umbrl home insurance

Insurance product information document

Company: umbrl Limited **Product: umbrl home insurance**

This insurance product is arranged by umbrl Limited who is an appointed representative of the Movo Partnership Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN: 823503). This home insurance is underwritten by Casualty & General Insurance Company (Europe) Limited which is authorised and regulated by the Gibraltar Financial Services Commissions under the Financial Services (Insurance Companies) Act and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This document summarises the key information relating to umbrl Home Insurance policy. Please see your policy wording, policy schedule and other documents upon purchase to get complete information about the product and the covers you have purchased.

What is this type of insurance?

This policy covers loss or damage to your buildings and/or contents. It covers damage such as flood and storm, fire, subsidence, and theft – as described in your policy wording. The level of protection provided will depend on the cover you select.

What is insured?

Buildings

- ✓ Loss or damage to the structure of your home (including garages and outbuildings)
- ✓ Cover for temporary accommodation for your family and pets if your home cannot be lived in following an insured event or if an authority forces you out
- ✓ Cover for loss or damage to your buildings when the fire, police or ambulance services force entry into your home as a result of an emergency
- ✓ Cover for replacement of locks and keys of your home if your keys are lost or stolen anywhere in the world
- ✓ Cover for the buyer of your home for any loss or damage by any risks mentioned in the buildings insured risks
- ✓ Cover for sums you and your family are legally liable for from being the owner of your home

Contents

- ✓ Loss or damage to contents in your home (including in garages and outbuildings within the boundaries of your property)
- ✓ Cover for contents in the garden within your property boundaries such as garden furniture and plants
- ✓ Cover for temporary accommodation for your family and pets if your home cannot be lived in following an insured event or if an authority forces you out
- ✓ Cover for the loss of metered water or domestic heating oil
- ✓ Cover for sums you and your family are legally liable for from being the occupier of your home or for personal liability

Optional Covers

- Buildings accidental damage – choose limited or full cover
- Contents accidental damage – choose limited or full cover
- Unspecified personal belongings – cover for items you normally wear, use, or carry outside of the home

If you choose our Max cover it includes full accidental damage as standard.

What is not insured?

- ✘ Your policy excesses as shown in your policy schedule
- ✘ Any loss or damage caused by an event that happens gradually such as wear and tear, gradual deterioration, exposure to smoke, mildew, damp, mould or fungus, rust or corrosion, dry or wet rot, settlement, river or coastal erosion, and exposure to sunlight
- ✘ Storm damage to gates, fences, hedges, drives, patios, footpaths, decking, terraces, tennis hard courts and paths
- ✘ Loss or damage under certain sections of your policy if you home is unfurnished or is left unoccupied for more than the unoccupancy period in your policy schedule
- ✘ Loss, damage or injury that you, your family or anyone in your home causes on purpose, recklessly, or illegally including malicious damage and bodily injury

Optional Covers

- ✘ Accidental damage – damage caused by domestic pets through chewing, scratching, tearing, fouling or vomiting
- ✘ Personal belongings away from home does not provide cover for personal belongings which are not in your immediate care, custody or control, unless its theft from a locked luggage boot or a concealed luggage compartment or a closed glove compartment of an unattended fully secured and locked vehicle

Are there any restrictions on cover?

- ! Your policy schedule and policy wording together show limits for various sections of your cover and details of any exclusions that may apply
- ! You will need to pay the first part of any claim (the policy excess) as shown in your policy schedule. The excess is made up of the compulsory excess (chosen by us), plus the voluntary excess (chosen by you). Increased excesses apply for escape of water and subsidence claims.
- ! Limits apply for certain covers, as shown in your policy schedule
- ! Exclusions apply to certain types of loss or damage as explained in your policy wording

Where am I covered?

- At the home you are insuring, as long as it is in the United Kingdom
- In another building or residence other than your home, but still in the United Kingdom, if you have Contents cover: limited cover applies for items temporarily moved to another building or residence
- If you have personal belongings or specified high-risk items that you have asked to cover away from home, cover applies anywhere in the world

What are my obligations?

- You must give complete, accurate and up-to-date answers to all the questions we ask you, when you take out, renew or make changes to your policy
- You must tell us without delay if any details on your policy schedule or statement of facts are incorrect or changes in your circumstances which happen before or during the insurance period
- You must keep your property and the contents we cover in a good condition and state of repair
- You must tell us as soon as possible about any claim or loss
- You must keep to all the terms and conditions of the policy and pay your premiums when they are due, otherwise the insurance policy may not be valid, and you may not be able to make a claim

When and how do I pay?

You can pay your premium as a one-off annual payment when you take out your policy or in monthly instalments through our premium finance provider.

When does the cover start and end?

Your insurance period is shown on your policy schedule which will tell you the start and end dates of your insurance policy.

How do I cancel the contract?

You can cancel your policy at any time. During the first 14 days of cover, we will refund the full premium you have paid, other than our arrangement fee, as long as you have not made a claim and you do not intend to make a claim. Otherwise, we will keep a proportion of the premium you paid for the period you have been covered along with a cancellation fee, in addition to our arrangement fee, and will then refund the remaining amount. To cancel go to https://customerportal.umbrl.co.uk or visit https://www.umbrl.co.uk/contact.