

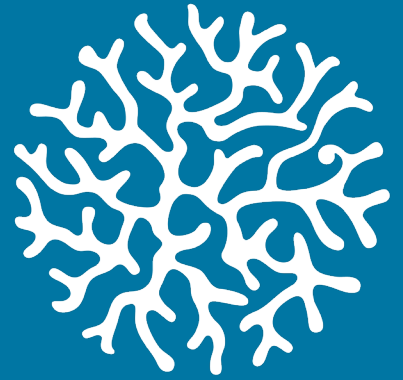
# Archipelago Home Insurance

## Insurance Product Information Document

**Company:** Archipelago Risk Services Limited on behalf of Arch Insurance Company (Europe) Limited

**Product:** Archipelago Home Insurance Policy

Archipelago Risk Services Limited is an Appointed Representative of Arch Insurance Company (Europe) Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (register number 229887) and the Prudential Regulation Authority.



This document provides a summary of the key information relating to the standard terms and conditions of this insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation, including any endorsements which may change the scope of this cover.

### What is this type of insurance?

This policy is designed to meet the needs of customers who wish to cover their home and contents against loss or damage, claims against them for their liability to others, cover for legal costs in the event of a dispute and cover for the costs of dealing with home emergencies.



#### What is insured?

**Buildings - please check your policy schedule to see if you have selected this cover.**

- ✓ Physical loss or damage to your buildings stated on the schedule, including if caused by emergency services.
- ✓ Physical loss or damage caused by fire to a new home you have agreed to buy.
- ✓ Cover for the purchaser for physical loss or damage to your buildings between exchange and completion.
- ✓ Building works and related materials.
- ✓ Costs to locate a leak.

#### Contents and valuable articles

- ✓ Physical loss or damage to your: contents and valuable articles; money and bank cards; personal data and media; visitors' possessions; and fixtures and fittings.
- ✓ Accidental loss of metered fuel or water.
- ✓ Loss of rent owed by you following covered damage.
- ✓ Alternative accommodation costs following covered loss or damage or if you are denied access.
- ✓ Garden restoration costs following covered loss or damage and waste removal following trespass.

#### Liabilities

- ✓ Your liability to others for bodily injury or property damage occurring anywhere in the world.
- ✓ Unrecovered damages and costs awarded to you that remain unpaid three months after they were due.

#### Family legal protection – insured by ARAG

- ✓ Legal costs in relation to:
  - employment disputes;
  - contract disputes;
  - property disputes;
  - an event causing bodily injury or death to you;
  - clinical negligence or malpractice disputes;



#### What is not insured?

**Buildings and Contents and valuable articles**

- ✗ Loss or damage from gradual causes, cleaning, repair, pollution, erosion or storm or flood to outdoor items.
- ✗ Faulty workmanship, design or materials, electrical or mechanical breakdown, maintenance and routine decoration.
- ✗ Any unfurnished property, investment property (unless cover selected) or buildings used for business.
- ✗ Subsidence if the main building is not damaged.
- ✗ Money, unspecified valuable articles and undeclared outbuildings larger than 10m<sup>2</sup> in your investment property.
- ✗ Quad bikes, motorbikes under 50cc or golf buggies while used, dinghies or sailboards while raced or any motor vehicle.

#### Liabilities

- ✗ Liability of anyone who mainly lives in the USA or Canada.
- ✗ Damage to your own property.
- ✗ Contractual liability unless you would be liable anyway.
- ✗ Your liability to pay fines, penalties or punitive damages.
- ✗ Liability from: vehicles requiring compulsory insurance, aircraft, certain watercraft, certain animals or your business.
- ✗ Rectification work under the Defective Premises Act.
- ✗ Work by your employees other than for domestic duties if we cover your buildings, contents or investment property.

#### Family legal protection – insured by ARAG

- ✗ Defence costs.
- ✗ Internal employment processes, non-compliance with ACAS, pension or injury claims, disputes relating to settlements.

- an enquiry into your personal tax affairs;
- legal defence costs arising from your work as an employee;
- identity theft.

✓ Loss of earnings due to jury service or court attendance.

#### Home emergency – insured by ARAG

✓ ARAG will pay for repairs to be carried out if you suffer a sudden and unexpected home emergency at your main residence caused by:

- the total failure of your main heating system;
- damage or blockage of the drains or plumbing system;
- damage or failure of external doors, windows or locks which compromises security;
- breakdown of all toilets;
- failure of the electrical or gas supply;
- loss or theft of the only available keys;
- vermin causing damage in your main residence or posing a risk to your health; or
- damage to the roof which is likely to result in damage to the main residence.

✓ We will also pay for alternative accommodation while your main residence cannot be lived following a covered emergency.

- ✗ Contract disputes: with tenants or relating to financial or insurance products, your business, a motor vehicle, construction work exceeding £6,000.
  - ✗ Property disputes involving unproven boundary disputes, buildings other than your main residence, compulsory purchase, a motor vehicle.
  - ✗ Gradually developing injury or mental injury.
  - ✗ Contractual clinical negligence disputes.
  - ✗ Tax disputes involving any business venture, fraud, assets outside Great Britain and Northern Ireland or late tax returns.
  - ✗ Legal defence costs involving parking offences, vehicle ownership or driving without insurance.
  - ✗ Money claimed or any benefit obtained from identity theft. Incidents occurring before the start of the policy.
  - ✗ Claims against you for an illegal act; from family members; fines, penalties or compensation or judicial review.
- Home emergency – insured by ARAG**
- ✗ Damage you knew about at the start of the policy.
  - ✗ Deliberate or negligent acts, faulty workmanship, design or installation or items under warranty.
  - ✗ Making good damage caused by or during the incident.
  - ✗ Repair or replacement of items that deteriorate over time.
  - ✗ Incidents caused by or in your outbuildings.
  - ✗ Emergencies while your main residence is unoccupied.
  - ✗ Damage caused by subsidence or frozen pipes.
  - ✗ Damage to any part of your main residence if you rent it out.
- General exclusions – applicable to all sections**
- ✗ Deliberate, dishonest or criminal acts by you.
  - ✗ Any claim, loss or liability due to war, biological or chemical contamination from an act of terrorism or nuclear reaction.
  - ✗ Deliberate government action.
  - ✗ Any computer error or computer virus.
  - ✗ Any claim, loss or liability insured elsewhere.
  - ✗ Payments that would breach international sanctions.



## Are there any restrictions on cover?

### Buildings and Contents and valuable articles

- ! Losses caused by building works over £10,000 are not covered unless we agree to cover such works in advance.
- ! Unspecified valuable articles over £20,000 are not covered.
- ! Loss or damage to buildings at, or contents in, your home or outbuilding if rented out beyond the allowed period.
- ! We won't cover leaks if you do not maintain your heating at 10°C or drain your system while the building is unoccupied.

### Liabilities

- ! We will only cover liability from sudden and unexpected pollution or contamination, and if notified within 60 days.
- ! We won't cover incidents in the USA or Canada if you or your employees are there for more than 90 days in a year.

### Family legal protection – insured by ARAG

- ! ARAG will not pay your chosen advisor more than their panel advisors.
- ! ARAG will not pay loss of earnings over £1,000.
- ! ARAG will not cover identity theft unless you contact their identity theft advice and resolution service immediately.
- ! ARAG will not cover costs incurred without their consent.

! You must accept any reasonable offer of settlement. If you do not, ARAG may not make any further payment.

**Home emergency – insured by ARAG**

! ARAG will pay up to £1,000 for all emergency and alternative accommodation costs arising from the same or a series of connected acts, incidents or events.

! ARAG will not cover:

- repairs to certain boilers and systems;
- costs incurred without their consent; or
- incidents in the first 48 hours of cover, unless this section was purchased at the start of the policy.

**General – applicable to all sections**

! We will not cover the amount of the excess.

! We will not cover claims or losses unless you are covered under the relevant section of the policy.

! We will not cover claims made against you or your own losses occurring before the start of the policy.

! Some cover is limited by time or money. All cover limits are found in the policy wording or schedule.

! If you do not comply with your obligations, we may reduce the amount we pay or refuse to cover the claim entirely.



## Where am I covered?

At your main residence and anywhere else in the world, as detailed in each section in the policy wording and schedule.



## What are my obligations?

- You must give us true, accurate and complete information and tell us if the information on the Statement of Fact changes.
- You must take reasonable steps to prevent any act, incident, loss or damage that would be covered and maintain items in good and safe condition.
- You must notify us as soon as possible about any claim or loss, notify the police in the event of a crime and co-operate fully with us, including providing information and evidence we request.
- You must not admit liability or make any offer of settlement without our agreement.
- You must tell us if you are undertaking building works over £100,000 for your main residence.
- You must tell us if your main residence is going to be unfurnished.
- You must make emergency repairs to prevent a claim or loss from becoming worse.



## When and how do I pay?

You must pay your insurance by instalments through a monthly direct debit facility. No charges will be applied.



## When does the cover start and end?

Please check your policy schedule for your cover start date. The policy continues until cancelled.



## How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and have not made a claim. If you cancel after the first 14 days, you must give us 30 days' written notice. If you have not made a claim, we will return a pro-rata proportion of your premium.