

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">What is insured?</p> <ul data-bbox="60 750 478 873" style="list-style-type: none"> ✓ Damage or loss caused by perils such as fire, storm, flood, theft, escape of water, malicious acts and subsidence <p data-bbox="60 929 478 1008">Buildings: Your schedule of cover will show if you have purchased this cover</p> <ul data-bbox="60 1041 478 1220" style="list-style-type: none"> ✓ Frost damage to fixed water tanks, apparatus or pipes ✓ Accidental Damage to underground pipes and services <p data-bbox="60 1288 478 1366">Contents: Your schedule of cover will show if you have purchased this cover</p> <ul data-bbox="60 1400 478 1825" style="list-style-type: none"> ✓ 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 	<p data-bbox="526 683 678 714">Cover Level</p> <p data-bbox="526 907 805 996">Buildings: Up to the sum insured stated in your schedule</p> <p data-bbox="526 1041 805 1097">Up to the sum insured stated in your schedule</p> <p data-bbox="526 1131 805 1187">Up to the sum insured stated in your schedule</p> <p data-bbox="526 1254 805 1344">Contents: Up to the sum insured stated in your schedule</p> <p data-bbox="526 1400 614 1456">£250 £1,000</p> <p data-bbox="526 1523 614 1556">£1,000</p> <p data-bbox="526 1579 590 1612">£250</p> <p data-bbox="526 1792 662 1825">£2,000,000</p>	<div data-bbox="909 622 997 712" data-label="Image"> </div> <p data-bbox="1005 689 1276 721">What is not insured?</p> <ul data-bbox="909 750 1532 1120" style="list-style-type: none"> ✗ 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 buildings including outbuildings are due to be demolished ✗ Properties not in a good state of repair ✗ Properties with windows/doors boarded or bricked up <p data-bbox="909 1131 1204 1164">Loss or damage caused:</p> <ul data-bbox="909 1176 1428 1209" style="list-style-type: none"> ✗ By felling, lopping or topping your trees 	<div data-bbox="909 1254 997 1344" data-label="Image"> </div> <p data-bbox="1005 1321 1476 1355">Are there any restrictions on cover?</p> <ul data-bbox="909 1377 1540 2139" style="list-style-type: none"> ! Section One (Buildings) & Section Two (Contents) exclude Peril 4 (Escape of Water) during the period 1st October to 1st 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 ! Where works are undertaken by anyone other than an independent contractor cover under Section One (Buildings) & Section Two (Contents) is limited to Peril One (Fire, Lightning, Explosion or Earthquake) and Peril Two (Aircraft and other aerial devices or articles dropped therefrom) until such works are completed
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Home Legal Expenses:

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

What is insured?

- ✓ 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 is 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