions will be provided in your policy documentation. Please read to ensure that you have the correct level of cover for your needs.

### What is this type of insurance?

Buildings insurance cover is for your home, garage, shed and fixtures like kitchen units. Your home will be covered against damage by fire, storm, flood and other similar causes.



### What is insured?

Your buildings insurance will provide cover for one of three levels either £300,000 £500,000 or £1,000,000. Details of the amount will be shown on your check details page.

Buildings	Cover Level
✓ Damage to your buildings caused by things such as fire, storm, flood, theft, escape of water or domestic heating fuel, malicious damage and subsidence.	See Check details page.
✓ Finding a leak – damage caused when finding the source of any water or oil leaking from a water or heating system.	Up to £1,000
✓ Alternative Accommodation – if your home becomes unsafe to live in due to a claim we will cover.	See Check details page.
✓ Burst pipes and tanks caused by the water or oil freezing.	See Check details page.
✓ Lost or stolen keys or the replacement of locks following accidental damage.	Up to £1,000
✓ Accidental damage to drains, pipes cables and underground tanks used to provide services to or from your home.	See Check details page.
✓ Property owners legal liability – Legal liability you have as a home owner for damage caused to another person or property.	Up to £2,000,000

### Optional Cover

• Accidental Damage.	See Check details page.
• Home Emergency.	
• Legal Cover.	

The check details page will confirm if Accidental Damage, Home Emergency and/or Legal Cover are included – **Please see your separate Home Emergency and/or Legal Cover Insurance Product Information Document for details.**



### What is not insured?

- ✗ Damage which occurs over time as a result of normal use or ageing, maintenance of your home or routine decoration (sometimes known as wear and tear).
- ✗ Damage to fences, hedges or gates by storm or flood, falling trees or branches.
- ✗ Deliberate damage caused by you or damage resulting from your building being used for illegal activity by you.
- ✗ Damage by the emergency services.
- ✗ Accidental damage unless your schedule states this is covered.



### Are there any Restrictions on Cover?

- ! Your excess shown in your schedule.
- ! Excess of £500 for escape of water/oil and burst pipes.
- ! Excess of £1,000 for subsidence, heave or landslip claims.
- ! If your home is left unoccupied for more than 60 days in a row, you won't be covered for:
  - ! escape of water or oil
  - ! freezing of water and oil pipes or tanks
  - ! malicious damage or vandalism
  - ! theft or attempted theft
- ! We don't cover your home if it's used for business or professional use (except for office work).
- ! Any undamaged part of a matching set.
- ! Any loss or damage due to ongoing building works.



## Where am I covered?

- ✓ The buildings of your home are covered in the United Kingdom, the Channel Islands or the Isle of Man.



## What are my obligations?

- Take care of your home.
- Use any locks, alarms and other security measures in your home when your building is left unattended, or everyone is sleeping.
- You need to give us answers which, to the best of your knowledge, are honest, accurate and complete to the questions we ask and let us know as soon as possible if any of the information changes.
- You need to let us know about any incident, claim or legal proceeding as soon as you become aware of it.
- You must pay the premium shown on your Policy Schedule.
- You also need to make sure you understand and meet all the conditions set out in the Policy Wording.



## When and how do I pay?

You can pay for your policy annually or by monthly instalments. You can make an annual payment by credit card, debit card or direct debit. If you choose to pay in monthly instalments, you can only do this by direct debit.



## When does the cover start and end?

The start and end dates of your cover are shown on your Policy Schedule.



## How do I cancel the contract?

You can cancel the policy at any time by going to your online account at [homeinsurance-account.morethan.com](https://homeinsurance-account.morethan.com). Full details can be found in your policy wording.