

# Home Insurance

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## Insurance Product Information Document

**Company: Automobile Association  
Insurance Services Limited**

**Product: Home Contents Insurance Plus**

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Conduct Authority. Registered office: Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. England and Wales. We're on the Financial Services Register under registration number 310562.

Terms and Conditions with complete pre-contractual and contractual information on the product are provided in your Policy Booklet and in your Statement of Insurance.

### What is the type of insurance?

Cover for loss or damage to your contents.



### What is insured?

- ✓ Unlimited contents cover for loss or damage caused by:
  - Fire, smoke, explosion, lightning, earthquake, storm and flood
  - Theft or attempted theft
  - Malicious acts or vandalism
  - Escape of water or oil
- ✓ Alternative accommodation costs up to £50,000 if your home can't be lived in due to an insured event
- ✓ Unlimited cover for replacing external locks and keys if your keys are lost or stolen anywhere in the world
- ✓ Fridge or freezer spoiled food cover up to £1,000
- ✓ Contents in your property boundary up to £1,000
- ✓ Fraudulent use of your Credit/Debit Card by someone else up to £5,000
- ✓ Theft from Outbuildings/Garage up to £7,500
- ✓ Home Office business equipment up to £10,000
- ✓ Your liability (Personal liability and liability as the Occupier of the property for any compensation payments resulting from an accident on your property) up to £2,000,000 in total
- ✓ Replacement of the whole suite(s) or set(s) if any individual item is damaged and is unrepairable or not replaceable
- ✓ Contents at university / college up to £3,000
- ✓ Accidental damage for the bigger electrical and gas items in your home such as cookers, TV's and washing machines
- ✓ Accidental loss or damage to household goods e.g. spilling red wine on sofa
- ✓ Accidental loss and damage anywhere in the world for valuables and personal belongings worth no more than £5,000 individually up to the amount specified on your Statement of Insurance
- ✓ Up to £100,000 (including VAT) of legal expenses per claim to cover legal costs, in personal legal matters such as:
  - Death and personal injury claims
  - Contract disputes when buying or selling personal goods and services or your property
  - Employment disputes
  - Protection of property
- ✓ Access to a helpline that provides free initial advice on any personal legal matter covered under your Home Legal Expenses policy
- ✓ Access to a range of free online legal documents

**Optional Covers** - these apply if you have selected that optional cover level (see your Statement of Insurance)

- Accidental loss and damage anywhere in the world for specified items of valuables and personal belongings that exceed £5,000 individually



### What is not insured?

- ✗ Your policy excesses (voluntary and compulsory) as shown on your Statement of Insurance
- ✗ Any fees you incur for preparing your claim
- ✗ Theft, attempted theft, malicious damage and escape of water are not covered whilst the home is left unoccupied or unfurnished for more than 30 consecutive days
- ✗ Loss/damage caused by wear and tear, deterioration, corrosion, rot or similar causes
- ✗ Damage to household goods from any process of cleaning, drying, dyeing, heating or washing
- ✗ Chewing, scratching, tearing or fouling by pets
- ✗ Sporting or portable musical equipment whilst in use
- ✗ Legal expenses claims where the first cause of action started prior to the start of the policy
- ✗ Fees and expenses incurred before the insurer has accepted the legal expenses claim



### Are there any restrictions on cover?

- ! Endorsements which are specified in your policy documents
- ! Any valuable and personal belonging with a replacement cost exceeding £5,000, must be added as a specified item otherwise you will not be able to claim under any section of this policy
- ! Valuables if they are kept in a domestic garage or outbuilding
- ! Loss or damage caused by theft or attempted theft while your home or any part of your home is rented/shared
- ! No legal expenses cover where the amount in dispute is under £250
- ! Legal Expense claims must have a reasonable chance of success >50%
- ! Outside the home, bicycles are only covered for theft if they're locked in a building or attached by a security device between the cycle frame or back wheel to a permanently fixed structure or a cycle frame which is secured to a motor vehicle
- ! Items must be in a locked, covered boot or glove compartment if stolen from an unattended motor vehicle



## Where am I covered?

- ✓ The cover is for your private residence and its boundaries
- ✓ For household goods, valuables and personal belongings cover is extended to anywhere in the world (some restrictions apply)
- ✓ Under the Home Legal Expenses benefit, you are covered for incidents occurring in England, Scotland, N. Ireland and Wales



## What are my obligations?

- Let us know if your circumstances change during the period of cover
- If you have a claim you need to notify us as soon as possible and provide us with all relevant information about the claim
- To notify us if the property is no longer in a good state of repair
- To notify us if the property is left unoccupied for more than 30 consecutive days
- Please refer to your endorsements in your insurance documentation



## When and how do I pay?

You can pay your premium as a single annual payment (call centre only), continuous annual payment or by monthly instalments. Payment is required before the policy starts and the full payment or deposit can be made using a credit or debit card.



## When does the cover start and end?

The cover is for one year from the policy start date, or until your current Home Insurance agreement ends. The dates of cover are specified in your Statement of Insurance.



## How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance team on 0343 316 1617 or by writing to AA Insurance Services, Q3 Quorum Business Park, Newcastle Upon Tyne, NE12 8EX.