

Home Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: TSB Pick and Protect
Home Insurance



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 Pick and Protect home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence – as described online and in our Policy Document. You can choose individual elements of standard and optional cover.



What is insured?

For most customers, the amount we'll pay to rebuild your home and/or replace your contents is unlimited. If you are ineligible for unlimited cover, a selected sum insured will apply. This amount will show on your schedule.

Please remember that individual specific limits may apply within the overall limits given here. For example, the individual limit for unspecified gadgets is £1,000.

Choose from two types of Buildings Cover, depending on your needs.

Under our Buildings Cover

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

In addition, under our Buildings Landlord Cover

- ✓ Malicious damage by tenants – up to £5,000
- ✓ Cost of alternative accommodation for tenants and/or the loss of rent payable to you – up to £10,000

Choose from three types of Contents Cover, depending on your needs

1. Unlimited Contents Cover
2. Starter Contents Cover (choose from £2,000 to £15,000)
3. Student Contents Cover (choose from £2,000 to £15,000)

Under our Contents Cover

- ✓ Loss or damage to contents (in your home, garages, outbuildings or gardens) – up to contents sum insured
- ✓ Replacement of external door locks if keys are lost or stolen – up to contents sum insured (Up to £1,000 for Starter or Student)
- ✓ Household removals – up to contents sum insured
- ✓ Sets, pairs or suites of items – up to contents sum insured (does not apply to Starter or Student)
- ✓ Damage to freezer food caused by change in temperature – up to £500 (does not apply to Starter or Student)
- ✓ Occupier's and personal liability if you are found to be legally responsible for injury to a third-party or damage to their property – up to £2,000,000
- ✓ Tenant's liability – if you're held legally liable for damage to your landlord's property – up to £10,000 for Contents and Starter, £1,000 for Student



What is insured? Continued...

The following covers can be purchased independently or as a combination with any other cover

Gadget Cover (Choose a sum insured between £500 and £10,000)

- ✓ Accidental damage and loss (including theft) of your gadgets, such as mobile phones, laptops, tablets and other portable electronic devices
- ✓ Theft from an unattended road vehicle – up to £1,500

Personal Items Cover (Choose a sum insured between £250 and £20,000)

- ✓ Accidental damage and loss (including theft) of your personal items, such as jewellery, watches, clothes, bags and musical instruments, anywhere in the world
- ✓ Theft from an unattended vehicle – up to £1,500
- ✓ Personal money – up to £500

Sports Equipment Cover (Choose a sum insured between £250 and £5,000)

- ✓ Accidental damage and loss (including theft) of equipment or clothing used solely in connection with sporting activities, anywhere in the world
- ✓ Theft from an unattended road vehicle – up to £1,500

Bike Cover (Choose a sum insured between £250 and £3,500)

- ✓ Accidental damage and loss (including theft) of your pedal cycle anywhere in the world
- ✓ Insure the most expensive pedal cycle and all the pedal cycles at the address shown on your schedule, will be covered
- ✓ Hire of a replacement pedal cycle until the day your claim is settled

Legal Services Cover (Up to £50,000 worth of cover)

- ✓ Employment disputes such as unfair dismissal or discrimination at work
- ✓ Property issues such as noisy neighbours or boundary disputes
- ✓ Personal injury including food poisoning and accidental injury which was someone else's fault

Home Emergency Cover (Up to £1,000 for call out, parts and labour per incident)

- ✓ Loss of essential services to your home (water, electricity and gas within the home and the main source of heating)
- ✓ Plumbing problems
- ✓ Pest infestations

Optional Covers

- Accidental damage – Buildings
- Accidental damage – Contents
- Protected No Claims Discount (NCD) – claim up to twice in five years without losing your NCD or affecting your premiums as a direct result of a claim



What is not insured?

Below are some of the key exclusions and restrictions.

Please also refer to the policy document for full details about what exclusions might apply to specific types of cover, as these exclusions will apply where specific covers are available. For example, Personal Items Cover does not include Gadget Cover, Sports Equipment or Pedal Cycles.

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Wet or dry rot
- ✗ Storm damage to fences, gates and hedges (Buildings only)
- ✗ Certain losses and damage (eg, from burst pipes) to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

Specific Covers

- ✗ Gadget Cover – cosmetic damage such as dents or scratches
- ✗ Personal Items – loss or damage caused by the process of cleaning, washing, repairing or restoring any item
- ✗ Sports Equipment – damage to sports equipment while in use (ask about our Sports Plus Cover)
- ✗ Bike Cover – any pedal cycle with a motor
- ✗ Accidental damage caused by chewing, scratching or fouling by domestic animals
- ✗ Home Emergency – normal day-to-day maintenance or breakdown of showers or domestic appliances and doesn't apply if your home is unoccupied for 60 days or more



Are there any restrictions on cover?

For a full list of restrictions in relation to the insurance and Optional Covers, please read the policy document. For example, certain cover restrictions apply if you live in a flat or apartment – see separate Home Emergency and Legal Services policy for details.

- ! Certain limitations may apply to your policy. For example:
 - 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
- ! Other limitations apply if your property is used for a business or profession – ask about our Working From Home Cover
- ! To be eligible for Student Contents cover you must be a full time student attending a university or college in the United Kingdom (or part time if receiving a Disabled Student Allowance)

Specific Covers

- ! Gadget Cover – you won't be able to claim for unauthorised use if you haven't notified your network provider within 24 hours of discovering it has been lost or stolen
- ! Limitations apply to personal items or gadgets stolen from an unattended vehicle
- ! Bike Cover – we'll only cover against the theft of pedal cycles if they're properly secured when unattended
- ! We will only accept your Legal Services claim if our lawyer believes you are likely to win the case (conditions apply if you want to nominate your own lawyer to represent you)
- ! Home Emergency – not all types of heating systems and boilers are included



Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man
- ✓ Optional Accidental Damage Cover only applies inside your home and garden (including outbuildings)
- ✓ If you purchase optional Personal Items, Gadget, Bike or Sports Equipment Cover, you'll be insured anywhere in the world



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any 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, 'Statement of Fact' document or your schedule changes
- You must 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 Document



When and how do I pay?

You can pay your premium all at once by credit / debit card or annual direct debit – or monthly by direct debit
We don't charge you extra for using a credit / 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 can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later)

If you cancel before the cover starts we'll refund the premium you've paid

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered

To cancel your policy, call 0345 030 8778 or write to: TSB Customer Service Centre, Level 2, Pitheavlis, Perth, PH2 0NH