

# Holiday Home Insurance

## Insurance Product Information Document

### Ecclesiastical Insurance



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**This document provides a summary of the key information relating to this holiday 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?

This is an insurance policy for your holiday home. The policy covers the structure of your home with all fixtures, fittings and furnishings, service connections, skirting, fixed chests, sheds and decking. If you insure your contents this covers your household goods and personal belongings in the home and outbuildings within the same site.



#### What is insured?

- ✓ A range of sudden and unforeseeable events such as fire, theft, escape of water, storm or flood and subsidence
- ✓ Accidental damage cover. This will cover accidents such as spillages on carpets (contents). We will also pay for accidental damage to the serviced pitch if you are responsible for it (buildings)
- ✓ Cover for damage by vermin
- ✓ Personal liability up to £5,000,000
- ✓ Alternative accommodation costs or loss of rent or ground rent for up to 21 days if your holiday home is uninhabitable following covered damage
- ✓ Emergency glass replacement helpline
- ✓ Personal Accident if you or any member of your family who normally live with you suffer a physical injury caused by an accident whilst on holiday in or working on your holiday home

#### Buildings cover

- ✓ The cost of repairing your home up to £500,000. You select whether in the event of a claim you want your buildings repaired on a new for old basis (reinstatement) or for a cheaper premium, have an amount deducted for wear and tear (indemnity). Your schedule will show which basis you have opted for

#### Contents cover

- ✓ The cost of replacing your contents up to the sum insured shown in the schedule. If we replace your contents as a result of a claim we will replace as new unless the sum insured is not adequate where we will deduct an amount from the claim payment for wear and tear
- ✓ Accidental loss or damage to portable items such as pedal cycles and sporting equipment which you take away from your holiday home within the UK up to £500 per item



#### What is not insured?

- ✗ Wear and tear or costs for maintenance of your property
- ✗ Reduction in value of your home or contents not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism



#### Are there any restrictions in cover?

- ! If your holiday home is left unoccupied for more than 24 hours during the period 1st November to 15th March we exclude water freezing and damage caused by escape of water or oil unless certain actions have been taken in respect of the water supply and heating
- ! We will not cover theft or malicious damage caused by you, your guests, hirers, tenants or their guests
- ! We will not cover theft damage to any touring caravan (used and insured as a static caravan) unless certain security measures are taken
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set, suite or matching design including carpets
- ! Storm damage to gates, hedges and fences is only covered if your holiday home is damaged by the same event
- ! If your holiday home has been continuously unoccupied for more than 15 days there is no cover for damage and liability arising from gas cylinders at the holiday home unless certain security measures are taken



### Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



### When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.



### When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

Please contact your insurance intermediary in the first instance. If you are unable to contact your intermediary, please contact us by telephone, in writing or by email.

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