

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance Ltd; registered in England and Wales;
regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)
Product: MORE TH>N Home Choice – Buildings Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms.



What is insured?

- ✓ Buildings sum insured as shown in your schedule.
- ✓ Home emergency assistance up to £200.
- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Alternative accommodation cover up to £30,000.
- ✓ Property owners' liability cover up to £1,000,000.
- ✓ Locks and keys cover up to £1,000.
- ✓ Damage to your garden by the emergency services up to £1,000.
- ✓ Damage to your buildings by the emergency services up to £5,000.

Optional cover you may have chosen

Legal Services.

Home Emergency Cover up to £1,000.

Upgraded Buildings cover includes:

- Trace and access (the cost of removing and replacing any part of the buildings necessary to repair a heating or water system that has caused an escape of water or oil) up to £5,000.
- Alternative accommodation cover is increased to £100,000.

Full Accidental Damage cover includes:

- Accidental breakage of drains and pipes.
- Accidental damage to cables and underground tanks.
- Accidental breakage of glass, ceramic hobs and sanitaryware.
- Accidental damage to your buildings such as putting your foot through a ceiling or damaging a worktop.



What is not insured?

- ✗ General maintenance, wear and tear.
- ✗ Storm or flood damage to fences, hedges or gates.
- ✗ The cost of removing and replacing any part of the buildings necessary to trace leaking oil or water or repairing damage caused by such investigations. (Unless this cover is chosen in the Upgraded Buildings cover.)



Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! If your home is left unoccupied or unfurnished 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.
- ! If you have tenants in your home, you won't be covered for:
 - Malicious damage or vandalism.
 - Theft or attempted theft unless force and violence has been used to get into or out of your home.

Optional cover you may have chosen

Accidental damage excludes breakage or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.



Where am I covered?

- ✓ The product provides cover for the buildings of your home in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay for your policy either annually or by monthly instalments. Annual payment can be made by credit or debit card. Monthly payments can be made by Direct Debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer Service Line. You can find the contact number within your policy documentation or on our website.