

Home Insurance

Insurance Product Information Document

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**Company: Automobile Association
Insurance Services Limited**

Product: Gold Home Insurance

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.

This document summarises Gold Home Insurance and is not tailored to you. Your complete pre-contractual and contractual information will be included in your policy booklet and your Statement of Fact upon purchase.

What is this type of insurance?

Cover for your building and contents against loss or damage including by flood, fire and theft. The level of protection provided will depend on the cover you select.



What is insured?

Buildings

- ✓ Unlimited cover for loss or damage caused by things like fire, flood, theft and subsidence
- ✓ Trace and access – the cost of finding the source of a leak and repairing damage caused to walls, flooring or ceilings during the search up to £5,000
- ✓ Alternative accommodation up to £45,000 for you and your domestic pets if your home can't be lived in due to an insured event
- ✓ Replacing external locks up to £750 if your keys are lost or stolen
- ✓ Accidental damage to cables, underground pipes or underground tanks that service your property

Additional cover at an extra cost – Check your Statement of Fact to see if you have this cover

- **Accidental Damage:** extended protection for unintentional and unforeseen incidents such as putting a foot through the loft ceiling

Contents

- ✓ Loss or damage to your contents caused by things like fire, flood, theft, water or oil and malicious acts up to £75,000
- ✓ Alternative accommodation up to £15,000 if your home is damaged and can't be lived in due to an insured event
- ✓ Replacing external locks up to £750 if your keys are lost or stolen
- ✓ Theft of items from outbuildings/garage up to £3,000
- ✓ Fridge or freezer spoiled food cover up to £300

Additional cover at an extra cost – Check your Statement of Fact to see if you have this cover

- **Accidental Damage:** extended protection for unintentional and unforeseen incidents such as spilling red wine on the sofa
- **Personal Possessions:** covers your valuables and personal possessions you take with you while away from home worth up to £2,000 individually
- **Specified Items:** covers valuables and personal possessions worth over £2,000 individually up to the amount shown on your Statement of Fact
- **Home Legal Expenses**
- **Home Emergency Cover**



What is not insured?

Buildings & Contents

- ✗ Your policy excesses as shown on your Statement of Fact
- ✗ Loss or damage if your home is unfurnished or is left unoccupied for more than 60 consecutive days caused by things like theft, water or oil, malicious acts
- ✗ Loss or damage caused by gradually operating causes including wear and tear, deterioration, corrosion, rot or similar causes
- ✗ Replacement of the whole suite(s) or set(s) if any individual item is damaged
- ✗ Loss or damage caused by storm or flood to gates, hedges or fences
- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by pets
- ✗ Deliberate damage or loss caused by you or anyone lawfully in your home
- ✗ **Accidental Damage (Buildings):** loss or damage caused by faulty design or workmanship or using faulty materials
- ✗ **Accidental Damage (Contents):** loss or damage due to the erasure or distortion of information on computer equipment
- ✗ **Personal Possessions:** sporting or portable musical equipment whilst in use.
- ✗ **Personal Possessions:** theft from unattended motor vehicles unless items are locked in a covered boot or glove compartment and there is evidence forcible entry took place



Are there any restrictions on cover?

Buildings

- ! Any fees you have incurred without our permission
- ! Extra conditions such as minimum security requirements may apply. If applicable, these will appear in your insurance documents

Contents

- ! Extra conditions such as minimum security requirements may apply. If applicable, these will appear in your insurance documents
- ! Any valuable and personal possession with a replacement cost exceeding £2,000, must be added as a specified item otherwise you will not be able to claim for this item under any section of this policy



Where am I covered?

- ✓ Contents in your home including outbuildings and domestic garages which form part of your property
- ✓ We cover homes in the United Kingdom of Great Britain and Northern Ireland
- ✓ Our optional Personal Possessions cover provides worldwide cover



What are my obligations?

- To provide complete and accurate answers to any questions we may ask you when applying for a policy with us
- To let us know if your circumstances change either before your policy starts, or during the cover dates
- If you make a claim you need to notify us as soon as possible and provide us with all the relevant information about the claim
- You must take care to keep your property in a good condition
- Premiums must be paid on time

Failure to meet your obligations could result in a claim being rejected or we may cancel your policy.



When and how do I pay?

You can pay your premium in full or by monthly instalments. If you choose to pay monthly instalments by Direct Debit a credit charge will apply.

Payment is required before the policy starts and the full payment or deposit can be made using a debit or credit 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. Your period of cover is specified in your Statement of Fact.



How do I cancel the contract?

You can cancel this policy at any time by contacting our Insurance Team. Find all our contact details in your policy pack or policy booklet.