

Home Insurance

Insurance Product Information Document

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.

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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?

Contents insurance covers the cost of repairing or replacing your contents and personal items within the property against things such as theft, damage by fire, storm, flood and other similar causes. Contents are the things you'd take with you if you moved house.



What is insured?

Your contents insurance will provide cover for one of three levels either £50,000 £100,000 or £150,000. Details of the amount will be shown on your check details page.

Contents	Cover Level
✓ Loss or damage to your contents caused by things such as fire, storm, flood, theft, escape of water or domestic heating fuel and malicious damage.	See Check details page.
✓ Jewellery, watches and items containing gold, silver or platinum	See Check details page.
✓ Alternative Accommodation – if your home becomes unsafe to live in due to a claim we will cover.	Up to £10,000
✓ Lost or stolen keys or the replacement of locks following accidental damage.	Up to £1,000
✓ Loss or damage to food in the freezer or fridge.	Up to £500
✓ Damage to your rented home that you are responsible for under your tenancy agreement.	Up to £5,000
✓ Damage to fixed improvements you have made to the home you rent.	Up to £5,000
✓ Personal and Occupiers' Legal Liability – for damage caused to another person or property.	Up to £2,000,000

Optional Cover

• Accidental Damage Cover.	See Check details page
• Unspecified Personal Possessions Cover for items up to £2,000.	See Check details page
• Specified Personal Possessions Cover for items over £2,000.	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 caused:

- ✗ by any 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).
- ✗ by deliberate acts by you or, your family.
- ✗ damage resulting from your home being used for illegal activities.
- ✗ Accidental damage unless your schedule states this is covered.
- ✗ to visitors' personal possessions.
- ✗ to items removed from your home temporarily whilst you are living elsewhere for a limited period of time, including as a student.
- ✗ to contents in the open including plants and trees.
- ✗ business equipment such as computers and telephones.

We will also not cover:

- ✗ Loss of metered water, liquid petroleum gas or oil.
- ✗ Theft of any contents from outbuildings.
- ✗ Loss or theft of money in the home.

Optional Cover – If Personal Possessions is included in your cover we will not cover:

- ✗ Any amount for an item over £2,000 unless you have told us about the item (Specified it).
- ✗ Any amount over £1,000 for theft from an unattended road vehicle.



Are there any Restrictions on Cover?

- ! Your excess shown in your schedule.
- ! Excess of £500 for escape of water/oil.
- ! Any amount for Jewellery, watches and items containing gold, silver or platinum where the individual item is worth more than £10,000 is not covered.
- ! 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
 - ! 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

Optional Cover – If Personal Possessions is included in your cover we will apply the below restrictions:

- Cover for a maximum of 90 days worldwide
- Theft of bicycles unless they are locked securely.



Where am I covered?

- ✓ The contents of your home are covered in the United Kingdom, the Channel Islands or the Isle of Man.
- ✓ If you have selected Personal Possessions Cover, you will be covered anywhere in the British Isles and up to 90 days worldwide.



What are my obligations?

- Take care of your home.
- Use 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 or legal proceeding which may lead to a claim 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. Full details can be found in your policy wording.