

Buildings Insurance

Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Home Buildings Insurance

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This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This policy covers your buildings against loss or damage from specific events (for example - fire, storm or escape of water).

Optional covers are available, these will be shown on your policy schedule/statement of fact if you choose to include them.



What is Insured?

For a full list of what is and is not insured please refer to the full policy documentation

- ✓ **Buildings** - The maximum amount you can claim for is £500,000
- ✓ Damage to the buildings caused by events such as fire, malicious persons or vandals, collision (for example by a road vehicle), storm, flood, subsidence, ground heave, landslip, escape of water and theft
- ✓ Alternative accommodation costs if the home can't be lived in due to an insured event - Up to 20% of the maximum buildings claim limit
- ✓ Necessary expenses for rebuilding or repairing the buildings as a result of damage covered by buildings standard cover - Up to 10% of the maximum buildings claim limit
- ✓ Tracing and accessing the source of a water leakage or oil leakage - Up to £1,000
- ✓ Accidental breakage of fixed glass and sanitaryware
- ✓ Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home and for which you are responsible
- ✓ Property owner's liability - Up to £2,000,000
- ✓ Replacement locks and keys - Up to £250

Optional Cover

See your policy schedule/statement of fact for details of the cover you have selected

- Additional cover extension - this covers unintentional one off incidents which damage your property, such as losing your balance in the loft and putting your foot through the ceiling or accidentally scorching your kitchen work-surface with a hot pan



What is not Insured?

For a full list of what is and is not insured please refer to the full policy documentation

- ✗ The first amount of any claim - the 'excess'
- ✗ The first £1000 of any claim for subsidence, ground heave and landslip
- ✗ The first £250 of any claim for escape of water
- ✗ The first £50 of all other claims (this is the standard policy excess)
- ✗ Any voluntary excess you have selected

- ✗ Loss or damage caused by wear, tear and gradual cause
- ✗ Riot or civil commotion outside of the United Kingdom, the Isle of Man or the Channel Islands, confiscation or sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination
- ✗ Any loss, damage, liability, cost or expense of any kind caused deliberately by you or any person who you have given permission to be in your home
- ✗ Loss or damage occurring after the insured property has been unoccupied or unfurnished (see full definitions within the policy wording) by malicious persons, escape of water or oil, theft and accidental breakage to fixed glass and sanitaryware
- ✗ Storm or flood damage to gates, hedges, fences, drives or paths



Are there any restrictions on cover?

- ! It is your responsibility to keep your home in a good condition
- ! We will not reimburse you in relation to any damage or loss resulting from deliberate acts, wear & tear, poor maintenance or fraud
- ! It's really important that you don't throw away any damaged items until we say so
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property.

Your policy is designed to only cover you for things that you couldn't of reasonably prevented



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your (or anyone who lives with you) situation. In the event of a claim, you must notify us as soon as possible
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule/statement of fact that you will receive after you buy



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



When does the cover start and end?

The cover starts on the date we have agreed with you and will last for 12 months. Dates of cover are specified in your policy schedule



How do I cancel the contract?

You can cancel your policy by calling 0800 519 10 20 or by writing to Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU

You can cancel your policy by e-mailing help@castlecover.co.uk

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will only have to pay for the number of days you were covered. An administration fee of £25 will be applied

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim you will only have to pay for the number of days you were covered. A cancellation administration fee of £50 will be applied