

Unoccupied Home Insurance

Insurance Product Information Document



COMPANY AZUR UNDERWRITING LIMITED **PRODUCT** UNOCCUPIED

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 774401)

UNDERWRITTEN BY

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN 781109) and Prudential Regulation Authority. American International Group UK Limited is a company registered in England & Wales (company number 10737370) with a registered office at The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

This document provides a summary of the key information that relates to your Unoccupied Home insurance policy. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

WHAT IS THIS TYPE OF INSURANCE?

This insurance covers the buildings and/or contents for physical loss or damage to your property caused by specific events.



WHAT IS INSURED?

Cover for your property – we will pay for:

- ✓ Reconstruction cost – the reconstruction cost of your home up to the sum insured.
- ✓ Contents replacement – the cost to repair or replace your contents up to the sum insured.
- ✓ Accidental damage to your home and contents.
- ✓ Loss or damage caused by fire, lightning, explosion and earthquake and aircraft.
- ✓ Loss or damage caused by storm, flood or weight of snow.
- ✓ Loss or damage caused by water escaping from fixed water tanks, apparatus or pipes or water freezing in fixed water tanks, apparatus or pipes.
- ✓ Loss or damage caused by escape of domestic oil, gas and liquefied petroleum gas from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation.
- ✓ Loss or damage caused by theft or attempted theft.
- ✓ Impact by any vehicle or animal.
- ✓ Loss or damage caused by riot, civil commotion and malicious damage.
- ✓ Loss or damage caused by subsidence, heave or landslip.

Cover for you:

- ✓ Legal liability – we will pay damages you are legally obliged to pay for personal injury or property damage (up to the limit shown on your schedule).



WHAT IS NOT INSURED?

The following list is not exhaustive. More information can be found in your policy documentation.

Cover for your property excludes:

- ✗ Loss or damage to business property.
- ✗ Loss or damage caused by dishonest or criminal acts.
- ✗ Loss or damage caused by faulty, inadequate or defective planning.
- ✗ Loss or damage caused by frost.
- ✗ Loss or damage caused by events that happen gradually.
- ✗ Deterioration, mechanical/electrical breakdown or wear and tear.
- ✗ Loss or damage by intentional acts by you or a family member.
- ✗ Loss or damage caused by mould.
- ✗ Subsidence to external property such as patios, swimming pools, boundary walls etc. unless there is also subsidence to the main home.
- ✗ Loss or damage to any item while in transit which is not suitably packed relative to its value.
- ✗ Loss of damage caused by extremes of temperature, dampness or dryness.



ARE THERE ANY RESTRICTIONS ON COVER?

- | You will have to pay the first part of most claims (the excess).

Limits which apply:

- | Limits which apply to each section of cover are shown in your policy schedule.
- | If, at the time of an insured loss, the amount insured for your home does not represent an adequate amount to replace your home the most we will pay for any loss or damage will be limited to that proportion of the insured loss which the relevant amount insured bears to the true replacement/rebuilding cost.

- | Water escaping from fixed water tanks, apparatus or pipes – £10,000.
- | Escape of domestic oil, gas and liquefied petroleum – £7,500.
- | Theft or attempted theft – £10,000.
- | Trace and Access – £7,500.
- | Replacement Locks – £5,000.
- | Fly tipping or trespass – £1,000.



WHERE AM I COVERED?

- ✓ Cover is for properties in the United Kingdom only.



WHAT ARE MY OBLIGATIONS?

- Always ensure that any information provided to us is accurate, complete and up-to-date.
- Always maintain your home in a good state of repair and try to prevent accident or injury, as well as protecting your property against loss or damage.
- Let us know before you start having any work to extend, repair, renovate, build, decorate or demolish any part of the buildings or other permanent structures.
- Pay your premium.
- Keep the sums insured at a level which represents the full value of the property.
- Notify your broker immediately upon filing or service of legal documents initiating your bankruptcy, or insolvency or any non-motoring convictions.
- Notify us as soon as it is reasonably practical after an event which may give rise to a claim.



WHEN AND HOW DO I PAY?

Your broker will discuss your payment options – e.g. payment in full at time of purchase or, where applicable, payment by instalments.



WHEN DOES THE COVER START AND END?

Cover starts on the date you take the policy out. It will last for the period specified, unless it is cancelled by you or us before it ends.



HOW DO I CANCEL THE CONTRACT?

You can cancel cover at any time by notifying us in writing of the future date that the cancellation is to take effect. Refer to general conditions within the policy wording for full details of cancellation terms.