

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: Contents 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?

Contents Insurance is designed to provide cover for loss or damage to your contents.



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 acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes up to £80,000
- ✓ Any one claim for valuables up to £20,000
- ✓ Any one valuable item up to £10,000
- ✓ Money up to £750
- ✓ Credit cards up to £1,000
- ✓ Business equipment up to £5,000
- ✓ Alternative accommodation up to £15,000
- ✓ Replacing locks up to £1,000
- ✓ Accidental loss of heating oil and metered water up to £1,000
- ✓ Frozen food up to £1,000
- ✓ Contents in garages and outbuildings up to £80,000
- ✓ Theft from outbuildings up to £5,000
- ✓ Contents in the garden up to £1,000
- ✓ Temporary removal of contents up to £10,000
- ✓ Documents up to £500
- ✓ Contents sum increase due to special event up to £7,500
- ✓ Visitors and domestic staff personal effects up to £1,000
- ✓ Garden plants up to £500
- ✓ Liability to domestic staff up to £10,000,000
- ✓ Tenants liability up to £15,000
- ✓ Occupiers and public liability up to £2,000,000
- ✓ Unrecovered damages up to £2,000,000
- ✓ Fatal accident up to £5,000
- ✓ Downloaded audio and visual files up to £1,000
- ✓ Accidental damage to entertainment equipment up to £80,000
- ✓ Accidental breakage of mirrors, fixed glass in furniture, ceramic hobs and glass oven doors up to £80,000

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

- Additional Accidental Damage
- Personal Possessions anywhere in the world
- Legal Expenses
- Home Assistance
- KeyCare



What is not insured?

- ✗ 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 loss 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
- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see policy booklet for definition of vehicles and craft)
- ✗ Loss or damage to valuables, money or business equipment left in the open
- ✗ Loss or damage caused by theft or attempted theft of any unattended bicycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle



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 contents
- ! 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. Worldwide cover is provided for personal possessions if you have selected this optional cover



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 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 installments 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