

Home Insurance

Insurance Product Information Document

Company: Arch Insurance (UK) Limited

Product: ManxCover Home Insurance (Sections 1-3)

This insurance is underwritten by Arch Insurance (UK) Limited (registered in England; authorised by the Prudential Regulation Authority, regulated by the Prudential Regulation Authority and the Financial Conduct Authority; registration number 229887)

This document summarises the key features of your Home Insurance Policy. Complete pre-contractual and contractual information is provided in the full policy documents.

What is this type of insurance?

This is a home buildings and contents insurance policy. You can choose to cover your buildings such as the structure of your home including the walls, roof and outbuildings and/or your contents such as furniture, electronics and personal belongings.



What is insured?

- ✓ Loss or damage due to a range of listed causes such as fire, escape of water, storm, malicious acts, subsidence, theft and flood.
- ✓ Access to a range of helplines including legal, tax, lifestyle counselling support service and health and medical information service.

Buildings cover, if shown in your schedule as covered, includes

- ✓ The cost of rebuilding up to the sum insured shown in your schedule
- ✓ Property owners liability up to £2,000,000
- ✓ Optional accidental damage to buildings (if stated in the schedule as being operative)
- ✓ Accidental damage to underground service pipes, cables, ducts or conduits supplying the home, including sewers or drains or their inspection covers
- ✓ Accidental damage of fixed glass, solar panels, ceramic bobs or fixed sanitary ware
- ✓ Costs of locating the source of any water or oil leak, including the making good of any damage caused by the search, up to £5,000
- ✓ Replacement locks following theft of keys up to £750
- ✓ Loss of rent or alternative accommodation, up to £100,000

Contents cover, if shown in your schedule as covered, includes

- ✓ Contents in the home up to the sum insured shown in your schedule (valuables up to £2,000 any one item, and 33.3% of the contents sum insured in total)
- ✓ Personal Liability up to £2,000,000, increased to £5,000,000 in respect of your liability as an employer of any domestic employee in connection with your home.
- ✓ Accidental damage cover to television, video, DVD audio or home computer equipment (including indoor aerials)
- ✓ Accidental breakage of mirrors, plate glass tops to furniture and fixed glass in furniture
- ✓ Optional accidental damage to contents (if stated in the schedule as being operative)
- ✓ Loss of rent or alternative accommodation, up to £20,000
- ✓ Replacement locks following theft of keys, up to £750

Personal possessions cover, if shown in your schedule as covered, includes

- ✓ Accidental loss or accidental damage of your personal effects and valuables anywhere in England and Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands and temporarily elsewhere in the world (for a period not exceeding 60 days).



What is not insured?

The policy does not provide cover for:

- ✗ Losses that happened before the start of the insurance policy
- ✗ The amount of any excess that you will need to pay for claims
- ✗ Loss resulting from war
- ✗ Loss or damage or liability from wear and tear or any gradually operating cause
- ✗ Damage by wear and tear, vermin, wet or dry rot, fungus or damp
- ✗ Damage by mechanical or electrical defect or breakdown, or faulty or defective design or workmanship
- ✗ Damage by domestic pets
- ✗ Loss of market value



Are there any restrictions on cover?

- ! Escape of water, malicious damage, theft and accidental damage is excluded where the buildings are unoccupied for more than 60 consecutive days
- ! There is no cover for storm damage to gates, fences and swimming pool covers
- ! Accidental damage is excluded while the buildings are loaned lent or let
- ! There is no cover for subsidence to gates, fences, garden walls, paved paths, terraces, patios, drives, oil tanks or swimming pools unless the main home is damaged at the same time
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set, collection, suite or matching design
- ! Any individual items over £2,000 or pedal cycles over £750 must be specified on the schedule to be covered under the personal possessions section



Where am I covered?

- ✓ This insurance provides cover at the address shown in the schedule
- ✓ Personal possessions (if selected) are covered throughout the UK, Chanel Islands and Isle of Man, and elsewhere in the world for up to 60 days in any one policy year



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy. You must tell us immediately if any of the information you provided is inaccurate or changes
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

For full details of when and how to pay, you should contact your broker



When does the cover start and end?

The cover starts on the date shown on your schedule and usually lasts for 12 months



How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered

Home Insurance

Insurance Product Information Document

Company: Arc Legal Assistance Limited

Product: Manxcover Home Insurance (Section 4, Family Legal Protection)

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

This document summarises the key features of your Family Legal Protection policy section. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in the full policy documents.

What is this type of insurance?

Family Legal Protection provides insurance to cover up to £75,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Consumer Pursuit:** To pursue a legal action following a breach of a contract you have for buying or renting goods or services for your private use.
- ✓ **Consumer Defence:** To defend a legal action brought against you following a breach of a contract you have for selling private goods for the private and personal use of another person.
- ✓ **Personal Injury:** To pursue a legal action for financial compensation for damages following an accident resulting in your personal injury or death against the person or organisation directly responsible.
- ✓ **Clinical Negligence:** To pursue a legal action for financial compensation or damages against the person or organisation directly responsible following clinical negligence resulting in your personal injury or death.
- ✓ **Employment Disputes:** To pursue a legal action brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach of your contract of employment or legal rights under employment laws.
- ✓ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.
- ✓ **Property Damage:** To pursue a legal action for financial compensation for damages against a person or organisation that causes physical damage to your main home.
- ✓ **Tax:** Accountancy fees as a result of an HM Revenue and Customs Full Enquiry into your personal income tax position.
- ✓ **School Admission Disputes:** Costs in a legal action to appeal against the decision of a Local Education Authority



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims for Consumer Pursuit or Consumer Defence if the amount in dispute is below £250 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone you live with or have lived with, nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- ✗ **Business claims:** We will not cover and claim arising from your business, trade or profession other than as an employee.

(LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.

- ✓ **Personal Identity Fraud:** Costs in a legal action in respect of insured incidents arising from:
 - To deal with all organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies or have sought monies from you as a result of identity fraud
 - To liaise with credit referencing agencies and all other relevant organisations on your behalf to advise that you have been a victim of identity fraud
 - To defend your legal rights and/or take reasonable steps to remove County Court Judgments against you that have been obtained by an organisation that you are alleged to have purchased, hired or leased goods or services from
- ✓ **Legal Defence:** To defend your legal rights as an employee:
 - Prior to being charged when dealing with the police or Health and Safety Executive or others with the power to prosecute
 - In relation to you being prosecuted in a criminal court
 - In relation to civil action brought against you for compensation under section 13 of the Data Protection Act 1998 (as amended)
 - In relation to civil proceedings brought against you under legislation for unlawful discrimination
- ✓ **Jury Service:** A daily rate for the duration you are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from your employer or the court.
- ✓ **Social Media Defamation:** Costs to write one letter to the provider of the social media website requesting that defamatory comments are removed and another letter to the author requesting that the defamatory comments are removed.



Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- ! **Qualifying period:** There is 90 day qualifying period for claims for Employment, and a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in:

Consumer Pursuit, Consumer Defence and Personal Injury	The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia, Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
All other sections	United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident. For claims relating to Personal Identity Fraud, you must notify us within no more than 45 days of becoming aware of the incident
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted
- You shall supply all information requested by the adviser and us
- You must gain our consent before incurring any legal advisers' costs



When and how do I pay?

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When does the cover start and end?

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How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.