

# Home Insurance

**Company:** Ocaso S.A., U.K. Branch, Authorised in Spain by the General Directorate of Insurance and Pensions and subject to limited regulation by the Financial Conduct Authority

**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 policy wording, 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.

<div data-bbox="60 622 156 712" data-label="Image"> </div> <p data-bbox="188 689 406 721"><b>What is insured?</b></p> <ul data-bbox="60 750 478 869" style="list-style-type: none"> <li>✓ Damage or loss caused by perils such as fire, storm, flood, theft, escape of water, malicious acts and subsidence</li> </ul> <p data-bbox="60 936 478 1012"><b>Buildings:</b> Your schedule of cover will show if you have purchased this cover</p> <ul data-bbox="60 1041 478 1227" style="list-style-type: none"> <li>✓ Frost damage to fixed water tanks, apparatus or pipes</li> <li>✓ Accidental Damage to underground pipes and services</li> </ul> <p data-bbox="60 1288 478 1364"><b>Contents:</b> Your schedule of cover will show if you have purchased this cover</p> <ul data-bbox="60 1393 478 1579" style="list-style-type: none"> <li>✓ Replacement locks</li> <li>✓ Contents within detached domestic outbuildings and garages</li> <li>✓ Domestic oil in fixed fuel oil tanks</li> </ul> <ul data-bbox="60 1792 478 1825" style="list-style-type: none"> <li>✓ Property Owners Liability</li> </ul>	<p data-bbox="526 683 678 714"><b>Cover Level</b></p> <p data-bbox="526 900 805 996"><b>Buildings:</b> Up to the sum insured stated in your schedule</p> <p data-bbox="526 1034 805 1093">Up to the sum insured stated in your schedule</p> <p data-bbox="526 1126 805 1184">Up to the sum insured stated in your schedule</p> <p data-bbox="526 1254 805 1350"><b>Contents:</b> Up to the sum insured stated in your schedule</p> <p data-bbox="526 1400 614 1458">£250 £1,000</p> <p data-bbox="526 1518 614 1552">£1,000</p> <p data-bbox="526 1792 662 1825">£2,000,000</p>	<div data-bbox="912 622 1002 712" data-label="Image"> </div> <p data-bbox="1008 689 1273 721"><b>What is not insured?</b></p> <ul data-bbox="912 750 1532 1120" style="list-style-type: none"> <li>✗ Amounts below the excess amount (including voluntary excess and increased excess where applicable)</li> <li>✗ Amounts above the sum insured and limits</li> <li>✗ Working farms, mobile homes, park homes or properties situated in holiday parks</li> <li>✗ Properties divided into bedsits</li> <li>✗ Properties where any part of the buildings including outbuildings are due to be demolished</li> <li>✗ Properties not in a good state of repair</li> <li>✗ Properties with windows/doors boarded or bricked up</li> </ul> <p data-bbox="912 1137 1204 1169"><b>Loss or damage caused:</b></p> <ul data-bbox="912 1176 1436 1209" style="list-style-type: none"> <li>✗ By felling, lopping or topping your trees</li> </ul>	<div data-bbox="912 1258 1002 1348" data-label="Image"> </div> <p data-bbox="1008 1326 1476 1357"><b>Are there any restrictions on cover?</b></p> <ul data-bbox="912 1377 1540 1944" style="list-style-type: none"> <li>! Section One (Buildings) &amp; 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</li> <li>! 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</li> <li>! 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</li> <li>! Properties undergoing works, renovations or refurbishment unless agreed in advance by us</li> </ul>
--	---	--	--



### 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 telling Ocaso (or your broker if applicable) that you want to cancel your policy. If you do not want to renew your policy tell Ocaso (or your broker if applicable) that you do not want to renew your policy before the renewal date