

Household Insurance

Insurance Product Information Document

Company: Geo Personal Lines

Product: Specialist – (Buildings and Contents)

geo/
PERSONAL LINES

Geo Personal Lines is a trading style of Midas Underwriting Limited.
Midas Underwriting Ltd. Registered Office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.
Registration No. 4040230. Authorised and regulated by the Financial Conduct Authority.
FCA Register No 303525.

This document is summary of the insurance contract. Please see the policy document for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?


This insurance provides financial protection from a variety of risks and events to which your home and your contents may be exposed.

When you buy the insurance, you have choice to obtain the optional covers offered under this policy.

The following describes the main cover provided under the sections and the options you choose will dictate whether that cover is applicable.

 What is Insured?	Maximum Cover Limits
Buildings	
✓ Loss or damage to your buildings caused by fire, lightning, earthquake, storm, flood, escape of water or domestic heating fuel, theft, malicious damage, subsidence, heave and landslip	Sum Insured
✓ Accidental Damage to Fixed glass / Service pipes	Sum Insured
✓ Additional Costs (Architects / Surveyors)	Sum Insured
✓ Loss of Rent / Alternative Accommodation	20% of Sum Insured
✓ Emergency Access	Sum Insured
✓ Property Owners Liability	£2,000,000
✓ Trace and Access	£5,000
Optional Covers	
Accidental Damage	Sum Insured
Family Legal Protection	£50,000
Home Emergency	£500
• Overnight Accommodation	£250
Contents	
✓ Loss or damage to your contents caused by fire, storm, flood, theft, escape of water domestic heating fuel, malicious acts and subsidence	Sum Insured
✓ Accidental Damage to Fixed Glass	Sum Insured
✓ Contents temporarily away from the home	20% of Sum Insured
✓ Alternative Accommodation	20% of Sum Insured
✓ Theft of Keys / Replacement Locks	£500
✓ Metered Water & Loss of Oil	£1,000
✓ Contents in the Open	£1,500
✓ Business Equipment	£5,000
✓ Emergency Access	Sum Insured
Optional Covers	
Accidental Damage	Sum Insured
Personal Effects	Sum Insured
Family Legal Protection	£50,000
Home Emergency	£500
• Overnight Accommodation	£250

 What is not Insured?
✗ There is no cover for loss or damage arising from or as a consequence of: War, Terrorism, Radioactivity, Sonic Bangs, Loss in Value, Wear & Tear, Illegal Activities, Claims arising out of the activities of Contractors; Defective Construction or Design.
✗ There is no cover for loss or damage arising from , Pollution or Contamination unless as a result of a sudden unexpected incident.
✗ There is no cover for excesses that apply.
✗ Any amount over the sums insured.
✗ Any issues arising from a lack of maintenance, faulty materials or faulty workmanship under any part of this policy.
✗ Liability arising in respect of accidental death, bodily injury, illness or disease to you or your family.
✗ Loss or damage caused by domestic animals or vermin.
✗ Damage caused by rot, infestation, and climatic conditions.

 Are there any restrictions on cover?
! There are restrictions on cover when the property is left unoccupied for more than 60 days in a row. Please see the policy for details.
! Total limit on valuables within contents is 50% of Contents sum insured.
! £2,500 for any one item of valuables under Contents cover.
! £1,000 for theft from any unattended motor vehicles. Please see the policy for details.



Where am I Covered?

- ✓ Your Property situated within the United Kingdom, the Channel Islands and the Isle of Man, and your contents are covered within your Property including outbuildings and garages and in the open within the boundaries of your Property.
- ✓ If you select optional Personal Effects cover, your personal effects will be covered anywhere in the United Kingdom and for up to 60 days worldwide.



What are my obligations?

- You must take care to answer any questions we ask accurately and completely in your application for this insurance policy.
- You must inform your insurance advisor as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must ensure that at all times the sums insured adequately represent the full value of the property insured.
- You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in good condition.
- You must tell us as soon as reasonably possible of any event for which you wish to make a claim.



When and how do I pay?

Depending on your choice of insurance broker you may have several options with regards to how you pay for your insurance (such as monthly or annually). The choices available to you will determine when you pay.



When does the Cover start and end?

This policy is an annually renewable contract and starts from the date specified by you and ends 12 months from that date.



How do I cancel the contract?

You may cancel this contract at any time by contacting the insurance broker with whom you purchased the policy.