

Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

**Product: TSB Essential and
TSB Enhanced HomeInsurance**

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions online or in the policy documents.

What is this type of insurance?

TSB Home Insurance protects you against loss or damage to the Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our policy booklet. There is a choice of two levels of cover, Essential and Enhanced.



What is insured?

Buildings Cover:

We offer two levels of cover. For most customers, the maximum amount we will pay to rebuild your home is:

- ✓ TSB Essential – up to £1,000,000
- ✓ TSB Enhanced – Unlimited

Alternatively, you may be asked for a specific sum insured when you buy the policy which will be the maximum we will pay.

Under our buildings cover:

- ✓ Loss or damage to the structure of the home, including garages and outbuildings
- ✓ Cost of alternative accommodation or loss of rent due to you if your home can't be lived in following insured damage
 - up to £100,000 on TSB Essential and up to £200,000 on TSB Enhanced
- ✓ Replacement of external door locks if keys are lost or stolen up to £1,000
- ✓ Sourcing a hidden domestic water or oil leak which is damaging the home (including making good after the leak has been fixed)
 - up to £2,500 on TSB Essential and up to £5,000 on TSB Enhanced
- ✓ Public liability if you're held legally liable (as the homeowner) for injury to a third-party or damage to their property up to £5,000,000
- ✓ Malicious damage by tenants up to £5,000.

Under our TSB Enhanced buildings cover in addition to above:

- ✓ Buildings accidental damage
- ✓ Buildings matching items – If we have accepted a claim for loss or damage to a part of the buildings which is part of a matching group or set of items, and we can't source a matching replacement, we will pay to replace the undamaged companion piece(s).

Contents Cover:

We offer two levels of cover. For most customers, the maximum amount we will pay to replace the contents of your home is:

- ✓ TSB Essential – up to £100,000
- ✓ TSB Enhanced – Unlimited

Alternatively, you may be asked for a specific sum insured when you buy the policy which will be the maximum we will pay.

Under our contents cover:

- ✓ Loss or damage to contents in your home, garages, outbuildings or gardens
- ✓ Damage to freezer food caused by an accidental change in temperature up to £1,000
- ✓ Occupier's and personal liability if you're found to be legally responsible for injury to a third-party or damage to their property up to £5,000,000



What is not insured?

Below are some of the key exclusions and restrictions.

Full details of what is not covered along with the general exclusions can be found in the Policy Booklet.

- ✗ Damage caused by chewing, scratching or fouling by domestic animals
- ✗ Damage arising from wear and tear, breakdowns or faults and gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges
- ✗ Certain losses or damage (e.g. from burst pipes) to buildings or contents at home when your home is unoccupied for more than 60 consecutive days
- ✗ The cost of replacing undamaged items which form part of a pair, set or suite (TSB Essential only)
- ✗ Theft of contents in the garden (TSB Essential only)
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.

Optional covers:

- Legal services insurance cover:
 - Any disciplinary or grievance procedures at work
 - A claim relating to planning including town and country planning legislation
 - Any claim which relates to the letting out of a property
 - Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident.
- Home emergency cover:
 - Routine maintenance, cleaning, servicing or replacing parts due to natural wear and tear
 - Warm air, solar and underfloor heating systems LPG or dual purpose boilers (Aga or Rayburn)
 - Showers and domestic appliances
 - Repairs or replacement wall sockets, switches and light sockets.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g.
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain covers; and/or
 - clauses that exclude certain types of loss or damage.



What is insured? Continued...

- ✓ Tenants liability – if you're held legally liable for damage to your landlords property up to £15,000
- ✓ Malicious damage by tenants up to £5,000.

Under our TSB Enhanced contents cover in addition to above:

- ✓ Contents accidental damage
- ✓ Contents matching items – If we have accepted a claim for loss or damage to contents which are a part of a matching group or set of items and we can't source a matching replacement we will pay to replace the undamaged companion pieces.

Optional covers:

- Buildings accidental damage (optional on TSB Essential, covered automatically on TSB Enhanced)
- Contents accidental damage (optional on TSB Essential, covered automatically on TSB Enhanced)
- Personal Belongings – worldwide cover against theft, accidental loss of, or damage to, items such as clothing, mobile phones, tablets, handbags and money. You can choose cover from £2,000 to £20,000
- Pedal cycles – worldwide cover for theft, loss or damage of your family's pedal cycles. You can choose cover from £500 to £5,000
- Legal Services – to help you, and members of your family who live with you, to pursue or defend legal disputes up to £100,000
- Home emergency cover – expert help with emergencies, such as plumbing issues or pest infestations (up to £1,000, including VAT, for labour and materials).



Are there any restrictions on cover? Continued...

- ✓ We don't cover property which is used for a business or profession (except home office equipment)
- ✓ Cover for theft of cycles is conditional on them being properly secured when left unattended.

Optional covers:

- Personal Belongings – Limitations apply when stolen from an unattended vehicle
- Legal Services conditions apply if you want to nominate your own lawyer to represent you
- Legal Services – we will only accept your claim if our lawyer believes that you are more likely than not to win the case.



Where am I covered?

- ✓ At the home you are insuring within Great Britain and Northern Ireland
- ✓ If you purchase optional personal belongings or pedal cycles cover, you'll be insured anywhere in the world.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must pay the premium when due and observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section in the policy booklet.



When and how do I pay?

You can pay your premium in one lump sum by credit or debit card, or monthly by Direct Debit. We don't charge you extra for using a credit or debit card or for paying monthly.



When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You have a statutory right to cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later)

- If you cancel before your cover starts we'll refund the premium you've paid
- If you cancel after your policy has started, we'll reduce your refund to pay for the time you were covered
- To cancel, visit <https://www.tsb.online.aviva.co.uk/sales/account/signin> or call us on 0345 030 7622.