

Home Insurance



OCASO

Insurance Product Information Document




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Product: Householders Comprehensive Insurance Policy 2392-A

This is an Insurance Product Information Document and does not contain the full terms of the policy which can be found in the Householders Comprehensive General Conditions, schedule of cover and any endorsements.

What is this type of Insurance?

This product is a Home Insurance Policy which provides cover against loss or damage to your Home and/or Contents, caused by events such as fire, flood, storm, theft and subsidence.

 What is insured?	Cover Level	 What is not insured?
<ul style="list-style-type: none">✓ Loss or damage caused by perils such as fire, storm, flood, theft, escape of water, malicious acts and subsidence <p>Buildings:</p> <p>Your schedule of cover will show if you have purchased this cover</p> <ul style="list-style-type: none">✓ Frost damage to fixed water tanks, apparatus or pipes✓ Accidental Damage to underground pipes and services✓ Alternative Accommodation	<p>Buildings:</p> <p>Up to the sum insured stated in your schedule</p> <p>Up to the sum insured stated in your schedule</p> <p>Up to the sum insured stated in your schedule</p> <p>Up to 20% of Sum Insured</p>	<ul style="list-style-type: none">✗ Amounts below the excess amount (including voluntary excess and increased excess where applicable)✗ Amounts above the sum insured and limits✗ Working farms, mobile homes, park homes or properties situated in holiday parks✗ Properties divided into bedsits✗ Properties not in a good state of repair✗ Properties with windows/doors boarded or bricked up <p>Loss or damage caused:</p> <ul style="list-style-type: none">✗ By felling, lopping or topping your trees
<p>Contents:</p> <p>Your schedule of cover will show if you have purchased this cover</p> <ul style="list-style-type: none">✓ Stamps or coins forming part of a collection✓ Contents in the open✓ Replacement locks✓ Contents from garages and outbuildings✓ Domestic oil in fixed fuel oil tanks✓ Alternative Accommodation✓ Legal liability to the public✓ Accidents to domestic staff	<p>Contents:</p> <p>Up to the sum insured stated in your schedule</p> <p>£1,250</p> <p>£250</p> <p>£250</p> <p>£1,000</p> <p>£1,000</p> <p>Up to 20% of Sum Insured</p> <p>£2,000,000</p> <p>£2,000,000</p>	<p> Are there any restrictions on cover?</p> <ul style="list-style-type: none">! If your home is unoccupied or unfurnished no cover is available under most parts of the policy! Liability for bodily injury to you, your family or a non-domestic employee of you or your family! Loss or damage to solid floors caused by subsidence, landslip or heave unless the walls are damaged at the same time by the same peril! Properties undergoing works, renovations or refurbishment unless agreed in advance by us <p>If unoccupied for more than 30 consecutive days:</p> <ul style="list-style-type: none">! Cover for Escape of Water and Theft under Section One (Buildings) & Section Two (Contents) is excluded unless notified and agreed by us! The cover under Section Two (Contents) excludes loss or damage to Gold, Silver, Gold and Silver Plated Articles, Jewellery and Furs! The cover under Section Five (Valuables and Personal Effects) excludes loss or damage by THEFT from the Insured Premises



What is insured?

Accidental Damage:

Buildings:

Your schedule of cover will show if you have purchased this cover

- ✓ Accidental damage to buildings

Contents:

Your schedule of cover will show if you have purchased this cover

- ✓ Accidental damage to contents

Cover Level

Up to the sum insured stated in your schedule

Up to the sum insured stated in your schedule



What is not insured?

- ✗ Loss, damage or destruction due to chewing, scratching, tearing or fouling by domestic pets.
- ✗ Loss, damage or destruction or any proportion thereof specifically excluded under Section One (Buildings) or Section Two (Contents)
- ✗ Settlement, shrinkage, collapse or cracking



Are there any restrictions on cover?

- ! Loss, damage or destruction to any part of the insured property on which work is being carried out and which occurs in the course of such work is not covered
- ! Loss or damage due to cleaning, including the misuse of cleaning agents is excluded



What is insured?

Valuables and Personal Effects:

Your schedule of cover will show if you have purchased this cover

- ✓ Physical loss of, or damage to jewellery, furs, baggage and personal effects as described in the schedule of cover (or specification(s) attached) from any cause other than as excluded and limited to the geographical limits stated in the schedule of cover

Cover Level

Your schedule of cover will show the amount(s) you are covered for



What is not insured?

- ✗ Loss of cash, currency bank notes, credit cards, negotiable documents, coins or stamps
- ✗ Damage to records, tapes or computer software



Are there any restrictions on cover?

- ! Damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or being worked upon are not covered
- ! Sports equipment while in use are not covered
- ! Individual items more than £1,500 (including articles forming a pair or set) are not covered UNLESS they are stated in the schedule of cover



What is insured?

Home Legal Expenses:

Your schedule of cover will show if you have purchased this cover

- ✓ Employment, Contract and Inheritance Disputes, Bodily Injury, Property & Tax Protection, Jury Service, Legal Defence and Education Admission Appeals.

Cover Level

£50,000 (£5,000 for Education Admission Appeals)



What is not insured?

- ✗ An incident arising before the start of this section



Are there any restrictions on cover?

- ! Claims must be submitted within 180 days of the insured knowing about the incident
- ! Costs and Expenses incurred before DAS' written acceptance of the claim are not covered



Where am I covered?

- ✓ Within the boundaries of the land belonging to the private dwelling at the address stated in the schedule of cover, unless otherwise stated in your schedule of cover



What are my obligations?

- Provide us with honest, accurate and complete information
- Inform us as soon as possible of any changes in the risk information provided to us
- Inform us as soon as possible if you have a claim but no later than 90 days (or 30 days for Legal Liability to the Public)
- Send us any documentation you receive about a claim such as letters and receipts
- Do not answer any documentation you receive about a claim (unless it is from your Insurers)



When and how do I pay?

Simply pay Ocaso (or your Broker if applicable) in full or by monthly direct debit (if available) when you want to incept your policy.



When does the cover start and end?

The start and end dates are shown in your schedule of cover



How do you cancel the contract?

You can cancel your policy at any time by contacting your Insurance Broker or alternatively you can contact Ocaso directly. Where you do not want to renew your policy please ensure that you tell your Insurance Broker, or Ocaso, that you do not wish to renew your policy prior to the renewal date of your policy

Following the cancellation of your policy you will receive a refund of any premium you have paid to us less a proportionate deduction for the time we have provided cover, however if a claim has arisen during the insurance period a refund will not be provided

A refund will also not be provided following the cancellation of a policy issued under a short-term contract, i.e. a policy issued for a fixed period of 3, 6 or 9 months