

Home insurance

Insurance Product Information Document

Company: 1st Central Product: Essentials Buildings and Contents insurance

1st Central is a business name used by First Central Insurance Management Ltd which is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Registered in England and Wales (number: 6489797).

This document only provides a summary of this policy. Please read your policy wording, Schedule and Statement of Fact for full details.

What is this type of insurance?

This Buildings and Contents insurance policy meets the demands and needs of those wanting cover for loss or damage to their buildings and contents in their permanent residence located in Great Britain for causes such as storm, flood, fire, theft, escape of water or subsidence.

The type and amount of cover included depends on options chosen when arranging your policy and will be confirmed in your Schedule.



What's insured?

Buildings

- ✓ £500,000 rebuild cost: for loss or damage to the structure of your home (including garages and outbuildings).
- ✓ Locks and keys: Up to £300 if keys are lost or stolen.
- ✓ Alternative accommodation: Up to £30,000 for temporary accommodation if your home is not safe to live in due to insured damage to buildings.
- ✓ Underground services – covering accidental damage to drains, pipes, cables and tanks bringing water, gas and electricity to your home and sewage away from your home: Up to buildings sums insured.
- ✓ Trace and access: Up to £2,500 to cover the cost of finding a leak which is causing damage to your home.
- ✓ Emergency Access: up to £2,000 to pay for damages caused to buildings or gardens as a result of emergency services forcing entry due to a medical emergency.
- ✓ Property Owners liability: Up to £1 million for the amount you are legally obliged to pay as the owner of the property for injury to a third party or damage to their property.

Contents

- ✓ Loss or damage to contents in your home: £50,000, within which a maximum amount of £15,000 applies for high-risk items.
- ✓ Alternative accommodation: Up to £10,000 for temporary accommodation if your home is not safe to live in due to insured damage to contents.
- ✓ Contents in garages and outbuildings: up to £2,500 loss or damage to contents.
- ✓ Money & credit cards in the home: Up to £500.
- ✓ Loss of metered water or oil: Up to £500 respectively.
- ✓ Special events cover: Up to 10% increase for 14 days before and 14 days after special events to cover gifts and food.
- ✓ Bikes in the home up to £350 each, or £1,500 collectively – bikes away from the home if cover has been selected and is shown in your Schedule.
- ✓ Personal liability up to £1 million.
- ✓ Tenant's liability up to £5,000.



What's not insured?

Buildings and Contents (Main cover exclusions)

- ✗ Properties not used as your main residence, or not occupied solely by you and your immediate family.
- ✗ Damage or loss due to theft, attempted theft, vandalism or malicious acts, caused by you, your family, domestic staff, lodgers, paying guests, tenants, or any other person lawfully in your home.
- ✗ Matching cover: up to 50% contribution towards replacing undamaged items that form part of a matching set or suite that cannot be repaired or replaced.
- ✗ Damage caused by domestic pets through chewing, scratching, tearing, fouling or vomiting.
- ✗ Damage caused by insects, pests or vermin.
- ✗ Loss or damage if your home is left unoccupied for more than 60 days.
- ✗ Loss or damage caused by wear and tear, fall in value over time, gradual deterioration.
- ✗ Loss or damage caused by computer virus or hacking.

Buildings

- ✗ Damage to gates, hedges and fences caused by storm, flood, falling trees or branches.
- ✗ Accidental breakage of glass and sanitary fittings – unless Full Accidental Damage cover has been purchased.

Contents

- ✗ High-risk items worth £1,500 or more each in your home unless the items are specified in your Schedule.
- ✗ Business stock, tools or materials.
- ✗ Digital downloads.
- ✗ Visitors belongings.
- ✗ Theft from outbuildings.
- ✗ Accidental damage to mirrors and glass – unless Full Accidental Damage cover has been purchased.
- ✗ Loss of high-risk items, money and credit cards from any outbuilding.
- ✗ Your contents while away from home unless you have selected this additional optional cover.



What's insured? (cont.)

Optional covers available

- **Full Accidental Damage:** To buildings and contents for unintentional and unforeseen incidents.
- **Personal Possessions:** Cover up to £5,000.
- **Specified Items or Bikes:** Cover high risk items with a value of between £1,500 and £2,500 or bikes with a value of between £350 and £2,500.
The most we will pay for unspecified items will be £1,500 per item.



What's not insured? (cont.)

Optional covers – what's not insured

Full Accidental Damage

- Damage caused by someone other than you or your family living in the home.
- Cost of maintenance and normal decoration.

Personal possessions cover

- Any amount above £1,500 for items which you have not specified in your Schedule.
- Theft from unattended vehicles unless items are stored securely out of sight and the vehicle is locked – the most we will pay is £500.



Are there any restrictions on cover?

Limits

- ! Limits apply: We will not pay more than the £1,500 for items not listed individually in your Schedule.
- ! Specified Items: Items with a value of between £1,500 and £2,500 must be specified.
- ! Bikes: Bikes with a value of between £350 and £2,500 must be specified.

Excesses

- ! We will not cover the first portion of any claim: There is a standard excess of £100 and you can also select a voluntary excess, which will be added to the standard excess. Some events such as subsidence and escaped water will have a higher excess and sections for personal possessions and bicycles have a lower excess. Please refer to your Schedule for the details.



Where am I covered?

- ✓ This policy covers properties in Great Britain.
- ✓ For personal possessions cover and specified items where you have requested cover away from the home, we will cover you in the UK, and also anywhere in the world for up to 60 days.



What are my obligations?

- To tell us as soon as possible if any details on your home Statement of Fact or Policy Schedule are incorrect.
- To tell us about changes which may affect your cover. You can find full details in your policy documents.
- To comply with the timescales laid out in the policy wording, cooperate with the insurer, respond to requests for documents and provide the information about a claim that your insurer may need.
- To maintain your property in a good state of repair and take care to prevent any accidents, loss, damage or injury.



When and how do I pay?

You can pay in instalments (subject to a credit agreement), or in full with a credit or debit card.



When does the cover start and end?

Your cover start and end dates are shown in your Schedule. If you don't want your policy to automatically renew, please let us know.



How do I cancel the contract?

You can cancel at any time either by phone on 0333 043 2001 or in writing to our Customer Services department. These details can be found within your policy documentation or on our website. If you have made a claim, you will not be entitled to a refund. Your cancellation will be subject to the relevant cancellation fee.