

Home Building and Contents Insurance

Insurance Product Information Document

Company: Geo Underwriting Services Limited

Product: Geo Private Clients

Registered in England No. 4070987. Registered Address: 2 Minster Court, Mincing Lane, London, EC3R 7PD. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400.

This document is a summary of the insurance contract. It is not personalised to your individual needs. Please see the policy document for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This is a household insurance policy providing cover options for Buildings, Contents (which also includes Accidents to Domestic Employees), Valuables, Antiques and Works of Art, Gold and Silver. Legal Liability to the Public, Legal Protection, Helplines and Home Emergency and Cyber cover are all provided as standard.



What is insured?

Buildings – (Optional)

All risks cover for your buildings. This includes major perils such as fire, theft and escape of water.

Contents – (Optional)

All risks cover including accidental loss or damage whilst at the home and whilst temporarily away from the home anywhere in the world.

New acquisitions are covered up to 25% of the sum insured on your schedule.

Money up to £5,000 and credit cards up to £25,000.

Valuables, Antiques and Works of Art, Gold and Silver (optional cover)

All risks cover including accidental loss or damage while at your home and while temporarily away from home anywhere in the world.

Accidents to Domestic Employees (optional cover but automatically provided if you have selected contents)

Your legal liability for accidental bodily injury to your domestic employees anywhere in the world while employed in connection with the premises. Up to £10M.

✓ Legal Liability to the Public

Property owners' liability, occupiers' liability, personal liability and unrecovered court awards. Up to £5M.

✓ Legal Protection

Cover for employment and contract disputes, bodily injury, clinical negligence and tax protection up to £100,000.

✓ Home Emergency

Provides cover for emergency assistance in the event of your drains or plumbing becoming blocked, damaged or flooded, the failure of your main heating system and the failure of your gas or electricity supply up to £500.

✓ Cyber

Cyber legal defence costs and expenses in respect of cyber assistance, computer virus removal and professional assistance.



What is not insured?

- ✗ There is no cover for wear and tear or any issues arising from a lack of maintenance under any part of this policy.
- ✗ There may be specific excesses which you must pay with certain claims. Your policy and schedule will clearly specify these scenarios.
- ✗ Certain loss or damage is excluded if your property is unoccupied for longer than the specified period as detailed in your policy.
- ✗ There is no cover for damage by infestations by creatures, latent defect, dryness, damp, wet / dry rot, mould, or anything which happens gradually.
- ✗ There is no cover for chewing, scratching, tearing, fouling by your domestic pets.
- ✗ Cleaning, repair, restoration work and pollution or contamination other than escape of oil from fixed domestic heating under this policy.
- ✗ Bodily injury caused by motorised or horse drawn vehicles other than garden or mobility equipment and items designed for a child's use.
- ✗ Bodily injury whilst domestic employees are in Canada or the United States of America beyond 60 days.
- ✗ **Legal Liability to the Public**
This insurance does not cover any liability:
 - In Canada or the United States of America beyond 60 days.
 - Arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act.
- ✗ **Legal Protection**
Costs and expenses incurred before DAS written acceptance of a claim.
Fines, penalties, compensation or damages.
- ✗ **Home Emergency**
Where your home has been left unoccupied for 60 or more consecutive days.
Normal day-to-day home maintenance (such as servicing of heating and hot-water systems).
- ✗ **Cyber**
Any activities carried out by you for business or professional services.
Circumstances before your policy started.



Are there any restrictions on cover?



The policy contains conditions that relate to timescales for notification and/ or reporting which must be adhered to. These will be shown in your policy wording. You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in good condition.



No cover for loss or damage caused by building works if the contract value is more than £100,000, unless this has been agreed by us before the works commence.

Loss or damage to buildings and contents when the buildings are unoccupied unless caused by:

- Fire, lightning, storm, flood and other natural causes.
- Collision by vehicles or animal.
- Aircraft and other flying devices or items dropped from them.



Single event and single article limits apply: which are shown in your policy wording.

Extended replacement costs does not apply to Grade 1, Grade 2 and Grade A listed buildings.

Gifts – for celebratory gifts bought by or for you but not yet given, so long as you inform us about such items within 60 days of buying the item.



Domestic garden machinery must be kept in a locked building when you are not using the items.

Fatal injury claims restricted to events in the UK



Single event and single item limits apply:

- Contents of guests £750 for any one item
- Family in residential care £2,500
- Valuables over £10,000
- Antiques and works of art, gold and silver over £25,000 must be specified



Where am I covered?



This insurance covers properties located in England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands as named on the schedule.



Contents and valuables are covered anywhere in the world, subject to policy terms and conditions.



What are my obligations?

- You must take care to answer any questions we ask accurately and completely in your application for this insurance policy.
- You must inform your insurance advisor as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must tell us as soon as reasonably possible of any event that you wish to make a claim for.



When and how do I pay?

Depending on your choice of insurance broker you may have several options with regards to how you pay for your insurance (such as monthly or annually). The choices available to you will determine when you pay, please contact your insurance broker.



When does the cover start and end?

This policy is an annually renewable contract and starts from the date specified by you and ends 12 months from that date.



How do I cancel the policy?

You may cancel this contract at any time by contacting the insurance broker you purchased the policy with.

During the 14 day cooling off period, we will provide a full refund of the premium paid unless you have made a claim on this insurance.

After the 14 day cooling off period, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered unless you have made a claim on this insurance.