

# Home Insurance

## Insurance Product Information Document



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

Our contents insurance cover protects your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down.



#### What is insured?

- ✓ Contents sum insured as shown in your schedule.
- ✓ Loss or damage to your contents by specific causes including fire, storm, flood, escape of water and theft.
- ✓ Theft from a garage or outbuilding cover up to £3,000.
- ✓ Computers & office equipment cover up to £7,500.
- ✓ Alternative accommodation cover up to £15,000.
- ✓ Visitors possessions cover up to £2,500.
- ✓ Freezer food cover up to £500.
- ✓ Damage to locks or loss of keys to your home cover up to £1,000.
- ✓ Money & credit cards cover up to £500.
- ✓ Deeds & documents cover up to £2,500.
- ✓ Electronic downloads cover up to £2,500.
- ✓ Occupiers and personal liability cover up to £1,000,000.
- ✓ Home Emergency assistance cover up to £200.

#### Optional cover you may have chosen

Home Emergency assistance cover up to £1,000.

Legal Services.

Personal Possessions.

Pedal Cycles.

Upgraded Contents cover includes:

- Contents in your garden cover up to £2,000.
- Temporary removal of contents to college or university cover up to £11,250.
- Trees, plants, hedges & shrubs in your garden cover up to £2,000.
- Accidental loss of metered water or oil cover up to £2,000.
- Tenant's liability towards the owner of the building cover up to £15,000.

Full Accidental Damage cover includes:

- Accidental breakage of mirrors, hobs and glass in furniture.
- Accidental damage to televisions, audio and computer equipment.
- Accidental damage to all other contents such as knocking over a vase.



#### What is not insured?

- ✗ General maintenance, wear and tear.



#### Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay.
- ! High value and high risk items such as jewellery and computers covered up to £7,500 in total and you must tell us if any one item is worth more than £1,000.
- ! 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.
  - Malicious damage or vandalism.
  - Theft or attempted theft.
- ! If you have tenants in your home, you won't be covered for:
  - Theft or attempted theft unless force and violence has been used to get into or out of your home.
  - Malicious damage or vandalism.



### Where am I covered?

- ✓ The product provides cover 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.