

Home Buildings and Contents Insurance

Insurance Product Information Document

Company: Broker Direct Plc
Product: BD Home Choice



This document provides a summary of the key information covered by this policy. It does not contain the full terms of the policy which can be found in the full policy documentation.

What is this type of Insurance?

This is a Household Building and Contents Insurance policy for Private Residences covering loss or damage to the main structure of your home up to the stated limit in your policy schedule and loss or damage to contents which you own or are legally responsible for, up to the stated limit in your policy schedule.



What is insured?

- ✓ Buildings Sum Insured £300,000.
- ✓ Contents Sum Insured £40,000.
- ✓ **Loss or Damage** caused by, fire, smoke, explosion, lightning, earthquake, storm, flood, theft or attempted theft, escape of water or oil from washing machines, dishwashers fixed water or fixed heating systems, freezing of water in fixed water or fixed heating systems, malicious persons, riot or civil commotion, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes.
- ✓ **Valuables** - Articles of Gold, Silver or other precious metal, jewellery, precious stones watches, furs, pictures or other works of art, collections of stamps or coins. Maximum Sum Insured is £5000, Single Article Limit is £2000.
- ✓ **Accidental Damage** of glass, ceramic hobs and sanitary ware fixed to and forming part of your home. TV, satellite, video, audio equipment and computer equipment in your home.
- ✓ **Accidental Breakage** of drains and pipes and **Accidental Damage** to cables and underground tanks.
- ✓ **Accidental Loss** of oil or metered water up to £1000.
- ✓ **Impact** involving vehicles, aircrafts or anything dropped from them.
- ✓ **Property Owners Liability** up to £2,000,000.
- ✓ **Trace & Access** up to £500 per claim, £1000 in any single period of insurance.
- ✓ **Contents in the open** up to £250.
- ✓ **Temporary Removal** of contents up to £1500, maximum £500 per item.
- ✓ **Alternative Accommodation** up to 20% of the contents sum insured.
- ✓ **Frozen Food** £50.
- ✓ **Legal Liability** up to £2,000,000.
- ✓ **Tenants Liability** up to 20% of the contents sum insured.
- ✓ **Loss of Keys** up to £250.
- ✓ **Money in the Home** up to £100.
- ✓ **Contents of Garage or Outbuilding** £250.

Extended cover is available for **Accidental Damage**, **Personal Possessions** and **Pedal Cycle** cover. Please speak to your Broker if you are interested in buying extended cover.



What is not insured?

- ✗ Any claim resulting from deliberate or criminal acts by you or your family.
- ✗ Legal Liability arising from any Trade or Profession.
- ✗ Loss or damage while your home is unoccupied. (not lived in for more than 30 days).
- ✗ Loss or damage caused by domestic Pets.
- ✗ Contents in any garage or outbuilding unless force and violence have been used to get into our out of the buildings.
- ✗ Storm or Flood damage caused by rising groundwater levels.
- ✗ **Personal Possessions**
Theft from unattended motor vehicles unless the vehicle was locked and the property was hidden in a glove compartment or luggage compartment.
- ✗ Loss or damage caused by Theft or attempted Theft from an unlocked hotel room.
- ✗ **Pedal Cycles**
Theft or a Pedal Cycle if left unattended away from your home unless locked to a permanent structure or in a locked building.



Are there any restrictions on cover?

There is no cover for:

- ! Any reduction in Value.
- ! Any claim resulting from delay, confiscation or detention by officials, sonic bangs, radioactive contamination, war risks, the failure of computer or electronically controlled equipment to recognise any date as the true calendar date, pollution or contamination which was deliberate or expected, gradual causes including wear and tear, vermin or insects.
- ! Any claim arising from an act of terrorism.
- ! The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.



Where am I covered?

- ✓ The British Isles.
Personal Possessions and Money is covered within the British Isles or whilst temporary anywhere else in the world for not more than 60 consecutive days (other than within the home).



What are my obligations?

You are required to meet the conditions shown in your policy documentation such as having appropriate locks, alarms and any other security measures required under the policy documentation.

You are also required to:

- Provide honest, accurate and complete information to us or your insurance broker as required.
- Inform us of any changes in circumstances such as changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair or if you plan to carry out any building works at your home.
- Pay your insurance premium.
- Inform us as soon as possible if you have had a loss, theft or accident.
- Pay any excess(es) documented in your policy documentation in the event of a claim.



When and how should I pay?

You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for 12 months from the date you request your policy to be started. The dates will be shown within your Policy Schedule.



How do you cancel the contract?

You may cancel this policy at any time by telling your Broker. Within the first 14 days – you will be entitled to a pro-rata refund subject to no claims being made in the current period of insurance. After the first 14 days – you will be entitled to a pro-rata refund subject to no claims being made in the current period.

Broker Direct Plc is registered in England. No. 2958427. Registered office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Our firm's registration number is 307607. Registrations recorded on www.fca.org.uk.

Underwritten by: Royal & Sun Alliance Insurance Plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Home Buildings and Contents Insurance

Customer Information

Company: Broker Direct Plc

Product: BD Home Choice



Making a Claim

In the Event of a claim please contact:

Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

Claims Telephone number: 01204 600 347.

Mobile App Download: Search for **Broker Direct Home Claim Help** App in either the Apple App or Google Play stores or scan the QR code.



Complaints Process

Complaints Process: At Broker Direct Plc we are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to your policy or claim, please contact your insurance broker who should be able to assist. If your insurance broker cannot resolve the complaint, please contact Broker Direct on 01204 600200 or at Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

If Broker Direct is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)

Email: enquiries@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Financial Services Compensation Scheme: Royal & Sun Alliance Insurance Plc and Broker Direct Plc are both covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.