

# Home Insurance

## Insurance Product Information Document



OCASO

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: U.K. Holiday Home Insurance Policy 2396-A

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

### What is this type of Insurance?

This product is a Holiday 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?

- ✓ Loss or damage 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
- ✓ Loss of Rent

##### 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
- ✓ Cash, currency, bank notes, credit cards or negotiable documents, deeds, registered bonds and other personal documents
- ✓ 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

Up to 12 months, not exceeding 20% of Sum Insured

##### Contents:

Up to the sum insured stated in your schedule

£250

£1,000

£1,000

£250

£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
- ✗ Contents belonging to tenants
- ✗ Working farms, mobile homes, park homes or properties situated in holiday parks
- ✗ Properties divided into bedsits
- ✗ 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?

- ! If your home is unoccupied or unfurnished no cover is available under most parts of the policy
- ! 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

##### If untenanted for more than 72 consecutive hours:

- ! 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

##### If the property is unoccupied for more than 30 days:

- ! The property must be inspected by either the Insured or the Insured's representative and written records kept



## What is insured?

### Home Legal Expenses:

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

- ✓ Employment, Contract and Inheritance Disputes, Bodily Injury, Property & Tax Protection, Jury Service, Legal Defence and Education Admission Appeals.

## Cover Level

£50,000  
(£5,000 for Education Admission Appeals)



## What is not insured?

- ✗ An incident arising before the start of this section



## Are there any restrictions on cover?

- ! Claims must be submitted within 180 days of the insured knowing about the incident
- ! Costs and Expenses incurred before DAS' written acceptance of the claim are not covered



## 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