

# Home Insurance

## Insurance Product Information Document

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**Company: Automobile Association Insurance Services Limited**

**Product: Home Buildings 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 this product are provided in your Policy Booklet and your Statement of Insurance.

### What is the type of insurance?

Cover for loss or damage to your property.



### What is insured?

- ✓ Loss or damage caused by:
  - Fire, smoke, explosion, lightning, earthquake, storm, flood, theft or attempted theft
  - Subsidence, heave and landslip
  - Escape of water or oil including tracing and accessing a leak in your home, and repairing any damage caused to walls, flooring or ceilings during the search up to £10,000
  - Collision or impact to your building from a vehicle, aircraft, satellite dish, falling tree or telegraph pole
  - Any other accidental damage to your building
- ✓ Alternative accommodation up to £50,000 for you and your pets if your home can't be lived in due to an insured event
- ✓ Replacing external locks if your keys are lost or stolen
- ✓ Up to £2 million cover for your legal liability as owner of the property for accidents in or around the property that result in death, injury or illness to any person
- ✓ Replacement of the whole suite(s) or set(s) if any individual item is damaged and is unrepairable or not replaceable
- ✓ Up to £5,000 per period of insurance for call out charges, parts and labour for 24/7 cover for sudden, unexpected emergencies in your home such as;
  - Plumbing or drainage issues
  - Damage to your locks and windows
  - Failure of internal electrics
  - Removal of wasps and hornets from your home



### What is not insured?

- ✗ Your policy excesses (voluntary and compulsory) as shown on your Statement of Insurance
- ✗ You'll need to pay for 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 or damage caused by wear and tear, deterioration, corrosion, rot or similar causes
- ✗ Loss or damage caused by storm or flood to gates, hedges or fences
- ✗ Damage caused by your pets chewing, scratching, tearing or fouling
- ✗ Loss or damage caused by insects, parasites and vermin
- ✗ Loss or damage caused by repairs, maintenance, restoration and/or renovation
- ✗ Injury or death suffered by you or your employees
- ✗ Faults known prior to the start of cover



### Are there any restrictions on cover?

- ! You'll need to pay for any fees you have incurred without our permission
- ! Loss or damage while any part of your home is rented out or shared
- ! Any endorsements that are specified in your Insurance documentation
- ! Redecorating after repairs are carried out for a home emergency



## Where am I covered?

- ✓ The cover is for your private residence, including outbuildings and garages and its boundaries



## What are my obligations?

- To 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 e.g. building work, structural alterations
- To notify us if the property is left unoccupied for more than 30 consecutive days
- With a home emergency, an authorised adult over the age of 18 must be at the property when your engineer arrives and be able to make decisions on the work needed



## 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, PO Box 2AA, Newcastle, NE99 2AA.