

# Home insurance

## Insurance Product Information Document

### Company: 1st Central Product: Buildings and Contents insurance

1st Central is a business name used by First Central Insurance Management Ltd which is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Registered in England and Wales (number: 6489797).

This document only provides a summary of this policy. Please read your policy wording, Schedule and Statement of Fact for full details.

## What is this type of insurance?

This home insurance policy meets the demands and needs of those wanting cover for loss or damage to their buildings and contents in their permanent residence located in Great Britain for causes such as storm, flood, fire, theft, escape of water or subsidence.

The type and amount of cover included depends on options chosen when arranging your policy and will be confirmed in your Schedule.



### What's insured?

#### Buildings

- ✓ £500,000 rebuild cost: for loss or damage to the structure of your home (including garages and outbuildings)
- ✓ Locks and keys: Up to £500 if keys are lost or stolen
- ✓ Alternative accommodation: Up to £45,000 for temporary accommodation if your home is not safe to live in due to insured damage to buildings
- ✓ Underground services – covering accidental damage to drains, pipes, cables and tanks bringing water, gas and electricity to your home and sewage away from your home: Up to buildings sums insured
- ✓ Trace and access: Up to £5,000 to cover the cost of finding a leak which is causing damage to your home
- ✓ Accidental breakage of glass and sanitary fittings: Up to buildings sums insured
- ✓ Property Owners liability: Up to £1 million for the amount you are legally obliged to pay as the owner of the property for injury to a third party or damage to their property.

#### Contents

- ✓ Loss or damage to contents in your home: £75,000, within which a maximum amount of £25,000 applies for high-risk items
- ✓ Alternative accommodation: Up to £20,000 for temporary accommodation if your home is not safe to live in due to insured damage to contents
- ✓ Contents in garages and outbuildings: up to £5,000 loss or damage to contents and up to £3,000 for theft
- ✓ Accidental damage to mirrors and glass: Up to contents sum insured
- ✓ Frozen food: up to £500 for damage to the contents of freezers and fridges
- ✓ Money & credit cards in the home: Up to £500
- ✓ Loss of metered water or oil: Up to £1,000 and £500 respectively
- ✓ Digital downloads: Up to £500 for the loss or damage to contents you have legally downloaded
- ✓ Visitors' belongings: Loss or damage to contents belonging to visitors up to £1,000



### What's not insured?

#### Buildings and Contents (Main cover exclusions)

- ✗ Properties not used as your main residence, or not occupied solely by you and your immediate family
- ✗ Damage or loss due to theft, attempted theft, vandalism or malicious acts, caused by you, your family, domestic staff, lodgers, paying guests, tenants, or any other person lawfully in your home
- ✗ The excesses shown in your Schedule
- ✗ Damage caused by domestic pets through chewing, scratching, tearing, fouling or vomiting
- ✗ Loss or damage if your home is left unoccupied for more than 60 days
- ✗ Loss or damage caused by wear and tear, fall in value over time, gradual deterioration
- ✗ Loss or damage caused by computer virus or hacking

#### Buildings

- ✗ Damage to gates, hedges and fences caused by storm, flood, falling trees or branches

#### Contents

- ✗ High-risk items worth £1,500 or more each in your home unless the items are specified in your Schedule
- ✗ Business stock, tools or materials
- ✗ Loss of high risk items, money and credit cards from any outbuilding
- ✗ Your contents while away from home unless you have selected this additional optional cover

#### Optional covers – what's not insured

##### Full Accidental Damage

- ✗ Damage caused by someone other than you or your family living in the home
- ✗ Cost of maintenance and normal decoration
- ✗ Any amount above £1,500 for items which you have not specified in your Schedule



## What's insured? (cont.)

### Contents

- ✓ Loss of metered water or oil: Up to £1,000 and £500 respectively
- ✓ Digital downloads: Up to £500 for the loss or damage to contents you have legally downloaded
- ✓ Deeds and documents: Up to £1,000
- ✓ Visitors' belongings: Loss or damage to contents belonging to visitors up to £1,000
- ✓ Garden contents cover: Up to £750 for items you keep in your garden such as patio furniture
- ✓ Special events cover: Up to 10% increase for 14 days before and 14 days after special events to cover gifts and food
- ✓ Bikes in the home up to £350 each, or £1,500 collectively – bikes away from the home if cover has been selected and is shown on your schedule.
- ✓ Personal liability up to £1 million
- ✓ Employer's liability up to £5 million
- ✓ Tenant's liability up to £10,000

### Optional covers available

- **Full Accidental Damage:** To buildings and contents for unintentional and unforeseen incidents
- **Personal Possessions:** Cover up to £5,000
- **Specified Items or Bikes:** Cover high risk items with a value of between £1,500 and £5,000 or bikes with a value of between £350 and £2,500.  
The most we will pay for unspecified items will be £1,500 per item; the most we will pay for specified items or specified bikes will be the amount shown in your Schedule.



## What's not insured? (cont.)

### Optional covers – what's not insured

#### Personal possessions cover

- ✗ Theft from unattended vehicles unless items are stored securely out of sight and the vehicle is locked – the most we will pay is £500



## Are there any restrictions on cover?

### ! Limits

- ! Limits apply: We will not pay more than the "Unspecified item limit" for items not listed individually in your Schedule
- ! Specified Items: Items with a value of between £1,500 and £5,000 must be specified.
- ! Bikes: Bikes with a value of between £350 and £2,500 must be specified.

### ! Excesses

- ! We will not cover the first portion of any claim: There is a standard excess of £150 and you can also select a voluntary excess, which will be added to the standard excess. Some events such as subsidence and escaped water will have a higher excess and sections for personal possessions and bicycles have a lower excess. Please refer to your Schedule for the details.



## Where am I covered?

- ✓ This policy covers properties in Great Britain (not including Northern Ireland, Isle of Man and the Channel Islands).
- ✓ For personal possessions cover and specified items where you have requested cover away from the home, we will cover you in the UK, and also anywhere in the world for up to 60 days.



## What are my obligations?

- To tell us as soon as possible if any details on your home Statement of Fact or Policy Schedule are incorrect
- To tell us about changes which may affect your cover. You can find full details in your policy documents
- To comply with the timescales laid out in the policy wording, cooperate with the insurer, respond to requests for documents and provide the information about a claim that your insurer may need
- To maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury



## When and how do I pay?

You can pay in instalments, or in full with a credit or debit card.



## When does the cover start and end?

Your cover start and end dates are shown in your Schedule. If you don't want your policy to automatically renew, please let us know.



## How do I cancel the contract?

You can cancel at any time either by phone on 0333 043 2001 or in writing to our Customer Services department. These details can be found within your policy documentation or on our website. If you have made a claim, you will not be entitled to a refund. Your cancellation will be subject to the relevant cancellation fee.