

Home Excess Protection Insurance



Insurance Product Information Document

Company: Coplus

Product: Home Excess Protection Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Home Excess Protection insurance policy provides cover for you or your spouse/partner that resides with you or a company for each settled claim under your home insurance policy within the territorial limits.



What is insured?

This Home Excess Protection Insurance will reimburse the value of your excess under your Home policy, or the sum as specified on your policy schedule (Whichever is less) in respect of each claim paid under your Home insurance policy which occurs within the territorial limits arising as a result of:

- ✓ Any settled claim under your Home Insurance;
- ✓ where you have been unable to recover your excess from a liable third party within a six month period of the date of claim.



What is not insured?

- ✗ Any claim for theft, attempted theft, malicious damage and/or vandalism that has not been reported to the police and a valid crime reference number obtained;
- ✗ claims exceeding the aggregate limit as specified on your policy schedule in any one period of insurance;
- ✗ Any claim not covered by your home insurance or declined by home insurer;
- ✗ Any claim reported to us more than 30 days after settlement of your claim by your home insurer.



Are there any restrictions on cover?

- ! You must take all reasonable steps to keep your home safe, secure and protected from damage at all times;
- ! A home insurance policy for buildings and or contents must be in force during the period of this policy;
- ! You must own your home, be a tenant or be an executor of the property to be covered by this policy;
- ! You must be able to provide us with evidence of the excess you have had to pay in respect of each claim paid under your home insurance policy;
- ! All claims involving theft, attempted theft, Malicious damage and/or Vandalism need to be reported to the police and a valid crime reference obtained.



Where am I covered?

You are covered in respect of home insurance claims that occur within the United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.