

Unoccupied Buildings & Contents

Insurance

Insurance Product Information Document (IPID)



This UNO OGI Unoccupied buildings and contents combined insurance Policy is provided by Pen Underwriting (Registered in England No. 5172311). Registered office address: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Pen Underwriting is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 314493. www.penunderwriting.co.uk

This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Combined cover protects your physical property whilst unoccupied as well as its permanent fixtures and fittings such as: fitted kitchens and bathrooms. It also covers your contents & personal items within the property, i.e. the things you'd take with you if you moved house.



What is insured?

If buildings cover is selected, this product provides buildings cover up to the sum insured shown on your schedule for:

- ✓ Damage or loss caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence
- ✓ Trace and access - the cost of locating the source of the damage caused by escape of water - up to £2,500
- ✓ Property owners liability up to £2,000,000
- ✓ Loss of metered Water – up to £1,000
- ✓ Escape of Oil - from a fixed domestic oil fired heating installation
- ✓ Collision – by any vehicle or animal
- ✓ Riot, civil unrest, strikes or political disturbances
- ✓ Professional fees and other expenses
- ✓ Domestic Employee liability - up to £10,000,000

If contents cover is selected, this product provides contents cover up to the sum insured shown on your schedule for:

- ✓ Damage or loss caused by things such as fire, storm, flood, theft, escape of water, malicious acts and subsidence
- ✓ Domestic Employee liability - up to £10,000,000
- ✓ Property Owners liability (Contents) – up to £2,000,000



What is not insured?

- ✗ Any loss or damage as a result of illegal occupation of the home, including damage caused by squatters.
- ✗ Storm or flood that has damaged gates, hedges and fences
- ✗ Loss or damage due to a deliberate act from anyone insured under this policy
- ✗ Loss or damage caused by wear and tear or gradually operating cause



Are there any restrictions on cover?

- ! For excess and monetary limits and endorsements please see your schedule of cover, Inner limits apply to some sections of the cover.



Where am I covered?

- ! The property as shown on your quote or policy schedule in the United Kingdom.



What are my obligations?

It is important that you are NOT under-insured.

- Make sure you have insured your buildings for the full rebuilding cost including allowances for architects costs and site clearance. You must notify us if the full rebuilding cost of your buildings exceeds the amount shown on your schedule.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You (and anyone claiming cover under this policy) are required to keep to the terms, conditions and Endorsements as shown in your full policy documentation.
- You must tell us as soon as possible about any changes in circumstances such as; you change address, a claim is made against you or you change occupation.
- You contact us as soon as possible if you have claim
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- You can pay by a one-off payment with Debit or Credit card.
- Payment is to be made at the point of sale or renewal of your policy.



When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and the end date of the cover are specified in your quote or policy schedule



How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days (cooling off period) from the start date or renewal of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time you have been on cover.
- If you wish to cancel this insurance outside of the 14 day cooling off period, we will refund the premium, less a proportionate amount for the time you have been on cover. An administration fee may be applied.
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to you regardless of when you cancel your policy.