

Home Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: MIS UK Household Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay for loss or damage to your home and/or the contents within.



What is insured?

Buildings

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, landslip or heave
- ✓ Public liability
- ✓ Alternative accommodation
- ✓ **Optional accidental damage**

Contents

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Riot or civil commotion
- ✓ Malicious damage or vandalism
- ✓ Collision or impact
- ✓ Escape of water or oil
- ✓ Damage to plumbing due to freezing or bursting
- ✓ Theft or attempted theft
- ✓ Falling trees, lampposts, poles & aerials
- ✓ Storm or flood
- ✓ Subsidence, landslip or heave
- ✓ Public liability
- ✓ Alternative accommodation
- ✓ Freezer contents
- ✓ **Optional accidental damage**
- ✓ **Optional personal possessions cover**

Family Professional Fees

- ✓ Legal expenses up to £25,000 including identity theft

Key Protection

- ✓ £1,500 towards lost keys and replacement locks

Homestart Assistance

- ✓ Recovery to the nearest garage if your vehicle breaks down at home



What is not insured?

- ✗ Storm or flood damage to gates, hedges, fences or swimming pool covers
- ✗ Loss or damage to domestic fixed fuel, oil tanks, swimming pools, tennis courts, drives, patios & terraces, walls, gates & fences unless the main buildings are damaged at the same time
- ✗ Damage that happens gradually over a period of time
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Loss or damage caused by radioactive contamination, war, terrorism, domestic pets, insects or vermin.
- ✗ General wear and tear or any other gradual deterioration
- ✗ The excess as shown on your policy schedule



Are there any restrictions on cover?

- ! The most we will pay for one item is £1,000 unless specified on your schedule
- ! The most we will pay for contents in an outbuilding is £1,000
- ! The most we will pay for liability is £2,000,000
- ! When the property becomes unoccupied for more than 30 days the following perils are excluded:
 - Escape of water
 - Theft or attempted theft
 - Malicious damage or vandalism
 - Accidental damage
- ! The most we will pay to trace the source of escape of water is £2,000
- ! The most we will pay for alternative accommodation is £50,000



Where am I covered?

- ✓ Cover is offered for your home address within the Republic of Ireland



What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS

MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA

Telephone: 02890 410220

Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.