Household Insurance (Permanent Home Spain)

Insurance Product Information Document

HDI Global Specialty SE

Product: Household Insurance

This document provides a summary of the key information relating to Household Insurance Policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your Household insurance requirements. If you have any questions about your coverage or special requirements, please contact your insurance agent or the insurer.

What is this type of insurance?

Household Insurance provides you with cover for your property and contents against loss or damage. The level of protection will depend on the cover you choose and will be shown in your schedule.

What is insured?

Up to the sum insured as shown in the schedule of benefits for:

✓ Loss or damage to the structure of your home and its outbuildings caused by an insured peril such as fire, flood, theft and subsidence.
✓ Accidental damage to fixed glass, sanitary fittings and ceramic hob glass tops forming part of the Buildings.
✓ Accidental damage to cables, underground pipes, drains and septic tanks.
✓ Damage caused by theft or attempted theft .
✓ Escape of water from fixed water tanks, appliance or pipe itself.
✓ Escape of oil from a fixed domestic oil-fired central heating installation.
✓ Trace and access.
✓ Alternative accommodation (Up to a maximum of 20% of the buildings or contents sum insured, whichever is the greater).
✓ Loss or damage to the contents of your home caused by an insured peril such as fire, flood, theft and subsidence.
✓ Water or oil leak from any fixed tank, apparatus or pipe.
✓ Accidental damage to mirrors and glass or ceramic hob glass tops forming part of your furniture while in your home.
✓ Accidental damage to home entertainment equipment while in your home.
✓ Electrical power surges.
✓ Liability to the public.
✓ Loss or damage to outdoor contents.
✓ Loss of metered water & heating fuel.
✓ Liability to domestic employees.

Optional Additional Cover:

Golfers:

✓ Loss or damage to golf equipment, golf apparel and golfing trophies for which you are responsible for.
✓ The cost of hiring replacement golf equipment following a loss during overseas.
✓ Reimbursement of golf club subscriptions or pre-paid golf fees in the event of an accident whilst playing.

Pedal Cycles:

✓ Loss or damage for pedal cycles in Europe.

Emergency Travel:

✓ The costs incurred for travel expenses for you or a family member to and from your home in the event of a claim for loss or damage occurs which exceeds €15,000.
✓ Costs of alternative accommodation.

What is not insured?

The Insurer will not pay any claim that relates to:

✗ Reduction in value.
✗ Replacing any undamaged item that forms part of a matching set.
✗ Replacing matching floors in separate rooms.
✗ Loss or damage deliberately caused by you or any other persons residing in your home.
✗ The activities of contractors.
✗ Loss or damage to property for which cover is provided under the Consorcio.
✗ Gradual operating cause, deterioration, wear and tear, settlement or shrinkage.
✗ Mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot.
✗ Any process of cleaning, repair or alteration.
✗ Damage caused by insects or vermin.
✗ Electrical or mechanical failure or breakdown.
✗ Faulty design, materials and/or workmanship.
✗ Damage caused by domestic pets.

Optional Additional Cover:

Golfers:

✗ Theft of golf equipment and apparel from a motor vehicle left overnight unless such vehicle is in a locked garage or property stolen from an unattended road vehicle unless concealed in a locked boot of a private car.
✗ Golf buggies on public roads.

Pedal Cycles:

✗ Theft of pedal cycles away from the home unless locked to a permanent structure.
✗ Theft of pedal accessories unless they are stolen with the pedal cycle.
✗ Loss or damage whilst racing, pace-making or taking part in local time trials.
✗ Motorised pedal cycles.

Extended Accidental Damage:

✗ Damage to computer software or downloaded information.
✗ Loss or damage to valuables except antiques and paintings, clothing, contact lenses, hearing aids, money, bank card, documents and stamps.
✗ Damage caused by chewing, tearing or scratching by animals.
✗ Damage caused by normal staining arising from the spillage of food, food substances, consumable liquid or soilage caused by any person or persons attire.

Extended Accidental Damage to Buildings:
✓ Accidental damage to the buildings.
Extended Accidental Damage to Contents:
✓ Accidental damage to the contents of your home.
Permanent Home Let Cover:
✓ Extended liability whilst your home is let.
✓ Loss of rent payable.
Property Owners Liability:
✓ Legal liability as the owner of the Building and its land.
All Risks - Personal Possessions, Money & Credit Card – maximum / per item – Worldwide
✓ Worldwide Cover
✓ All personal possessions belonging to you, or your family or for which you or they are legally responsible.
Contents at University:
✓ Loss or damage to your contents (limited to household goods) whilst temporarily removed from the home and kept in student accommodation or any building where you or your family study.

Permanent Home Let Cover:
✗ Malicious damage caused by any persons legally in your home.
✗ Valuables belonging to you, a family member or domestic employees.
Buildings:
✗ The increased excess whilst the home is let on specified perils:
• Fire, escape of water and oil, theft or attempted theft, vandalism or malicious damage and accidental damage to fixed glass, sanitary fittings and ceramic hob glass tops forming part of buildings.
Contents:
✗ The increased excess whilst the home is let on specified perils:
• Fire, Water or oil leaking, theft or attempted theft, vandalism or malicious damage, plants in the garden, theft of keys.
✗ Loss or damage to contents belonging to anyone letting or renting your home.
Accidental Damage:
✗ Accidental damage is limited to fixed glass or sanitary ware only, up to the limits specified on your policy schedule.
✗ The increased excess whilst the home is let.
Property Owners Liability:
✗ Death or bodily injury or illness of you or a member of your family of domestic employee.
✗ Loss or damage to any person or property while in communal areas.
✗ Loss or damage to any property you, a family member or domestic employee own, are responsible for.
✗ Any professional, occupational or business activity.
All Risks - Personal Possessions, Money & Credit Cards
✗ Personal possessions are not motor vehicles, caravans, trailers, watercraft, business stock, equipment tools, materials, animals, furniture, furnishings and house goods, pedal cycles, golf clubs, contact corneal lenses, hearing aids, portable electronic equipment, laptops, and mobile phones unless specified as a separate item on your schedule.
Contents at University:
✗ Any contents taken from your home to sell or exhibit.
✗ Loss or damage to money or business equipment.
✗ Excludes cover for valuables and personal possessions.
✗ Loss or damage to pedal cycles.

Are there any restrictions on cover?

!! Buildings and Contents (Exclusions apply – please refer to the policy wording and schedule for the full list applicable to both sections).
!! Minimum security requirements for: External Doors, Patio Doors and/or Sliding Doors, Accessible windows.
!! Escape of water cover is restricted or invalid/not operative if your home is unoccupied for a period of more than 30 consecutive days unless the main water supply is to be turned off by means of a stopcock at the first available point of entry to the home.
!! Cover is invalid/not operative when the property is left vacant in respect of cover for escape of water, theft, vandalism and accidental damage (Buildings & Contents). Subsidence landslip or heave, malicious damage, garden restoration and trace & access.
!! Subsidence is excluded on properties over 10 year old, rural properties and apartments.
!! Contents – Theft or attempted theft, valuables are restricted to a limit of 25% of the total contents sum insured, with a single article limit of €5,000 or 7% whichever is the lesser, unless specified separately. For valuables outside of the safe a maximum limit of €5,000 applies with a single article limit of €500.
!! Temporary letting of your permanent home is restricted to a maximum of 90 days per year.
!! Temporary let cover - Accidental damage is restricted to fixed glass, sanitary fittings and ceramic tops forming part of the Building and is limited to a maximum of €1000.

Where am I covered?

You are only covered in the territories shown in your policy schedule.

What are my obligations?

- You must tell us if your home is or likely to be vacant.
- You must take reasonable steps and precautions to maintain and protect your property.
- In the event of a claim, you must allow us to examine your property at any reasonable time.
- You must take reasonable care to give us complete and accurate answers to any questions we ask.
- You must tell us about any changes to the information on the schedule or change which may affect your cover.
- You must pay your premium on time.
- You are obliged to pay the excess for each claim, which is shown in the schedule.

When and how do I pay?

- You can pay your premium as a one-off annual payment or via three (3) monthly instalments.
- Payment can be made by bank transfer or debit/credit card.
- In person at one of our offices by cash, card or cheque.

When does the cover start and end?

This contract will start and end on the date shown on your insurance policy schedule.

How do I cancel the contract?

- You may cancel this insurance by writing to your broker within 14 days of the inception date stated in your schedule or the date you receive your policy documents, whichever is later. You will receive a full refund providing you have not made a claim.
- You can also cancel this insurance after the 14 day cooling off period by writing to your broker.
- We may terminate your insurance at any time for a valid reason by sending you 30 days written notice.