Home Insurance

JOHN LEWIS MONEY

Insurance Product Information Document

Company: John Lewis Finance Limited   Product: John Lewis Home Insurance

John Lewis Home Insurance is a trading name of John Lewis Finance Limited registered in England No.15785347 having registered office: 1 Drummond Gate, Pimlico, London SW1V 2QQ. John Lewis Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number: 1018169).

This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. This policy meets the demands and needs of customers that wish to cover their home and possessions against loss or damage. This summary includes all available option covers.

What is this type of insurance?

This is a home buildings and/or contents insurance policy. You can choose to cover your home and/or your contents, as well as optional extensions including accidental damage, personal possessions, bicycle or student cover. The level of protection provided depends on which cover you select.

What is insured?

- ✓ **Buildings Cover - up to £1,000,000 for Bronze, or unlimited for Silver or Gold** Loss or damage caused by fire, lightning, explosion, earthquake, smoke, storm, flood, escape of water / oil, subsidence, theft, impact, malicious damage, riot.
- ✓ Property owner's liability up to £5m and defective premises liability up to £2m.
- ✓ Locks and keys: up to £500 for Bronze, £750 for Silver, or unlimited for Gold.
- ✓ Alternative accommodation: up to £50,000 for Bronze, £100,000 for Silver, or unlimited for Gold.
- ✓ Trace and access: up to £5,000 for Bronze and Silver, or unlimited for Gold.
- ✓ **Contents Cover - up to £50,000 for Bronze, £100,000 for Silver, or unlimited for Gold** Loss or damage caused by fire, lightning, explosion, earthquake, smoke, storm, flood, theft, escape of water/oil, malicious damage, riot, subsidence, impact.
- ✓ Employer's liability up to £10m, Occupier's and personal liability up to £5m.
- ✓ Loss of keys: up to £500 for Bronze, £750 for Silver, or unlimited for Gold.
- ✓ Business equipment: up to £2,000 for Bronze, £5,000 for Silver, or £10,000 (£500 business stock) for Gold.
- ✓ Contents left in the open: up to £2,000 for Bronze, £3,000 for Silver, or £5,000 for Gold.
- ✓ Alternative accommodation: up to £10,000 for Bronze, £15,000 for Silver, or unlimited for Gold.
- ✓ Freezer food: up to £250 for Bronze, £500 for Silver, or £750 for Gold.
- ✓ Tenant's liability: up to £20,000 for Bronze, Silver or Gold
- ✓ Tenants' fixtures and fittings: up to £10,000 for Bronze, £15,000 for Silver, or £20,000 for Gold.

Optional Cover

Accidental damage for buildings

Cover for accidental damage to your buildings.

Accidental damage for contents

Cover for accidental damage to your contents.

Personal Possessions Cover

Personal possession cover outside of your home.

Bicycle Cover

Cover for your bicycles anywhere in the world.

What is not insured?

Please refer to your policy wording for further information and a full list of exclusions.

For the whole policy

- ✗ Wear and tear, mechanical breakdown, or gradual deterioration.
- ✗ Faulty workmanship, defective design or use of defective materials.
- ✗ Motorised vehicles, aircraft, drones, boats, caravans or trailers.
- ✗ Deliberate or existing damage.
- ✗ War risks or terrorism.

Buildings Cover

- ✗ Damage to gates and fences caused by storm.

Contents Cover

- ✗ Theft from outbuildings and garages claims over £5,000.
- ✗ Valuables or personal possessions over £3,000 unless specified.

Liability Cover

- ✗ Liability arising from any trade, profession, business or employment.
- ✗ Liability for any bodily injury to you or your family or any persons employed by you.

Accidental damage for buildings and/or contents

- Any damage caused whilst your home is lent, let or sub-let to anyone other than your family.

Personal Possessions Cover

- Loss, damage or theft whilst outside of your arms-length unless locked away, out of sight and there is evidence that force and violence has been used to access them.
- Loss, damage or theft whilst in possession of someone outside of your family.

Bicycle Cover

- Loss or damage to any bicycle left unattended in a public place unless it is locked to an object that cannot be moved. The type of lock required will be specified in your policy wording.
- Bicycles over £1200 (unless specified), any motorised vehicle, moped or electrically or battery propelled scooter.

What is insured?

Student Cover

- Cover for your contents while they are temporarily moved to student accommodation.

What is not insured?

Student Cover

- Any claims over £5,000.
- Theft when the student accommodation is unoccupied for more than 60 consecutive days.

Are there any restrictions on cover?

! Buildings and/or Contents

Exclusions apply (see your policy wording for full examples) if:

- Your home is unoccupied for more than 60 days in a row.
- Your home is occupied by anyone other than your family.

! Contents Cover

The maximum limit for a single specified valuable item is £20,000 and a total limit of £40,000 will apply.

! Personal Possessions Cover

The maximum limit for a single specified personal possession is £20,000 and a total limit of £40,000 will apply. The maximum limit for a single unspecified personal possession is £3,000 with a total limit of £10,000 for Bronze, £15,000 for Silver, or £20,000 for Gold.

! Bicycle Cover

- We will only pay claims for theft if the appropriate lock has been used for the bicycle. (See policy wording.) If it has, we will provide cover for individual bicycles worth up to £5,000, with a total combined limit of £15,000 for multiple bicycles.
- Bicycles worth over £1200 need to be specified.

Where am I covered?

✓ You are covered for buildings and contents within the home for properties situated in mainland Great Britain, apart from Personal Possessions cover or Bicycle cover, where you are covered worldwide.

What are my obligations?

It is important that you provide accurate information before purchasing a policy, after purchasing a policy, and when making a claim.

- You must always let us know if the information provided changes.
- You must take reasonable care to keep your property in a good condition to prevent accident, injury and damage.
- You must keep up with the payment of premiums due under your policy.
- You must tell us as soon as possible about any claim or loss.
- You must tell us if you are undertaking any structural alteration or extension to the home.
- You must tell us if your home is going to be unoccupied for more than 60 days.

When and how do I pay?

You can pay your premium annually in a single payment by credit/debit card or, if eligible, you can pay monthly by Direct Debit under a credit agreement.

When does the cover start and end?

Your policy is an annual policy that runs for a 12 month period. Your policy schedule will show the start date of your policy. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.

How do I cancel the contract?

You can cancel your policy at any time by calling us on 0345 608 9031 or writing to us at John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through your online account at www.insurance.johnlewismoney.com. You will not be charged a cancellation fee if you cancel 14 days from your policy start date, or the day you receive your policy documents (whichever is later). If you cancel after 14 days, you will be charged a cancellation fee.

If you haven't made a claim or had a claim made against you, and when you cancel:

- the insurance cover hasn't started, we'll give a full refund of any premium paid.
- the insurance cover has started, we'll deduct an amount for the time you've had on cover and refund the rest.

If you've made a claim or had a claim made against you:

- You'll not be entitled to a refund.
- If you pay by monthly instalments under a credit agreement, you'll need to settle the remaining annual premium in full.

For further details on cancellation and fees, please refer to the Terms of Business and your policy wording.