

Admiral Insurance

Insurance Product Information Document

Company: EUI Limited

Product: Gold Home Insurance Policy

EUI Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 309378

This document summarises Admiral Gold Home Insurance and is not tailored to you. Your complete pre-contractual and contractual information will be included in your Policy Schedule and other documents upon purchase.

What is this type of insurance?

This policy meets demands and needs of those wishing cover for loss or damage to their Buildings and/or Contents for causes such as storm, flood, fire, theft, escape of water or subsidence.

The type and amount of cover included depends on options chosen when arranging your policy and will be confirmed on your policy documents.



What is Insured?

Buildings (Main features, if selected)

- ✓ **Unlimited rebuild cost:** For damage or loss (caused) by events such as fire, storm, flood, theft, escape of water, malicious acts and subsidence.
- ✓ **Alternative accommodation:** Up to £75,000 for temporary accommodation for your family and pets if your home is not safe to live in following an insured event.
- ✓ **Replacement locks:** Up to £750 if keys are lost or stolen.
- ✓ **Property owner's liability:** Up to £2 Million for sums you and your family are legally liable for.
- ✓ **Underground services:** Covering accidental damage to underground drains, pipes and cables and tanks.
- ✓ **Accidental breakage of glass and sanitary ware.**
- ✓ **Trace and access:** Up to £5,000 to cover the cost of sourcing a water or oil leak.

Contents (Main features, if selected)

- ✓ **Household contents:** Are covered for damage or loss by events such as fire, storm, flood, theft, escape of water, malicious acts and subsidence up to £100,000.
- ✓ **Freezer food:** Up to £500.
- ✓ **Digital downloads:** Up to £1,000 for the loss or damage of content you have legally downloaded.
- ✓ **Occupiers and personal liability:** Up to £2 Million for sums you and your family are legally liable for.
- ✓ **Shared properties:** As well as covering those living with their partner and/or families we also offer cover for those living in shared accommodation such as student houses.
- ✓ **Theft from Garages and Outbuildings:** Up to £1,500.
- ✓ **Garden contents cover:** Up to £1,000 for items you keep in your garden such as patio furniture.
- ✓ **Garden plants cover:** Up to £1,000.

Other included benefits

- ✓ **Unoccupancy:** There is an allowance of up to 60 days if you are not regularly residing in your property before restrictions apply.
- ✓ **Boiler emergency cover:** We'll provide up to £500 for call out charges, labour, parts and materials to carry out a temporary repair to your boiler.
- ✓ **Boiler and heating system:** We'll cover you for complete breakdown of your heating or hot water system.
- ✓ **Accommodation:** We'll pay you up to £250 for accommodation and transport if your home remains uninhabitable overnight.
- ✓ **Temporary Heating:** If we cannot repair the boiler or heating system emergency, or need parts, we'll pay up to £50 for heaters you buy.



What is not insured?

Buildings (Main cover exclusions)

- ✗ **Storm:** Loss or damage to gates, fences and hedges.

Contents (Main cover exclusions)

- ✗ **Money:** Theft of money from your home unless force and violence has been used to enter or exit.

Both Buildings and Contents (Main cover exclusions)

- ✗ **Empty homes:** Loss or damage under many sections of your policy if your home is unfurnished or is left unoccupied for more than 60 days.
- ✗ **People you know:** Malicious damage, theft or attempted theft caused by you, your family or anybody lawfully in the property unless force and violence has been used to enter or exit your home.
- ✗ **Non-storm conditions:** We will not pay for loss or damage from wind, rain, snow, or sleet unless caused by a storm, as defined in the policy booklet.
- ✗ **Escape of water:** As the result of taps being left on (this may be covered if you have added Accidental Damage Cover).
- ✗ **Pets:** Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.
- ✗ **Gradually operating causes:** Any loss or damage caused by anything that happens gradually including wear and tear.

Boiler Emergency Cover

- ✗ **Claim notification:** We won't cover any emergency not reported to us within 48 hours of it being discovered.
- ✗ **Boiler and heating:** We won't cover a partial failure to your heating or hot water.
- ✗ **Boilers or heating system:** We won't cover any boiler or heating system outside your home unless this provides the main source of heating for your home.
- ✗ **Claim Limit:** You cannot make more than two claims per period of insurance.
- ✗ **Trace and access:** We won't cover the cost of work to find the source of the emergency.
- ✗ **Maintenance:** We won't cover normal maintenance that should be carried out.
- ✗ **Claim exclusion period:** You cannot claim for the first 7 days of your policy.

Optional Cover

Full accidental damage: To buildings or contents for unintentional and unforeseen incidents such as smashing a window with a football or knocking a tin of paint over a carpet.

Personal possessions: Increase your cover up to a maximum £20,000.

Specified items: Add valuables over £1,000 up to a maximum £30,000.

Bikes over £350: Add bikes up to £5,500 per bike up to a maximum £11,000.

Host insurance: Subject to eligibility criteria we may be able to offer additional cover if you are renting your property through a home-sharing website.



Are there any restrictions on cover?

Home Insurance (Buildings and/or Contents)

- ! **Limits:** Limits apply to all sections of your policy. We will not pay more than the 'Unspecified item limit' for high risk items not listed individually on your Policy Schedule. High risk items are defined in your policy booklet.
- ! **Excesses:** You must pay the first part of any claim (the excess). The excess is made up of the Compulsory excess, plus your chosen Voluntary excess. The excess for Subsidence (£1000 for Building claims), Escape of Water (from £500) and Flood (£250) replace the compulsory excess. Your compulsory excess amount and all other excesses are shown on your Policy Schedule.
- ! **Extra conditions:** Such as minimum security requirements (use of your locks and security devices) may apply. If applicable, these will appear on your Policy Schedule. If you do not keep to Extra Conditions it could affect your claim settlement.
- ! **Matching Suites:** We will treat an individual item from a matching set of items as a single item. We will only pay for items that are lost or damaged but not for the other pieces of the set or suite which are not damaged or lost.

Boiler Emergency Cover

- ! **Parts availability:** If the engineer is not carrying the correct part to deal with an emergency it could mean the repair is delayed until the part is sourced.
- ! **Contractor availability:** In some circumstances there may be a delay in our contractor's attendance, for example, bad weather limiting the availability within your area.



Where am I covered?

- ✓ We cover homes in the United Kingdom of Great Britain and Northern Ireland.
- ✓ We cover pedal cycles worth up to £350 anywhere in the world if Contents Cover is purchased.
- ✓ Optional Cover: For personal possessions, specified bikes and specified items you have asked to cover away from home, we will cover you anywhere in the world.



What are my obligations?

- You must inform us without delay if any details on your Home Proposal Confirmation or Policy Schedule are incorrect or change
- You must tell us about changes to your property, its use and its occupants. Full details can be found in your policy documents.
- You must maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must take action to prevent further loss or damage if it is safe to do so.

Boiler Emergency Cover

- Please call within 48 hours of discovering the emergency.
- Normal day to day maintenance of your boiler.
- In some instances you will need to replace the temporary repair with a permanent one.



When and how do I pay?

You can pay for your insurance with one lump sum with a debit/credit card when you take out your policy. If eligible, you can pay in monthly instalments by Direct Debit. Monthly instalments will apply for the duration of the policy.



When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule. If you do not wish your policy to automatically renew, please let us know.



How do I cancel the contract?

You can cancel at any time either by phone or in writing to our Customer Services department. These details can be found within your policy documentation or on our website. Your cancellation will be subject to the relevant cancellation fee.