

Insurance Product Information Document**Company: AbbeyAutoline****Product: OneClickCover Home Insurance**

This insurance product is arranged by OneClickCover Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 842400. All policies are underwritten by Bridgehaven Specialty Limited which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 978895.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation available from your broker. Please refer to your policy schedule for the specific details of the covers you have chosen.

What is this type of Insurance?

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings policy limit is £1,000,000 and shown on your policy schedule. Your contents insurance covers your contents and personal items within the property i.e. the things you'd take with you if you moved home. The contents policy limit is £80,000 and shown on your policy schedule.

**What is insured?**

- ✓ Damage to your buildings by specific causes including fire, storm, flood, escape of water and subsidence.
- ✓ Damage to your contents by specific causes including fire, storm, flood, escape of water and theft.

Buildings Cover (limits shown where applicable)

- ✓ The structure of your home or domestic outbuildings within the boundaries of your land (£1,000,000)
- ✓ Blocked sewer pipes (£1000)
- ✓ Loss/Theft of key
- ✓ Permanent fixtures and fittings
- ✓ Property owners' liability (£ 2 million)
- ✓ Repairs guaranteed (12 months)
- ✓ Damage caused by emergency services access
- ✓ Alternative accommodation or loss of rent (£75,000)
- ✓ Trace and access cost of domestic water leaks (£10,000)
- ✓ Set/Suite replacement
- ✓ Accidental damage to ceramic hobs, fixed glass, solar panels and sanitary fixtures

Contents Cover (limits shown where applicable)

- ✓ Household goods and personal belongings in your home, garden, garage or outbuildings (£80,000)
- ✓ Loss of metered oil or water (£1500)
- ✓ Moving home
- ✓ Replacement locks (following loss or theft of keys)
- ✓ Freezer contents
- ✓ Student cover (£5000)
- ✓ Shopping in transit
- ✓ Set/Suite replacement
- ✓ Theft of office equipment
- ✓ Money and credit cards in the home (£500)
- ✓ Visitors personal effects (£500)
- ✓ Downloaded digital information/music/video (£2500)
- ✓ Accidental damage to mirrors, fixed glass in furniture, TV equipment, digi-boxes, games consoles or computer equipment while in the home

Additional Cover Options (where chosen and shown on policy schedule)

- ✓ Loss or damage to Personal Possessions (including pedal cycles) anywhere in the world
- ✓ Extended accidental damage to buildings
- ✓ Extended accidental damage to contents

**What is not insured?**

- ✗ Any losses and damage to buildings or contents when your home is unoccupied for more than 30 days
- ✗ Maintenance, wear and tear or damage that happens gradually over time
- ✗ Storm or flood damage to fences, gates and hedges
- ✗ Rot (unless caused directly by an escape of water incident specifically covered by this policy.)
- ✗ Damage caused by chewing, scratching, tearing or fouling by domestic pets
- ✗ Pedal cycles that are not properly secured when not in use or unattended
- ✗ Personal possessions stolen from an unsecured unattended vehicle when items are not concealed

**Are there any restrictions on cover?**

- ! Certain limitations may apply to your policy e.g.
 - The excess (the amount you have to pay on any claim)
 - Monetary limits for certain covers
 - Clauses which may exclude certain losses or damage
- ! We will not cover damage to your Buildings or Contents due to malicious acts, theft or attempted theft whilst your home is let, let (sublet) or caused by paying guests
- ! We will not cover damage to your buildings and contents due to malicious acts, escape of water, escape of oil, frost damage, theft or attempted theft whilst your home is unfurnished.

**Where am I covered?**

Buildings and Contents covers (where chosen) are for UK homes only. We provide Personal Possessions cover (where chosen) anywhere in the world.

**What are my obligations?**

You must answer our questions honestly and accurately and provide true and complete information and tell us of any changes in your circumstances that may affect your insurance and the cover provided. You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim. You must comply with all the terms and conditions set out in the policy. You must pay the premium set out in the policy schedule.

**When and how do I pay?**

You can pay your premium as a one-off payment annually or in monthly instalments. Payment can be made to your broker by Credit or Debit Card or by monthly Direct Debit.

**When does the cover start and end?**

Your cover will start and end on the dates stated in your policy documents and will be for a minimum of 12 months. All our policies are annually renewable.

**How do I cancel the contract?**

If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later and on the condition that no claims have been made or are pending, the premium will be refunded in full and no administration fee will be charged. If you wish to cancel after the 14 day cooling off period and no claims have been made or are pending, you will receive a pro-rata refund of premium (ie a refund for the policy period not already elapsed). If you have made a claim on the policy, you will not receive any refund. You can cancel your policy by calling the broker who provided you with your insurance policy.