

# Home Insurance

## Insurance Product Information Document



Company: Argus Insurance

Product: Home Protector Policy

Argus Insurance Company (Europe) Limited is registered in Gibraltar No. 01862 and Licensed by the Gibraltar Financial Services Commission.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

Buildings insurance provides cover for the structure of your home and any permanent fixtures and fittings. It includes outbuildings which are permanent structures within the grounds of your home such as garages, walls, gates, fences, drives, paths, patios and terraces.

Contents insurance provides cover for all your belongings that you keep in each of your homes that we insure.



#### What is insured?

The sections of cover available are shown below. For full details please refer to your policy documents to see which cover you have chosen and the limits applied.

#### Cover for you and your home

- ✓ Loss or damage to your building – repair, replace or rebuild your property.
- ✓ Loss or damage to your contents – repair or replace as new.
- ✓ Loss of rent and or alternative accommodation. (15% of the building sum insured).
- ✓ Emergency access.
- ✓ Contents temporarily removed (20% of the sum insured).
- ✓ Glass and mirrors.
- ✓ Legal liability – your personal liability and as owner occupier of the home for injury or property damage (£1,000,000) or injury to a domestic (£10,000,000).

#### Optional additional covers if selected

- ✓ Personal belongings (All Risks) – loss of or damage to clothing, personal effects, personal money, credit and debit cards, pedal cycles and sports equipment.
- ✓ Personal accident – cover for accidental injury which results in your death or disablement.
- ✓ Caravan – loss or damage to your caravan.
- ✓ Small craft – loss or damage to any dinghy, sailboard, surfboard, rowing boat, canoe or kayak.
- ✓ Students – loss or damage to personal effects, personal baggage and personal liability.



#### What is not insured?

This is only a summary of what is not covered. For full details, please see the document of Insurance.

#### Home cover excludes

- ✗ Storm, flood, riot, malicious act, escape of water, leakage of oil and theft if the home has been left unoccupied or unfurnished for more than 90 consecutive days.
- ✗ Subsidence to external features unless the main structure of the home is damaged at the same time.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Deliberate or criminal acts by you, or a member of your family living with you, or someone acting on your behalf.

#### Optional covers

##### Legal protection cover excludes

- ✗ If selected, please refer to ARAG Assistance for full terms on coverage and exclusions applicable to this cover.



#### Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to Schedule for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

#### Limits which apply

- ! Damage to services (£1,000).
- ! Damage to gardens (£2,500).
- ! Glass and sanitary fittings (£500).
- ! Accidental damage to audio, video and computer equipment (£1,000).
- ! Trace and access (£250).
- ! Fuel and metered water (£1,000).
- ! Fatal injury benefit (£5,000).
- ! Title deeds (£2,500).
- ! Wedding and religious festivals (£3,000).
- ! Contents in the open (£1,000).
- ! Replacement locks (£250).
- ! Food in freezer (£1,000).
- ! Legal Protection (£3,000).



## Where am I covered?

- ✓ Your home at each address shown on your schedule or anywhere else in Gibraltar for contents temporarily removed from your home.
- ✓ Anywhere in the world for personal possessions (if applicable).



## What are my obligations?

- Claims should be made promptly after you become aware of damage or loss.
- Advise us of changes that may arise throughout the period of cover.

### It is your responsibility to:

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes (e.g. a change of address, having building works, or if no longer living at the home).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to mitigate any costs, damage, injury or loss.
- Report any loss, theft or attempted theft of malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by bank transfer, cash or debit/credit card.



## When does the cover start and end?

- Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. (We can accommodate less than a year if necessary).
- You can find your policy start and end date on your policy schedule.



## How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is later.
- If you want to cancel, and your insurance cover has not yet started, you'll be entitled to a full refund of the premium paid.
- Or if your insurance cover has already started, you'll be entitled to a refund of the premium paid, with a deduction for the time for which you've been covered. This is calculated on a pro-rata basis. (Minimum charge £35).
- After any statutory cooling-off period you continue to have the right to cancel the policy and you will be entitled to return of the premium on a pro-rata basis.

Legal Protection cover is underwritten and administered by ARAG SE. (Please refer to ARAG Assistance terms and conditions for full details).

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