

Unoccupied Home Insurance

Insurance Product Information Document



Company: Pen Underwriting Limited
Registered in England No 5172311.
Authorised and regulated by the Financial
Conduct Authority 314493

Product: Short Term Unoccupied Home
Insurance (Standard Cover - Level 3)

This document provides a summary of the cover, exclusions and restrictions. **It is not personalised to your individual selections.** The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is an unoccupied home insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select.

Cover may also vary based on the information you have provided to us.

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- Contents include your household goods within the home.



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured.
- ✓ Contents: The cost of repairing or replacing the contents of your home.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic employees: Your liability for bodily injury to your domestic employees.



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences and contents in the open caused by storm, flood or weight of snow.
- ✗ Motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories.
- ✗ Any property held or used for business purposes.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim);
 - monetary limits for certain items or types of cover.
 - endorsements may apply to your policy. These will be shown in your policy documents.

Specific Unoccupied home conditions (Full conditions are shown in the policy wording under 'General conditions') apply to :

- ! The buildings are maintained in a good state of repair and not neglected.
- ! The property is inspected every 30 days and records kept of each visit
- ! All waste is removed including accumulated mail must be removed
- ! You retain utility bills relating to the home as we may request sight of these following a claim for loss or damage caused by escape of water from and frost damage to fixed water tanks, heating installations, apparatus or pipes
- ! You must ensure that all protections for the security of the home and contents:-
 - Are maintained in good working order,
 - Are in full and effective operation with the keys removed whenever you are absent from the premises; and
 - Are not withdrawn or varied without our prior consent
- ! There is no cover for Subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- The home becomes your occupied
- Your home is going to be used for short periods each week or as a holiday home;
- Work is to be done on your home which is not routine repair, maintenance or decoration, for example any structural alteration or extension to your home;
- You or any member of your family receives a conviction for any offence except for driving;
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- 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 must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **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?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

This insurance cover is for the period you have selected and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of premium which will be calculated from receipt of this notice as follows:

- If the policy has been issued on a 3 or 6 month basis there will be no premium refund in the event of cancellation.
- If the policy has been issued on a 9 month basis any refundable premium due to you will be subject to a minimum premium of 6 months retained by Insurers.

Please refer to your policy schedule for information on the duration of your period of insurance.