

# Insurance Product Information Document

Company: British Gas is a trading name for British Gas Services Limited, authorised and regulated by the Financial Conduct Authority under Financial Services Register No: 490568. Registered in England and Wales No. 03141243.



Product: **Buildings cover**

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

## What is this type of insurance?

Buildings Insurance is designed to provide cover for loss or damage to your property.



### What is insured?

- ✓ Loss or damage caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks) or oil, malicious people, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes up to £1,000,000
- ✓ Debris removal up to £100,000
- ✓ Replacing locks up to £1,000
- ✓ Alternative accommodation up to £200,000
- ✓ Property owner's liability up to £2,000,000
- ✓ Trace and access up to £5,000
- ✓ Accidental damage to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from the home and for which you are responsible up to £1,000,000
- ✓ Accidental breakage of fixed glass in windows, fixed ceramic hobs and fixed sanitary ware and bathroom fittings up to £1,000,000

**Optional covers** (your policy schedule will show if you've chosen this option):

- Additional Accidental Damage
- Legal Expenses
- Home Assistance
- KeyCare



### What is not insured?

- ✗ Loss or damage to gates, hedges and fences caused by storm or flood
- ✗ Loss or damage occurring after the home has been unoccupied or unfurnished (see policy booklet for definitions of unoccupied and unfurnished), by theft, malicious acts or escape of water or oil
- ✗ Loss or damage caused by sinks and baths overflowing as a result of the taps being left on unless the Additional Accidental Damage cover is chosen



### Are there any restrictions on cover?

- ! Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your buildings
- ! Any loss or damage caused or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your family or anyone lawfully in the home



### Where am I covered?

- ✓ The cover provided is for private residences in England, Scotland and Wales



### What are my obligations?

- When taking out, renewing or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions
- You must tell us of any changes e.g. change of address, structural alteration to your home, if you intend to let your home or use it for any reason other than private residential purposes, if your home will be unoccupied for more than 30 consecutive days, if you or anyone living with you have been declared bankrupt or been the subject of bankruptcy liquidation or County Court Judgment proceedings or you or anyone living with you have any unspent convictions, police cautions, or any pending prosecutions (other than driving offences)
- You and anyone living with you must take precautions to avoid injury, loss or damage and take reasonable steps to safeguard the property insured from loss or damage and maintain in good repair
- You must pay the premium on time

If you make a claim –

- You must provide us with all relevant information about the claim to assist us in validating it
- You should take steps to prevent further damage and not dispose of any damaged items or conduct permanent repairs as we may need to inspect the damage
- You will need to pay an amount of each claim, known as the excess
- These amounts may vary depending on your voluntary excess choices
- The compulsory excess is £100
- The subsidence, heave and landslip excess is £1,000
- The escape of water excess is a minimum of £350



### When and how do I pay?

You can pay your premium as a one-off payment by debit/credit card or in monthly instalments via a credit agreement



### **When does the cover start and end?**

The contract will start on the date you select when you purchase the policy and will end one year later. These dates will then be detailed in 'Your Policy Schedule'



### **How do I cancel the contract?**

- You can cancel this policy within 14 days of receipt of the policy documents or from the policy start or renewal date, whichever is later
- You may also cancel this policy at any time by calling the British Gas Home Insurance team, you'll find the number in your Policy Schedule
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest, provided no claims have been made