

# Home Insurance



OCASO

## Insurance Product Information Document

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Product: Unoccupied Home Insurance Policy 2394-B

This is an Insurance Product Information Document and does not contain the full terms of the policy which can be found in the Unoccupied General Conditions, schedule of cover and any endorsements.

### What is this type of Insurance?

This product is an Unoccupied Home Insurance Policy which provides cover against loss or damage to the Buildings and/or Contents, caused by events such as fire, flood, storm, theft and subsidence.



#### What is insured?

- ✓ Damage or loss caused by perils such as fire, storm, flood, theft, escape of water, malicious acts and subsidence

##### Buildings:

Your schedule of cover will show if you have purchased this cover

- ✓ Frost damage to fixed water tanks, apparatus or pipes
- ✓ Accidental Damage to underground pipes and services

##### Contents:

Your schedule of cover will show if you have purchased this cover

- ✓ Replacement locks
- ✓ Contents within detached domestic outbuildings and garages
- ✓ Domestic oil in fixed fuel oil tanks
- ✓ Property Owners Liability

#### Cover Level

##### Buildings:

Up to the sum insured stated in your schedule

Up to the sum insured stated in your schedule

Up to the sum insured stated in your schedule

##### Contents:

Up to the sum insured stated in your schedule

£250

£1,000

£1,000

£2,000,000



#### What is not insured?

- ✗ Amounts below the excess amount (including voluntary excess and increased excess where applicable)
- ✗ Amounts above the sum insured and limits
- ✗ Working farms, mobile homes, park homes or properties situated in holiday parks
- ✗ Properties divided into bedsits
- ✗ Properties where any part of the building including outbuildings are due to be demolished
- ✗ Properties not in a good state of repair
- ✗ Properties with windows/doors boarded or bricked up

##### Loss or damage caused:

- ✗ By felling, lopping or topping your trees



#### Are there any restrictions on cover?

- ! Section One (Buildings) & Section Two (Contents) exclude Peril 4 (Escape of Water) during the period 1<sup>st</sup> October to 1<sup>st</sup> April, unless the Central Heating System is in continuous operation (in operation 24 hours a day) at not less than a minimum temperature of 55F (13C) or alternatively the premises water system is turned off at the mains and drained
- ! The property must be inspected, by the insured or the insured's representative, at intervals not more than 30 days, and written records kept of such inspections
- ! Loss or damage to solid floors caused by subsidence, landslip or heave unless the walls are damaged at the same time by the same peril
- ! Properties undergoing works, renovations or refurbishment unless agreed in advance by us



## Where am I covered?

- ✓ Within the boundaries of the land belonging to the private dwelling at the address stated in the schedule of cover, unless otherwise stated in your schedule of cover



## What are my obligations?

- Provide us with honest, accurate and complete information
- Inform us as soon as possible of any changes in the risk information provided to us
- Inform us as soon as possible if you have a claim but no later than 90 days (or 30 days for Property Owners Liability)
- Send us any documentation you receive about a claim such as letters and receipts
- Do not answer any documentation you receive about a claim (unless it is from your Insurers)



## When and how do I pay?

Simply pay Ocaso (or your Broker if applicable) in full or by monthly direct debit (if available) when you want to incept your policy.



## When does the cover start and end?

The start and end dates are shown in your schedule of cover



## How do you cancel the contract?

You can cancel your policy at any time by contacting your Insurance Broker or alternatively you can contact Ocaso directly. Where you do not want to renew your policy please ensure that you tell your Insurance Broker, or Ocaso, that you do not wish to renew your policy prior to the renewal date of your policy

Following the cancellation of your policy you will receive a refund of any premium you have paid to us less a proportionate deduction for the time we have provided cover, however if a claim has arisen during the insurance period a refund will not be provided

A refund will also not be provided following the cancellation of a policy issued under a short-term contract, i.e. a policy issued for a fixed period of 3, 6 or 9 months