

# HOME ALONE INSURANCE



## keyfacts

### Introduction

Our Home Alone insurance policy is designed for owners or leaseholders of private houses and/or flats who wish to insure the Buildings and/or Contents of premises that are currently unoccupied.

This document includes a general summary of the insurance provided by our Home Alone policy. For precise details of cover, including the conditions and exclusions that apply, the policy document should be referred to. A copy will be supplied upon request.

Our policies run for a period of 12 months. Prior to expiry, we will contact your insurance intermediary regarding continuation of the insurance for a further 12 month period. In the event that cover is not required for a full 12 month period, the basis on which the policy can be cancelled is explained later on in this document.

### Policy Summary

#### BUILDINGS

##### Significant Features and Benefits

#### **BUILDINGS**

The main structure, domestic outbuildings, private garages and fixtures and fittings attached thereto, permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates, paths, drives and fences and fixed fuel tanks.

#### **THE PERILS TO BE INSURED**

There is a choice of three levels of cover provided in the proposal form. Alternatively, depending on the information provided to insurers it may be necessary to restrict the cover provided.

Level 1 - Fire, lightning, explosion, earthquake, aircraft and other flying devices or items dropped from them.

Level 2 - Level 1 plus storm, flood, weight of snow, escape of water from fixed water tanks, apparatus or pipes, escape of oil from a fixed domestic oil-fired heating installation, smoke damage caused by a fault in any fixed domestic heating installation, collision by any vehicle or animal, subsidence or heave of the site upon which the buildings stand or landslip and breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts and falling trees, telegraph poles or lamp-posts.

Level 3 - Level 2 plus theft or attempted theft, any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.

#### **LIABILITY**

Your legal liability as owner of the buildings and its land to a limit of indemnity of £2,000,000, plus legal costs and expenses agreed by the insurer in writing.

#### **ADDITIONAL COVER FOR BUILDINGS**

Costs of architects', surveyors' and other professional fees, clearing debris, making safe the building and complying with government or local authority requirements following a loss.

#### **SUM INSURED**

You will be requested to provide a buildings sum insured, which must represent the cost of rebuilding, as new, plus an allowance for architects', surveyors' and other professional fees, making safe the building and complying with government or local authority requirements following a loss.

## **BASIS OF SETTLEMENT**

Provided that at the time of the loss or damage the buildings are in a good state of repair and the sum insured is not less than the full replacement cost, the insurers will, at their option, pay either the cost of repair or the replacement cost of work carried out on the buildings.

If the sum insured is less than the replacement cost, the insurers will only pay the same proportion of the loss or damage as the sum insured bears to the replacement cost. For example, if the sum insured represents only one half of the replacement cost, the insurers will only pay for one half of the amount lost or damaged.

If the buildings are not in good repair, the insurers will pay at their option the cost of repair or replacement, less a reduction for wear and depreciation.

### **Significant and Unusual Exclusions or Limitations**

Please refer to our standard policy wording for a full list of the exclusions and limitations, which are similar to those applied by other insurers. We would specifically draw your attention to the following:

1. You are required to arrange for an internal and external inspection of the premises not less than once every 14 days, with a record being kept of each visit and any defects revealed remedied immediately.
2. All letter boxes and similar openings must be sealed.
3. The land around the buildings must be kept free from all waste materials and property of a portable nature.
4. When the perils of escape of water and burst pipes are in force, cover shall only apply provided that the water be turned off at the mains and the water system drained, unless to service the central heating system during the period 1<sup>st</sup> November to 1<sup>st</sup> April (both days inclusive) so as to maintain a temperature within the property at not less than 58 degrees fahrenheit or 15 degrees centigrade.

Unless otherwise advised at quotation stage, you will bear the first £250 of each and every loss, increasing to £1,000 in respect of claims resulting from subsidence, heave and landslip.

## **CONTENTS**

### **Significant Features and Benefits**

#### **CONTENTS**

Property insured as contents consists of household goods and satellite dishes, receiving aerials and their fittings and masts attached to the buildings.

#### **THE PERILS TO BE INSURED**

As under heading of Buildings above.

#### **LIABILITY**

Your legal liability as owner of the contents to a limit of indemnity of £2,000,000, plus legal costs and expenses agreed by the insurer in writing.

#### **THE SUM TO BE INSURED**

You will be requested to provide a sum insured, which must represent the cost to replace, as new, all of the contents.

## **BASIS OF SETTLEMENT**

Provided that at the time of loss or damage the sum insured is not less than the full replacement cost, the insurers will, at their option repair, replace or pay the cost of insured property.

If the sum insured is less than the full replacement cost, the insurers will only pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost. For example, if the sum insured represents only one half of the full replacement cost, the insurers will only pay for one half of the amount lost or damaged.

### **Significant and Unusual Exclusions or Limitations**

As under heading of Buildings above in respect of items 1-4.

Unless otherwise advised at quotation stage, you will bear the first £250 of each and every loss.

## **General**

### **ACCEPTANCE**

Any quotation provided for this insurance is subject to your satisfactory completion of a Proposal, a copy of which will be provided on request.

### **CHANGED CIRCUMSTANCES**

You must advise the insurer if changes occur affecting your property as cover may no longer be valid. These will include (but not be restricted to):

1. Structural changes to the buildings, or if due for demolition, or if it becomes subject to compulsory purchase.
2. The buildings become occupied.
3. You are no longer able to comply with the terms of the policy.

### **LANGUAGE**

The policy and associated documentation and all information relating to this insurance communicated to you shall be in the English language.

### **LAW**

There is a choice of law applicable to this insurance, but unless otherwise agreed between you and the insurers, English Law will apply.

### **PROTECTING AGAINST INTRUDERS**

The insurers do require the building to be fitted with a minimum level of security as described below (other than the burglar alarm – we will separately advise of our requirements if such an installation is necessary). You will be requested on the Proposal to state the extent of security at the buildings. An acceptable alternative to the under noted will be considered.

The security devices described below must be fitted in the following places:

- A. The Main Final Exit Door - 1 or 2 or 3.
- B. Other Single Exit Doors - 1 or 2 or 3 or 4.
- C. Exit Doors to Garages and other Outbuildings (except Greenhouses) - 1 or 2 or 3 or 4 or 8.
- D. Sliding Patio Doors - 1 or 3 or 5 or 6 or 7.
- E. Double opening outside doors or windows (ie French Doors/windows) - 1 or 3 or 5.
- F. Doors inside Garages which provide access to any part of your home. - 1 or 2 or 3 or 4.
- G. All Ground Floor opening windows, and any on the First Floor or above that are readily accessible - 3 or 8.
- H. All panes of glass in louvre windows must be securely bonded into their brackets with an adhesive fit for this purpose.

### **SECURITY DEVICES**

1. A lock which can be locked by a key from both the inside and outside.
2. A mortice deadlock with 5 or more levers or a surface mounted rim deadlock..
3. A key operated multi-point locking system.
4. Two key operated security bolts operating horizontally and fitted internally top and bottom.
5. For each door or window, two key operated security bolts operating vertically and fitted internally top and bottom.
6. For each opening door, two key operated patio door locks operating horizontally and fitted top and bottom.
7. One key operated patio door lock, plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames.
8. At least one key operated locking device.

### **NOTIFICATION OF CLAIMS**

If you need to notify the insurers of a claim, or of any circumstances or incident that may cause a claim, you should contact your insurance intermediary.

Alternatively you may contact AUA INSURANCE at 14 Fenchurch Avenue London EC3M 5AT.

You should immediately report to the police any incident involving theft, malicious damage, vandalism or loss of property.

The policy document provides full details of the action you should take in the event of a claim.

## **THE INSURER**

This Home Alone insurance is underwritten by AUA INSURANCE under authority granted by the insurer, Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited through its service company Amlin Insurance Services.

AUA INSURANCE acts solely on behalf of the insurer and is not able to provide advice or choice – if assistance is required in this respect, you should contact your insurance intermediary.

## **CANCELLATION**

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium, provided that you have not made a claim during this period.

The insurers may cancel this insurance by giving you 30 days' notice in writing to your last known postal address or to your insurance intermediary. Any return premium due to you will depend on how long this insurance has been in force.

You may cancel this insurance at any time by writing to your insurance intermediary. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim. If the policy is cancelled part way through the year, the insurers charge a percentage of the premium per month of cover. If cancelled in the first month the refund is 75% of the annual premium, decreasing a further 10% per month thereafter. If the policy is cancelled after eight months, the insurers charge 100% of the premium.

No return of premium paid will be allowed if a claim has occurred during the same insurance period.

## **COMPENSATION SCHEME RIGHTS**

In the event that the insurers are unable to meet their legal obligations under this insurance, you may be entitled to apply for compensation under the Financial Services Compensation Scheme. Details of this arrangement will be found in the policy document, or provided on request.

## **COMPLAINTS PROCEDURE**

It is always our intention to provide you with a first class standard of service. However, if you are unhappy in any way and wish to make a complaint, in the first instance please contact your insurance intermediary. Should the matter not be resolved to your satisfaction, a more formalised complaints procedure will be found in the policy document, or provided on request.

Ultimately, if your enquiry or complaint cannot be resolved, the laid down procedure will refer you to the Financial Ombudsman Service.

**AUA INSURANCE and the insurers mentioned herein are authorised and regulated by the Financial Services Authority.**



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