

Contents Insurance

Insurance Product Information Document

Company: Prestige Underwriting Services Limited

Product: Coverall

This policy is administered by Prestige Underwriting Limited and arranged on behalf of Legal and General Insurance Limited. Prestige Underwriting Services Limited are registered in Northern Ireland. Reg No: NI31853. Registered office: 10 Governors Place, Carrickfergus, Co Antrim, Northern Ireland, BT38 7BN.

Legal and General Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Legal and General Insurance Limited are registered in England under Company Registration Number 423930, registered office: One Coleman Street, London EC2R 5AA.

This document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker or agent should you have any questions or to amend the details we hold.

What is this type of insurance?

This is a home insurance policy designed to provide cover against loss of, or damage to your contents. Cover is also provided in respect of public liability.



What is insured?

- ✓ Loss or damage caused by fire and resultant smoke damage
- ✓ Loss or damage caused by storm, flood or weight of snow
- ✓ Loss or damage caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes
- ✓ Loss or damage caused by theft or attempted theft
- ✓ Loss or damage caused by malicious acts or vandalism
- ✓ Loss or damage caused by subsidence, landslip or heave
- ✓ Loss of oil or metered water
- ✓ Alternative accommodation
- ✓ Loss of or damage to personal possessions away from the home
- ✓ Replacement locks
- ✓ The cost of replacing frozen food spoilt in a fridge or freezer caused by a fall or rise in temperature or contamination by refrigerant fume
- ✓ Accidental loss of or damage to pedal cycles valued up to £500
- ✓ Public liability



What is not insured?

- ✗ Gradual deterioration/maintenance
- ✗ Loss or damage caused by cleaning, dyeing or altering
- ✗ Loss damage or liability arising out of the activities of contractors
- ✗ Loss or damage that occurred prior to the commencement of this policy
- ✗ Loss or damage caused by any vermin, insects, pets or domesticated animal
- ✗ Loss damage or liability arising as a result of the home being used for illegal activities



Are there any restrictions on cover?

- ! You are only covered up to the sum insured as shown on your schedule
- ! Alternative accommodation is limited to 20% of the contents sum insured as shown on your schedule
- ! A limit of £500 per claim and £2,500 in any one period of insurance applies in respect of replacement locks
- ! We will pay up to 50% of the cost of replacing any undamaged item which form part of a pair, set or suite for which a claim has been accepted by us
- ! Items forming part of a pair or set must be specified if valued over £2,500

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Where am I covered?

- ✓ You are covered against any loss or damage occurring at the home
- ✓ Loss of or damage to items under the personal possessions section is covered worldwide
- ✓ Public liability will indemnify you for any charges which you become legally liable to pay in respect of any accidental bodily injury, death or disease or damage to property which occurs anywhere in the world



What are my obligations?

- ✓ To ensure that all information provided by you is accurate and complete to the best of your knowledge
- ✓ To comply with all endorsements applicable to this policy as shown on your policy schedule
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent
- ✓ To maintain the property in a good state of repair at all times
- ✓ To ensure that your sums insured represent the full reinstatement value of the property
- ✓ To notify us as soon as possible in the event of a claim and take any necessary steps to prevent further damage to the property



When and how do I pay?

Please contact your broker or agent for information on how to pay



When does the cover start and end?

The period of insurance is stated on your policy schedule



How do I cancel the contract?

To cancel your policy you must notify your broker or agent