

This document provides a summary of the key information relating to this Home Excess Insurance Policy. **Complete pre-contractual** information on the product is provided in the full policy documentation.

What is this type of Insurance?

Most home insurance policies have a policy excess which means *You* must pay the first part of a claim that *You* make under a *Home Insurance Policy*.

Home Excess Protection Insurance is designed to repay *You* the amount of any policy *Excess* *You* must pay when *You* make a successful claim under a *Home Insurance Policy*.



What is Insured?

- ✓ Reimbursement of the excess which you have paid following a claim on your home insurance policy.



What is not Insured?

- ✗ The main exclusions on this policy and where you will not be able to make a claim for reimbursement of your excess.
- ✗ if the incident that gave rise to the claim under *Your Home Insurance Policy* happened before the *Start Date of Cover*, as stated in *Your Insurance Schedule*;
- ✗ where no *Excess* was paid by *You* or deducted from the claim settlement by the insurer of *Your Home Insurance Policy*;
- ✗ if *Your* claim under *Your Home Insurance Policy* was not successful or was for less than the amount of the *Excess*;
- ✗ where any amount contributed by *You* or deducted from the settlement of *Your* claim is not clearly stated as being the policy *Excess*;
- ✗ where the *Excess* required from *You* under *Your Home Insurance Policy* has already been/or will be reimbursed by another party;



Are there any restrictions on cover?

- ! *You* can claim under this insurance more than once during the *Period of Insurance* but in total *We* will only reimburse *You* up to the *Maximum Reimbursement Limit* shown in the *Insurance Schedule*.
- ! *You*, the policyholder, must be a permanent resident of the United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man.

The full details of the cover and exclusions are explained in the policy wording under sections “*What is covered*” and “*What is not covered*” in the Policy Document.



What are my obligations?

- ✘ You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us;
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone else lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair;
 - You must tell us as soon as possible if you have had a loss, accident or theft
- ✘ You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

- Payment for your insurance must be made before cover commences and is paid annually.
- You pay via credit/debit card.



When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule. Your policy is renewable each year for another 12 months.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker. If you want to cancel your policy; we will refund your premium for the exact number of days left on the policy.

No refund will be given if you have made a claim in the current period of insurance. A cancellation fee will also be charged.