

Household Buildings & Contents Insurance



Insurance Product Information Document

Company: Urban Jungle Services Ltd

Product: Buildings & Contents Policy

Urban Jungle Services LTD is authorised and regulated by the Financial Conduct Authority (FCA), our FCA reference number is 782061

This document explains the key information about your policy, but you should read the full information in your policy wording. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this Type of Insurance?

This policy provides buildings & contents insurance as well as public and occupiers liability insurance and optional additional cover for Legal Expenses and Home Emergency Insurance.

Some of the covers available are optional however all of the covers you have chosen to include will be clearly shown on your policy schedule. The cover you have chosen, including your sum insured, limits and excesses can be found in your policy schedule.



What is Insured?

(For a full list of what is and isn't covered please refer to the policy schedule. Your schedule will confirm the operative sections)

- ✓ **Buildings** - cover for the main structure of your home – up to £1million.
- ✓ **Contents** - cover for loss of or damage to household goods and personal items whilst in the home up the value shown in your policy schedule.

The following cover is included as standard:

- ✓ A range of sudden and unforeseeable events, such as fire, explosion, theft, escape of water or flood to your insured property.
- ✓ Costs incurred from obtaining alternative accommodation substantially the same as your existing accommodation following an insured event (see policy schedule for limits of cover).
- ✓ Public & Occupiers Liability covers you for injury or damage you become legally liable for as occupier at the home or as a private individual anywhere in the world (up to £2 million limit).
- ✓ Cover for contents against theft and accidental damage whilst in transit between your previous permanent home and your new permanent home (limited to the amount shown in your policy schedule, with additional restrictions applicable).
- ✓ Cover for expenses you have to pay and for the cost of removal, repairing, replacing or reinstating any part of the buildings, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank.
- ✓ Cover for replacing and installing locks and keys to the external doors of your home, if the keys are lost or stolen (limited to £750)
- ✓ Cover for freezer food that is no longer fit for human consumption after a sudden rise or fall in temperature or as a result of contamination from refrigerant or refrigerant fumes (limited to £400)
- ✓ Tenant's liability, which protects you against the cost of loss or damage to landlord's furniture, furnishings and interior decorations, which your tenancy agreement says you are responsible.

The following cover will ONLY apply if shown in your schedule:

- ✓ Accidental Damage to buildings or contents, which covers for unexpected and unintentional damage or breakage to buildings or contents by a single and one-off event resulting from a sudden, external, and identifiable means.
- ✓ Cover against theft, accidental damage or accidental loss for personal items usually taken out of the home (limited to the amount shown in your policy schedule, limited to £15,000 per single item with additional restrictions applicable).
- ✓ Cover against damage caused by your domestic pet (limited to £10,000).
- ✓ Cover for theft of bicycles out of the home anywhere in the United Kingdom (limited to £2,000 per cycle).

What is Insured? (Continued)

The following cover will ONLY apply if shown in your schedule (continued)
Legal Expenses (Provided by ARAG Plc)

- ✓ Costs of personal legal expenses relating to contract dispute and property protection
- ✓ Costs of personal legal expenses relating to employment dispute, bodily injury, clinical negligence, tax protection, jury service & court attendance, legal defence, identity theft.
- ✓ Online database of legal templates.

Home Emergency (Provided by ARAG Plc)

- ✓ Home Emergency provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected defined event causes or is likely to cause damage to your home, make it unsafe or unsecure to stay in or create a health risk to you.



What is not Insured?

(For a full list of what is and isn't covered please refer to the policy schedule, with any additional restrictions being highlighted on the schedule)

- ✗ Your property maintenance costs.
- ✗ Existing damage or damage that was caused deliberately by you or members of the household.
- ✗ Damage arising from wear and tear, faulty design or specification and gradual deterioration.
- ✗ Damage arising from war and nuclear energy risks.
- ✗ Damage caused by mechanical or electrical faults or breakdown.
- ✗ Damage caused by contractors working on the premises or liability arising from any major works they are carrying out.
- ✗ Any reduction in value of the property following repair or replacement.
- ✗ Subsidence damage to solid floors within the property unless external walls of the building are damaged at the same time and by the same event.
- ✗ Subsidence damage whilst the property undergoes structural repairs, alterations, or extensions.
- ✗ Cover for damage where the property is insured elsewhere.
- ✗ Damage to any sports equipment whilst in use.
- ✗ Loss or damage of credit cards.

Legal Expenses (Provided by ARAG Plc)

- ✗ Any incident commencing prior to the inception of cover.
- ✗ Costs incurred before the claim has been accepted.

Home Emergency (Provided by ARAG Plc)

- ✗ Contractor's costs that you incur without our consent.



Are there any restrictions on cover?

(A full list of the restrictions that apply is found in the policy schedule, with any additional restrictions being highlighted on the schedule)

- ! You must pay the first part of any claim (the excess). The excess is made up of the Compulsory excess, plus your chosen Voluntary excess. The voluntary excess is paid on top of the compulsory excess for Subsidence (£1000), Household Leaks (£500) and Domestic Pet Cover (£300). Please refer to your policy schedule for full details regarding your excess amounts.
- ! Most insured events will not be covered whilst the property is unoccupied or unfurnished (defined in the policy as no one residing in the property for 30 consecutive days or more, visits or occasional visits do not represent a break in this period).
- ! No cover if the property is undergoing any building work.
- ! No cover for properties that are built from non-standard construction.
- ! Cover only applies to your primary residence that is listed as the insured property on your policy.
- ! Cover excludes damage caused by pests, vermin, and insects.
- ! Cover excludes theft or malicious damage caused by persons lawfully at the premises.
- ! Cover excludes damage whilst the property is sub-let.
- ! No cover if the loss is due to failure to properly heat the property.
- ! Excludes liability arising out of any criminal or violent acts to another person.
- ! Excludes liability arising out of any occupation or business activity.
- ! Excludes liability arising out of owning or using any vehicle, aircraft or boat, or any animal.
- ! No cover for single items worth over £15,000.
- ! No cover for single items worth over £2,000 that aren't specified in the policy schedule.
- ! Maximum cover for valuables is £15,000 per event.
- ! No theft cover to pedal cycles unless they have been locked to an immovable object or stolen from within a locked building.
- ! Loss of personal items from unattended hotel rooms or unattended vehicles restricted to £1,000 in total.
- ! No theft cover for jewellery or watches with a value over £5,000 unless the item is being worn or is kept in a locked safe of bank deposit.
- ! No cover for mobile phones that are over 36 months old at the time of purchasing your first policy with us.



Where am I covered?

- ✓ Buildings – At the premises specified on your schedule
- ✓ Contents – At the premises specified on your schedule
- ✓ Legal Liability – United Kingdom, Europe and Worldwide, excluding cover in USA and Canada where total stay exceeds 30 days
- ✓ Personal Items – United Kingdom, Europe, and 90 days Worldwide (if cover selected)
- ✓ Bicycles – United Kingdom (if cover selected)



What are my obligations?

- Insurers rely on the information you have provided to them to make their decision to offer you a policy with attached terms. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew the policy.
- You must take all steps to prevent any loss, damage or injury and ensure the agreed protections for securing your property are maintained and working properly.
- You must tell us immediately if the occupation of your property changes, if any structural alterations or renovations are to be made, or if any details previously disclosed change at any time before, during and after the policy begins.
- You must notify us in the event of a claim as soon as possible and obtain a police crime reference number where the claim involves theft or any malicious act. You must co-operate fully with us and do not dispose of any damaged items without our approval.
- You must immediately inform us if your property is to be demolished or becomes subject to a compulsory purchase order.



When and how do I pay?

Payment is taken immediately when you purchase the policy. You can choose to pay by credit card or debit card and on an annual or monthly payment frequency. When you want to renew, a premium charge will be taken via our payment provider on the last working day before the renewal date. This premium charge may change if any changes to the policy have been made during the previous cover period. If this is the case, we will notify you prior to the payment being taken.



When does the cover start and end?

Coverage starts on the policy inception date and expires on the policy end date which are both specified in your policy schedule. The policy will renew automatically for the same time period unless you cancel it.



How do I cancel the contract?

Please visit the My Account area of Urban Jungle's website to cancel your policy.

Cancellation within 14 days of your first inception date – Cooling-off period

If you cancel your policy within 14 days from either the initial purchase date of the policy or the date you receive the policy schedule (whichever date is later), you will be entitled to receive a full refund of premiums paid, subject to you not having made a claim.

Cancellation after 14 days of your initial inception date

Our cover is designed to be flexible. That means that you can make changes easily and take your policy with you if you move home. If at any time the cover doesn't suit you, or you don't need it anymore, you can cancel your policy. Provided that you have not made any claims in that cover period, you will receive a pro-rata refund for any remaining whole months of cover. If your policy is paid monthly, the cancellation will take effect from the following month provided that you give us at least 4 days notice before the payment is taken.