

# Contents Insurance

## Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited

Product: Cornhill Direct Policy

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

## What is this type of insurance?

The policy is an insurance contract for private individuals providing cover for your contents in your home. Contents include household goods, personal belongings, your fixture and fittings, aerials, satellite dishes, valuables, office equipment, freestanding gas and electric cookers, laminated wooden effect vinyl or Lino floor coverings that could be removed and re-used, carpets, portable hot tubs. You have the option to include personal possessions which covers your personal items you have with you, when you are not at home. Please note; you cannot buy personal possessions in isolation.



### What is insured?

- ✓ Cover up to £25,000 to repair or replace your contents following an insured loss such as:
  - fire;
  - theft;
  - malicious damage;
  - escape of water;
  - storm or flood;
  - subsidence, heave or landslip.
- ✓ Your valuables are covered up to 35% of the contents sum insured.
- ✓ A single valuable cannot be worth more than 15% of the contents sum insured.
- ✓ Accidental damage to your home entertainment equipment and computers.
- ✓ Accidental breakage of mirrors or glass in furniture, cooking hobs, and oven doors.
- ✓ Rent up to 20% of the contents sum insured.
- ✓ Contents you temporarily remove from your home up to 20% of the contents sum insured.
- ✓ Contents in the open within the grounds of your home up to £750.
- ✓ Loss or damage to plants within the grounds of your home up to £500.
- ✓ Replacing the keys to your doors, windows, domestic safes and alarms to your home, if they are stolen or you lose them.
- ✓ Accidental loss or damage to your contents whilst being moved by professional removal contractors to your new home.
- ✓ Loss of oil and metered water.
- ✓ Loss of money up to £500.
- ✓ Loss or damage to food in a freezer within your home.
- ✓ Loss or damage to students contents up to £3,000 whilst they attend college or university.
- ✓ Loss or damage to visitor's belongings up to £1,000 whilst they are in your home.
- ✓ Personal liability and liability as occupier of your home up to £2,000,000.
- ✓ Employer's liability up to £10,000,000.
- ✓ Tenant's liability up to 10% of the contents sum insured.

#### Optional insurance covers (if you have requested them).

##### Accidental damage

This option provides accidental damage cover to:

- your contents (e.g. a spillage on your sofa) in addition to the accidental damage covers mentioned under what is insured for contents.

##### Personal Possessions

- £3,500 to cover personal possessions you take out of the home against accidental damage or loss. We may be able to offer a higher figure.
- If you have any personal possessions valued over £2,000, they must be declared and specified on your schedule.



### What is not insured?

- ✗ Loss or damage caused by theft or attempted theft, malicious people, water leaking, accidental breakage of mirrors/glass, or plants when your home has been left unoccupied or unfurnished for more than 60 days in a row.
- ✗ Any amount over £7,500 for theft/attempted theft from outbuildings.
- ✗ Loss or damage caused by escape of water resulting from the failure or lack of appropriate sealant and/or grout.
- ✗ Accidental damage to items designed to be portable e.g. laptops, mobiles, tablets unless you have requested the optional accidental damage cover.
- ✗ Any accidental loss or damage to your contents, (e.g. a spillage on your sofa) other than those mentioned under what is insured for contents, unless you have requested the optional accidental damage cover.
- ✗ Loss or damage to contents removed from your home to sell or exhibit.
- ✗ Loss or damage to valuables whilst being moved to your new home. We may be able to cover these under the optional personal possessions cover depending upon individual item value and total valuables sum insured.
- ✗ Food in the freezer if the freezer failed due to a deliberate act by you or the electricity company.
- ✗ Theft of student's contents whilst they are living away from the home at college or university which doesn't involve force and violence to get into or out of the building.
- ✗ Your liability resulting from your job, business trade or profession.
- ✗ Your liability arising out of you owning, possessing or using a mechanically or wind propelled or assisted vehicle, aircraft including drones, hovercraft or watercraft
- ✗ Your liability for causing the death or injury of an employee if they have been driven or are a passenger in a motor vehicle if you need insurance under the Road Traffic Act.

#### What is not insured for optional covers?

##### Accidental Damage

Loss or damage if caused:

- by an escape of water from guttering and downpipes.
- by electronic, electrical or mechanical breakdown or failure.
- while you have a tenant, lodger or paying guest living in your home.
- by domestic animals.

##### Personal Possessions

- Loss or damage caused by theft/attempted theft from any vehicle that is not occupied unless it is securely closed and locked. Items must be completely hidden within the vehicle.
- Any amount over £1,000 for theft or attempted theft from any vehicle that is not occupied.
- Loss or damage to bats, hockey sticks, golf clubs, fishing equipment and racquets whilst in use.
- Theft of pedal cycle accessories unless stolen with the pedal cycle.
- Theft of a pedal cycle away from the home unless locked to an immovable object.
- Loss or damage caused after your home has been left unfurnished or unoccupied for more than 60 days in a row.

## Optional insurance covers (if you have requested them) continued.

### Personal Possessions

- If you have any pedal cycles valued over £1,000 they must be declared and specified on your schedule.

You have the option to add legal expenses protection. A summary of the key information is contained in a separate Insurance Product Information Document.



## Are there any restrictions on cover?

- ! Excess – these are shown on your schedule.
- ! Loss or damage caused by anything that happens gradually.
- ! Loss, damage, injury or liability as a result of an event which happened before the cover under this policy started.
- ! Loss, damage or liability arising out of or as a result of any agreement or contract you have entered into.
- ! Loss, damage, injury or liability resulting from a deliberate act by you or your domestic staff.
- ! We will pay you for damaged items that form part of a matching set or suite but not for the other items of the set or suite which are not damaged. If the damaged parts cannot be matched or replaced we will pay up to 50% towards the replacement of the undamaged parts.



## Where am I covered?

- ✓ Contents are covered in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Personal possessions are covered in the British Isles, Europe, Mediterranean Coast and Islands, Madeira and Canary Islands and up to 60 days elsewhere in the world in any one period of insurance if you have requested this optional cover.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy.
- It is important that the amount of cover you buy is enough to cover the cost of reinstating your household goods and personal belongings in case you ever need to make a claim. We can discuss this with you.
- There are certain changes you will need to tell us about, condition 15 in your policy wording will tell you what these changes are. A policy wording is available upon request.
- You must keep any property you insure in a good state of repair and take care to prevent accidents, injury, loss and damage.
- You must tell us at your first opportunity about the event and give us any information relevant to the claim we may need.
- You must tell the police about any damage caused by theft or attempted theft or if any property is lost outside your home.
- You may be required to provide evidence of value if you need to claim for loss or damage to certain items insured under the personal possessions section. Where such evidence is required, this will be stated on your schedule.
- You must tell us at your first opportunity about any prosecution, inquest or enquiry connected with any injury or damage.
- You must not pay or offer or agree to pay any money or admit responsibility without our permission.



## When and how do I pay?

You can pay annually or monthly. Please speak to us about the options available to you.



## When does the cover start and end?

Your policy cover will start on 08/11/2018 and your policy will end on 07/11/2019.



## How do I cancel the contract?

### What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms and conditions, including a minimum temporary cover charge of £25 plus Insurance Premium Tax, except where an incident has occurred which reaches the sum insured under the Contents section, in which case the full annual premium will be payable to us.

### Cancellation after the 14-day reflection period

If you cancel the policy after the 14-day reflection period we will refund the part of the premium you have not used less £10 plus Insurance Premium Tax, as long as you have not claimed during the current period of insurance. Where an incident has occurred which give rise to a claim the full annual premium will be payable to us.

If you cancel at any time and you have added legal expenses or home emergency cover with us, this will also be cancelled. To cancel your policy please contact us on 0330 102 1731.