

# Home Insurance

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## Insurance Product Information Document

**Company: Automobile Association  
Insurance Services Limited**

**Product: Home Contents 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.

Terms and Conditions with complete pre-contractual and contractual information on the 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 contents.



### What is insured?

- ✓ Cover for loss or damage to your contents caused by:
  - Fire, smoke, explosion, lightning, earthquake, storm and flood
  - Theft or attempted theft
  - Malicious acts or vandalism
  - Escape of water or oil

Up to the agreed sum insured which is specified in your Statement of Insurance

- ✓ Alternative accommodation costs up to 20% of the total amount you've insured your contents for, if your home can't be lived in due to an insured event
- ✓ Replacing and fitting new locks up to £1,000
- ✓ Fridge or freezer spoiled food cover up to £500
- ✓ Contents within your property boundary up to £1,000
- ✓ Fraudulent use of your Credit/Debit Card by someone else up to £500
- ✓ Items stolen from outbuildings/garage up to £3,000
- ✓ Home Office business equipment up to £5,000
- ✓ 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
- ✓ Accidental damage for bigger electrical and gas items in your home such as cookers, TV's and washing machines

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

- 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 £1,500 individually
- Accidental loss and damage anywhere in the world for valuables and personal belongings for specified items that exceed £1,500 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
- ✗ Replacement of the whole suite(s) or set(s) if any individual item is damaged

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

**Accidental loss or damage to household goods**, the following are excluded:

- Damage to household goods from any process of cleaning, drying, dyeing, heating or washing
- Chewing, scratching, tearing or fouling by pets

**Accidental loss or damage for valuables and personal belongings**, the following is excluded:

- Sporting or portable musical equipment whilst in use



### Are there any restrictions on cover?

- ! Endorsements which are specified in your policy documents
- ! Any valuable and personal belonging with a replacement cost exceeding £1,500, 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

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

**Accidental loss or damage for valuables and personal belongings**

- Unattended bicycles outside the home only covered for theft if locked in a building or attached with a secure device to a permanent fixed structure



## Where am I covered?

- ✓ The cover is for your private residence and its boundaries
- ✓ If optional covers are selected this extends cover for household goods, valuables and personal belongings anywhere in the world. (some restrictions apply)



## 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 writing to AA Insurance Services, PO Box 2AA, Newcastle, NE99 2AA.