

Buildings

Insurance Product Information Document

Company: PAX Insurance

Product: Buildings Insurance

PAX Insurance is a trading name of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority ("FCA"). FCA Reference number 310451. Registered Office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AN. Company registration number 210725.

This document is a summary of the key features and exclusions of this insurance policy. It is not personalised to your individual needs or selections of cover. Complete pre-contractual and contractual information is provided in your policy documentation.

What is this type of Insurance?

This is a home insurance policy which covers damage to the buildings of your home plus your liability as owner of the home for accidental injury to another person or damage to their property.

PAX Buildings Insurance is underwritten by Royal & Sun Alliance Insurance plc ("RSA"). RSA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference number 202323. Registered Office: St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Company number 93792.



What is insured?

Buildings

- ✓ Buildings of your home and any other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against loss or damage caused by specified events including fire, flood, storm, escape of water from fixed installations, theft, vandals and subsidence.
- ✓ Accidental breakage of glass and sanitary ware and accidental damage to underground services.
- ✓ Costs of up to 30% of the buildings sum insured for temporary accommodation whilst your home cannot be lived in following loss or damage.

Optional cover

You can choose to include accidental damage. This covers damage such as putting your foot through a ceiling or damaging a worktop.

Home Owners Liability

- ✓ Your legal liability for accidental death or injury to any person or accidental damage to property and which is incurred as owner of your home and its land. Limit of £1,000,000 plus defence costs and expenses.

Optional Legal Expenses

- An optional section of cover which provides you and your family with costs up to £40,000 any one claim for a range of legal issues and disputes, including those relating to employment and your home.



What is not insured?

- ✗ Any loss, damage or liability occurring, or arising from an event occurring, before the insurance starts or caused deliberately by you or your family who normally live with you.
- ✗ Loss or damage to hedges, fences and gates by storm or flood unless the building is damaged at the same time.
- ✗ Loss or damage caused by escape of water, theft or vandals or accidental breakage of glass whilst the home is unoccupied for more than 60 consecutive days.
- ✗ Subsidence damage caused whilst the buildings are undergoing any alteration or repair.
- ✗ Accidental damage cover (if selected) caused by wear and tear, gradual deterioration, electrical or mechanical breakdown, domestic pets, rot or whilst the home is unoccupied for more than 60 consecutive days.
- ✗ Home Owners Liability - liability arising from damage to property belonging to you or your family, injury to any person employed by you or ownership or use of vehicles.
- ✗ Legal Expenses (if selected) – any event not reported within 6 months of it happening, any claim where there is not a reasonable chance of winning your case or costs incurred before RSA has agreed to support the claim.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess), which will be shown in your policy documentation.
- ! RSA will not pay more than the sum insured or limits shown in your schedule and policy.
- ! If your building sum insured is less than the cost of rebuilding, any claim payment will be proportionately reduced.
- ! Additional conditions and/or increased excesses may apply when the home is unoccupied.



Where am I covered?

- ✓ Your home at each address shown in your schedule within the United Kingdom.



What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us within 30 days of any changes which affect or may affect this insurance, including any change of address, any convictions, increases to sums insured, change of occupation or if your home will be unoccupied for more than 60 consecutive days.
- Pay the premium when required.
- Maintain the property insured in good condition and take steps to prevent loss or damage.
- Notify any loss, damage or liability which may result in a claim as soon as possible. Any theft, malicious damage, vandalism or loss of property must also be reported to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



When and how do I pay?

You can choose to pay in full at the time of purchase or by monthly instalments (subject to credit status).



When does the cover start and end?

Cover can start once you have accepted the policy terms and agreed to pay the premium. It will last for 12 months from your policy start date or renewal date, unless it is cancelled by you or by RSA before it ends.



How do I cancel the contract?

You can cancel cover at any time by giving PAX Insurance 14 days' written notice.

If you cancel within 14 days of receiving the policy (or within 14 days of the start date for a renewed policy), RSA will refund the entire premium paid.

After 14 days, RSA will refund the premium paid less a charge for the days RSA has been on cover.

There will be NO refund if a claim has been made during the period of insurance.