

Home Excess Protection Cover

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Home Excess Protection

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This is a home excess reimbursement insurance which covers the Excess that You are responsible for following the successful settlement of claim for Your Home and/or Contents under Your Home and/or Contents Insurance Policy.



What is Insured?

- ✓ Cover is provided for the Excess that You are responsible for following the successful settlement of any claim for Your home and/or contents under Your Home and/or Contents Insurance Policy.
- ✓ Cover will only operate when the claim amount exceeds the excess of your Home and/or Contents Insurance Policy and following the successful claim payment.
- ✓ The maximum amount payable under this policy will be the Annual Aggregate Limit as shown in Your Certificate of Insurance. Once the Annual Aggregate Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your Home and/or Contents Insurance Policy.



What is not Insured?

- ✗ Any claim that Your Home and/or Contents Insurance Policy does not respond to or where the claim amount does not exceed the Excess of Your Home and/or Contents Insurance Policy.
- ✗ Any claim that is refused under Your Home and/or Contents Insurance Policy.
- ✗ Any claim under Your Home and/or Contents Insurance Policy which occurred prior to the Period of Insurance as shown on Your Certificate of Insurance that You were aware was an Imminent Claim.
- ✗ Any claim notified to Us more than 31 days following the successful settlement of Your claim under Your Home and/or Contents Insurance Policy.
- ✗ Any contribution or deduction from the settlement of Your claim against Your Home and/or Contents Insurance Policy other than the stated policy Excess, for which You have been made liable.
- ✗ Any claim resulting from subsidence, landslip or heave
- ✗ Any claim arising from war and/or terrorism



Are there any restrictions on cover?

- ! Your Home and/or Contents Policy must be maintained, current, valid and provided by your selling broker.
- ! You must permanently reside in the United Kingdom
- ! Your Home and/or Contents Insurance Policy must either be in Your name or the name of Your Partner with You named on the schedule
- ! The Excess Protect Cover will continue to respond for the Period of Insurance or until Your chosen Annual Aggregate Limit on this Excess Protect Cover is exhausted; whichever comes first.
- ! In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this insurance or in support of any claim under this insurance the policy is voided and no refund of premium will be given.
- ! Other Insurance - if You were covered by any other insurance for the Excess payable following the Incident, which resulted in a valid claim under this policy, We will only pay Our proportionate share of the claim.



Where am I covered?

✓ United Kingdom



What are my obligations?

- ✓ You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- ✓ Notify the claims administrator when an incident arises which may be the subject of a claim.
- ✓ Contact your insurance broker or agent if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You must pay for this insurance with Your Home and/or Contents Insurance Policy when You take it out for the first time and at each renewal of Your policy. You can either pay annually by debit/credit card or by monthly direct debit. You will not be covered for any claim if You have not paid the premium due.



When does the cover start and end?

The period for which We have accepted the premium as stated in Your Certificate of Insurance.



How do I cancel the contract?

Your insurance broker or agent will refund Your premium in full if, within 14 days, You decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14-day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, You have the right to cancel this insurance, however, no refund of premium will be due to You.

If You wish to request a cancellation, then please contact Your selling broker from whom You purchased this policy.