

Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: M&S Home Insurance

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

What is this type of insurance?

M&S Home Insurance protects you against loss or damage to your buildings and/or contents and offers a choice of two levels of cover, Standard or Premier. With Premier you are protected on an “all risks” basis which means all loss and damage is covered unless we say otherwise in the Policy Booklet. With Standard cover you are only protected against the specific events listed in the Policy Booklet.

You can choose to move between Standard and Premier cover at any time by calling customer services on 0800 015 7760.



What is insured?

Buildings cover

We offer two levels of cover:

- ✓ Standard – the maximum amount we will pay to rebuild your home is £1,000,000 or;
- ✓ Premier – the maximum amount we will pay to rebuild your home is unlimited

Under our buildings cover;

- ✓ Loss or damage to the structure of your home including garages and outbuildings
- ✓ Buildings accidental damage – Premier cover automatically includes full accidental damage. Standard Cover does not automatically include Accidental Damage but is available as an optional cover
- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Sourcing a domestic water leak which is damaging the home (including making good after the leak's been fixed)
- ✓ Cost of alternative accommodation and loss of rent due to you if your home can't be lived in following insured damage
- ✓ Public liability – if you're held legally liable (as the homeowner) for injury to a third-party or their property – up to £5,000,000

Contents Cover

We offer two levels of cover:

- ✓ Standard – the maximum amount we will pay to replace your contents is £100,000 or;
- ✓ Premier – the maximum amount we will pay to replace your contents is unlimited

Under our contents cover;

- ✓ Loss or damage to contents in your home, garages, outbuildings or gardens
- ✓ Contents accidental damage – Premier cover automatically includes full accidental damage. Standard Cover does not automatically include Accidental Damage but is available as an optional cover.



What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences and, gates (Standard only)
- ✗ Certain losses and damage (e.g., from burst pipes) to buildings or contents when your home is unoccupied for more than 90 days
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

Optional Covers – what is not insured

- Accidental Damage caused by chewing, scratching or fouling by domestic animals (Standard only)
- Home emergency cover – Normal day-to-day maintenance or breakdown of showers or domestic appliances



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain covers, and/or
 - clauses that exclude certain types of loss or damage

Optional Covers

- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- We will only accept your Legal expenses claim if our lawyer believes you are likely to win the case (conditions apply if you want to nominate your own lawyer to represent you)



What is insured? Continued...

- ✓ Replacement of external door locks if keys are lost or stolen
- ✓ Household removals
- ✓ Occupier's and personal liability if you are found to be legally responsible for injury to a third-party or damage to their property – up to £5,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £40,000

Optional Covers: what is insured

- Accidental Damage – cover to buildings and contents for Standard cover.
- Home Emergency cover – expert help with emergencies such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials)
- Pedal Cycle – worldwide cover for theft, loss or damage of your family's bikes. Up to £10,000 for Standard and £15,000 for Premier
- Legal expenses – to help you (and members of your family who live with you) pursue or defend legal disputes – up to £50,000
- Protected No Claims Discount (PNCD) – claim up to twice in five years without losing your no claims discount or affecting your premiums as a direct result of a claim



Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom (excluding Channel Islands and Isle of Man)
- ✓ Contents cover and Contents accidental damage (optional cover) only applies to contents in the home (including outbuildings and gardens)
- ✓ If you purchase optional Contents away from home or Pedal cycle optional covers, you'll be insured anywhere in the world



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the Statement of fact document or your Schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, we will tell you what information you need to provide us to achieve a settlement. For full details please see the "General conditions" section in the Policy Booklet



When and how do I pay?

You can pay your premium all at once by credit/debit card or annual direct debit – or monthly by direct debit
We don't charge you extra for using a credit/debit card – or for paying monthly



When does the cover start and end?

From the start date (shown on your schedule) for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later)

If you cancel before the cover starts we'll refund the premium you've paid

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered

To cancel your policy, call **0800 015 7760**.