

FirstPort Home Contents Insurance



Insurance Product Information Document

Ecclesiastical Insurance

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This document provides a summary of the key information relating to this home insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a home contents insurance policy providing cover for your contents such as furniture, electronics and personal belongings.



What is insured?

- ✓ Damage to contents as a result of a range of sudden and unforeseeable events such as fire, theft, storm or flood and escape of water
- ✓ Personal liability up to £2,000,000

Cover includes

- ✓ Contents and valuables in the home up to the sum insured shown in your schedule
- ✓ Portable items, such as mobile phones and jewellery, taken away from the home within the UK and worldwide, up to the limit shown in your schedule
- ✓ Your money and charity money up to £500. Cover also applies for up to 90 days anywhere in the world
- ✓ Contents in care homes or student accommodation up to £5,000
- ✓ Accidental damage to business equipment in your home up to £10,000
- ✓ If we replace your contents we will replace as new including household linen and clothing
- ✓ If your home cannot be lived in following an event insured by the policy we will pay up to 30% of the sum insured for contents if you need alternative accommodation
- ✓ Accidental damage cover for damage such as spills on carpets or damage to jewellery

Optional covers available on request:

Accidental damage cover for hearing aids, battery powered wheelchairs and mobility scooters whilst in the home and away from the home



What is not insured?

- ✗ Wear and tear or costs for maintenance of the property insured
- ✗ Reduction in value of your property not related to a claim
- ✗ The excess that you need to pay for claims. The amount that will apply is detailed in your schedule
- ✗ Losses that happened before the start of the insurance policy
- ✗ Loss resulting from war or terrorism



Are there any restrictions on cover?

- ! If your home is left continuously unoccupied or unfurnished for more than 60 days we exclude theft, vandalism, storm or flood, water freezing and damage caused by escape of water or oil
- ! Theft or vandalism and malicious damage is not covered if caused by you, your guests or tenants
- ! There is no cover for the cost of replacing any undamaged items which form part of a pair, set suite or matching design



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



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 as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property 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?

Payment for your policy should be made in full at inception of the policy



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

Please contact FirstPort Insurance Services using the details below:

Telephone: 0333 321 4038

Email: insurance@FirstPort.co.uk

If you are unable to contact FirstPort Insurance Services please use the details below:

Telephone: 0345 777 3322

Email: schemesandaffinitiescentre@ecclesiastical.com