

Holiday Home Insurance

Insurance Product Information Document
Company: Ripe Insurance Services Limited

Product: Standard Holiday Home Insurance

This insurance is underwritten by HCC Underwriting Agency Limited (HCCUA) trading as Tokio Marine HCC, the Managing Agent of Lloyd's Syndicate 4141. HCCUA is registered in England and Wales and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Firm Reference Number 228121). This insurance is arranged by Ripe Insurance Services Limited which is registered in England and Wales. Ripe Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 313411).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the schedule, for full details of the coverage you have been provided and the terms and conditions of that coverage.

What is this type of insurance?

This is insurance for your holiday home which covers loss or damage to buildings, contents and your legal liability for accidents.



What is insured?

Buildings (if selected)

- ✓ Loss or damage to buildings (including garages and outbuildings) caused by incidents specified in your policy wording such as fire, aircraft, storm, flood, escape of water, escape of oil, theft or attempted theft, collision by any vehicle or animal, riot, malicious damage, subsidence, breakage of aerials, falling trees, telegraph poles and earthquake (up to the sum insured in your schedule).
- ✓ Accidental damage to underground pipes & cables which you are liable for.
- ✓ Sourcing a domestic water or oil leak (up to £1,000).

Contents (if selected)

- ✓ Loss or damage to contents in the home (including garages and outbuildings) caused by incidents specified in your policy wording such as fire, aircraft, storm, flood, escape of water, escape of oil, theft or attempted theft, collision by any vehicle or animal, riot, malicious damage, subsidence, falling trees, telegraph poles and earthquake (up to the sum insured in your schedule).

Accidents to Domestic Staff (included as standard)

- ✓ Your legal liability to pay compensation for accidental bodily injury to domestic staff employed by you under a contract of service (up to £5,000,000).

Legal Liability to the Public (included as standard)

- ✓ Your legal liability as the owner or occupier of the premises for bodily injury to others or damage to their property caused by an accident happening in or around the premises (up to £5,000,000).

Loss of Use and Denial of Access (if contents selected)

- ✓ Loss of rentals pre-booked in advance or the cost of alternative accommodation under certain circumstances (up to £1,000).

Lost, Stolen or Duplicated Keys (included as standard)

- ✓ The costs you have to pay for replacing locks to safes, alarms and outside doors in the holiday home following theft of your keys (up to £500).

Optional cover

Extended accidental damage cover to buildings and contents.



What is not insured?

- ✗ The policy excess.
- ✗ Between 1st November and 31st March (both dates inclusive) loss or damage caused by escape of water if the premises have been unoccupied for seven (7) consecutive days unless:
 - ✗ the water supplies are turned off at the main stopcock and all water and central heating systems are drained down;
 - ✗ or central heating system is kept running 24 hours each day to maintain a constant minimum temperature of 50°F (10°C).
- ✗ Loss or damage caused by theft, attempted theft, any person acting maliciously or escape of water, if the premises have been unoccupied for seven (7) consecutive days, unless checked internally and externally at least once every thirty (30) days by you or person(s) authorised by you.
- ✗ Loss or damage caused by theft or attempted theft unless damage is caused by violent and forcible entry.
- ✗ Loss or damage caused by any guest or person lawfully in the premises acting maliciously.
- ✗ Loss or damage caused by theft, attempted theft or any personal acting maliciously, unless all forms of protection provided for the security of the holiday home are put into full and effective use whenever you or the occupants leave the premises unattended.
- ✗ Loss or damage caused by escape of water or oil, theft or attempted theft or malicious damage, whilst the buildings are not furnished enough to be normally lived in.
- ✗ Loss or damage caused by storm, flood and weight of snow to domestic outbuildings and garages which are not built of brick, stone or concrete and roofed with slates, tiles, asphalt or concrete, domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences.
- ✗ Loss or damage to contents caused by storm, flood or weight of snow in domestic outbuildings and garages which are not built of brick, stone or concrete and roofed with slates, tiles, asphalt or concrete.
- ✗ Loss or damage caused by escape of water to domestic outbuildings and garages which are not built of brick, stone or concrete and roofed with slates, tiles, asphalt or concrete.
- ✗ Loss or damage caused by wear and tear or anything that happens gradually over a period of time.
- ✗ Your legal liability to the public arising from any profession, trade or business other than as use as a holiday home.
- ✗ Valuables including jewellery, watches, gold, silver, precious metals, gemstones, furs, pictures and other works of art, stamp, coin and medal collections, mobile phones and portable computers (including tablets).
- ✗ Motor vehicles including motor bikes, e-bikes, e-scooters, quad bikes or sit-on lawn mowers, caravans, trailers or watercraft and accessories.
- ✗ Loss or damage resulting from criminal activities being carried out at the premises.
- ✗ Where the premises is heated by storage heaters, from 1st November to 31st March (both dates inclusive), and the holiday home has been unoccupied for 48 consecutive hours, we will not pay for loss or damage caused by escape of water from fixed water tanks, apparatus or pipes unless the water has been turned off at the stopcock within the holiday home.
- ✗ Loss or damage to contents caused by the failure of, or lack of, grout and/or sealant.
- ✗ Electric vehicle charging point(s), unless fitted by an approved installer.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! If you are under-insured, which means the cost of rebuilding the buildings or replacing the contents at the time of the loss or damage is more than your sum insured for the buildings / contents, then we will only pay a proportion of the claim.
- ! Theft or attempted theft from detached domestic outbuildings and garages is limited to £1,000.
- ! There is no cover for subsidence or heave of the site upon which the buildings stand or landslip whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition.



Where am I covered?

- ✓ The buildings (if selected) and contents (if selected) are covered at the address shown in your policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as possible of any changes in the information you have provided to us which happens before or during the period of insurance.
- You must tell us as soon as possible if:
 - you plan to carry out building works at the premises;
 - you change how the holiday home is used (for example, becomes a permanent residence, let on a 6 months short assured tenancy or permanently unoccupied);
 - you are convicted or have a prosecution pending for any offence (other than motoring);
 - you leave the premises permanently unoccupied;
 - place the premises on the market to be sold;
 - change your postal address.
- You must keep your property in a good condition and state of repair, and take all reasonable care to prevent loss, damage, accident, bodily injury or legal proceedings.
- You must comply with any additional terms and conditions agreed and shown in your policy schedule.
- You must comply with certain conditions when the property is unoccupied, as specified further in the policy wording. If the conditions are not met, certain cover will be excluded.
- You must ensure that all sums insured are adequate. If the cost of repairs or replacement articles is more than the sum insured at the time of loss or damage, you will have to pay a share of the claim.
- You must tell us without delay about any loss or event that might give rise to a claim as soon as you become aware of it and follow the claims procedure set out in the policy.



When and how do I pay?

The premium for this policy is shown in your Schedule. Ripe Insurance Services Limited will advise you of the full details of payment and the options by which you can pay.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel this insurance within 14 days from the start of this insurance or the date of receipt of your policy, whichever is later, by writing to Ripe Insurance Services Limited, 5 The Courtyard, Calvin Street, Bolton, BL1 8PB, by emailing holidayhomes@schofieldsltd.uk. We will return any premium you have paid providing you have not made a claim.

After 14 days, you can cancel this policy in writing (contact details above) and we will return any premium you have paid for any period of insurance left provided you have not made a claim.