

Household Insurance

Insurance Product Information Document

ARKEL®

Product: Adapt Home Insurance

This insurance is arranged by Arkel Underwriting.

Arkel Underwriting is a trading style of Arkel Limited which is authorised and regulated by the Financial Conduct Authority. Firm Reference No (FRN 916682).

Arkel Limited is registered in England and Wales (company no. 11031900) with its registered office at One Redcliff Street, Bristol, BS1 6TP.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request or will be shown on your Schedule when you purchase this insurance.

What is this type of insurance?

This is a multi-section insurance policy to cover loss or damage to your home and its contents by insured events which happen within the geographical limits and the period of cover. Cover will only be provided for the sections you select and that appear as insured on your Policy Schedule. Cover is restricted for unoccupied properties as selected and shown on your Policy Schedule.



What is insured?

Buildings:

- ✓ Loss or damage to your property caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Cover up to the Sum Insured chosen by you as being the cost of Rebuilding the property
- ✓ Trace and Access to find an escape of water from any fixed water or heating installation
- ✓ Alternative Accommodation up to a maximum of 20% of the Buildings sum insured payable for up to 24 months
- ✓ Property Owners' Liability up to £2,000,000 with optional extension to £5,000,000 available

Optional Covers (if selected)

Accidental Damage to Buildings

- ✓ Accidental damage to Buildings including fixed glass and bathroom fittings, drains, pipes and cables

Contents:

- ✓ Loss or damage to your property caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Cover up to the Sum Insured chosen by you as being the cost to replace all your Contents as new
- ✓ Liability to domestic staff up to £5,000,000
- ✓ Occupiers' and Public Liability up to £2,000,000 with optional extension to £5,000,000 available

Optional Covers (if selected)

Accidental Damage to Contents

- ✓ Accidental damage to Contents including mirrors and glass in furniture, electronic goods, TV's or accidental loss of oil or metered water

Optional Covers (if selected)

Personal Belongings Away from the Home

- ✓ Unspecified articles – loss or damage to belongings anywhere in the world for up to 60 days up to your chosen sum insured
- ✓ Specified articles you tell us about – loss or damage to belongings listed on your Schedule anywhere in the world for up to 60 days up to your chosen sum insured
- ✓ Specified Pedal Cycles you tell us about over £500 each

What is not insured?



- ✗ Loss or damage occurring whilst the home is left unoccupied (see definitions in your policy wording and any endorsements shown in your policy Schedule)
- ✗ Loss or damage arising from faulty workmanship, defective design or use of defective materials
- ✗ Theft or Attempted Theft whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than you or your family or where you have business visitors to the home except where there is forcible and violent entry or exit.
- ✗ Loss or damage or liability arising out of activities of contractors.
- ✗ Subsidence, ground heave or landslip resulting from construction, structural alteration, repair or demolition
- ✗ Malicious damage caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home
- ✗ Storm, flood, subsidence, heave or landslip, damage to drives, patios and paths unless your home has been damaged at the same time and by the same cause
- ✗ Damage caused by any demolition, structural alterations or structural repairs
- ✗ Loss or accidental damage caused by electrical or mechanical breakdown
- ✗ Wear, tear, depreciation or any gradually operating cause, but not limited to wet or dry rot, rust, deterioration or cleaning
- ✗ Damage caused by Domestic Pets, Insects or Vermin
- ✗ Loss or damage caused by the failure or lack of sealant and/or grout in tiles, bath, WC's, shower basin and surrounds
- ✗ Loss, damage, liability, cost or expense resulting from infectious or contagious disease
- ✗ Loss, damage, liability, cost or expense incurred due to a cyber incident
- ✗ Loss of or damage to any electronic data
- ✗ Motor vehicles and their contents
- ✗ Any loss or damage which occurred prior to the commencement of your Policy



Are there restrictions on cover?

- ! You will need to pay an amount of each claim, known as the Policy Excess, the standard compulsory excess is £100 unless shown otherwise on your Schedule
- ! The subsidence, heave and landslip excess is £1,000 unless shown otherwise on your Schedule
- ! The escape of water excess is a minimum of £500
- ! If your property is unoccupied for more than 60 days, cover for losses by theft, water escape, frozen pipe and malicious damage will be restricted. Please read the special conditions that apply in your policy or endorsements on your Schedule
- ! Pedal Cycles away from home must be adequately secured when left unattended
- ! The maximum limits for certain losses and specified items will be shown on your Schedule



Where am I covered?

- ✓ The cover provided is for your main private residence in England, Scotland or Wales, Northern Ireland, Isle of Man or Channel Islands



What are my obligations?

- At the beginning of the new period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell your insurance adviser if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance
- You should pay your premium for the policy in full
- You and your family must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the insured property from loss or damage
- You must tell us as soon as possible about any of the following changes:
 - Change of address
 - If you or your family intend to let or sub-let your home
 - If you or your family use or intend to use your home for business purposes other than clerical
 - If your home will be unoccupied for longer than 60 days
 - If you or a member of your family have been declared bankrupt or been subject to bankruptcy proceedings or have received a police caution for or been convicted of or charged with any criminal offence
 - If your property is no longer occupied solely by you and your family
- You must tell your Insurance adviser before you start any new conversions, extensions or other structural work to the insured Buildings
- If you need to make a claim on your policy, contact CPA Chartered Loss Adjusters: 0117 929 9255 (9am-5pm Mon-Fri). You will be asked to provide us with the appropriate evidence requested by us to substantiate your loss. You should take reasonable steps to prevent further damage; attempt to prevent further loss and try to recover your property.



When and how do I pay?

Please contact the Insurance Intermediary from who you purchase this policy for details of how and when to pay the premiums due.



When does the cover start and end?

The period of insurance is specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your insurance adviser. If you cancel within the first 14 days you will be entitled to a full refund of premium provided that you have not, and do not intend, to make a claim. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance. Please contact your broker for further information on what these charges are.

If your policy has been issued for a period of less than 12 months and you wish to cancel your policy after 14 days, there will be no return of premium if you pay by direct debit.