

Contents Insurance

Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Home Contents 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 contents 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

- ✓ Contents in the home up to the agreed sum insured shown in your schedule
- ✓ Valuables - The most we will pay for any one claim for valuables (such as jewellery, cameras, binoculars, watches, furs, paintings, collections of stamps, coins and medals) varies depending on the number of bedrooms in your home and the contents sum insured you have selected. This limit will be shown on your policy schedule/statement of fact.
- ✓ Damage to the home contents 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 contents claim limit
- ✓ Accidental breakage of, or damage to, fixed glass in furniture, mirrors, hobs and home entertainment equipment
- ✓ Business equipment - Up to £5,000
- ✓ Accidental loss of oil or metered water - Up to £1,000
- ✓ Money - Up to £500
- ✓ Loss or damage to frozen food due to a change in temperature or contamination by refrigerant fumes
- ✓ Tenant's liability (only applicable if the home is rented) - Up to 20% of the maximum contents claim limit
- ✓ Public liability insurance. Including damage arising from your occupation of the insured property (but not its ownership) - Up to £2,000,000
- ✓ Liability to domestic employees - Up to £5,000,000
- ✓ Contents in the open - Up to £500
- ✓ Replacement locks and keys - Up to £250

Optional Cover



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 £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, accidental damage to entertainment equipment, accidental loss of oil or metered water or accidental breakage to mirrors
- ✗ Electrical or mechanical breakdown or failure
- ✗ Storm or flood - Loss or damage to property left permanently in the open within the boundary of the home
- ✗ Contents in the open - loss or damage to valuables or money, plants and trees and business equipment
- ✗ The limit for any one valuable as defined in the contents standard cover section is £2,000 unless the item is individually listed in the schedule/statement of fact
- ✗ The total claim limit for all valuables is shown under the maximum claims limit in the schedule/statement of fact

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 accidentally spilling and staining red wine on a carpet
- Personal possessions cover - covers loss or damage to valuables, money and personal effects belonging to you or your family whilst anywhere in Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean. Cover is also provided anywhere else in the world for up to 90 days during any period of insurance
- Pedal cycles cover - covers loss or damage to pedal cycles belonging to you or your family whilst anywhere in the United Kingdom (unless your schedule/statement of fact shows cover for pedal cycles is restricted to the home only), Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean. Cover is also provided anywhere else in the world for up to 90 days during any period of insurance



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
- ! Legal liability to pay compensation or costs arising from the ownership, possession or use of an animal of a dangerous species or specially controlled dog (as defined in the Animals Act 1971 or any other legislation, including subsequent legislation of similar intent, if applicable)



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