

Home Insurance

Insurance Product Information Document

Company: China Taiping Insurance (UK) Ltd

Product: Residential Home Insurance

This document provides a summary of information relating to your Home insurance policy. Your pre-contractual information on our product is provided in your policy wording, policy summary, proposal form and your schedule of insurance. Full details of all of the applicable exclusions can be found in your policy wording under the 'What is not Covered' parts and in your Schedule where relevant.

What is this type of insurance?

Our Home policy can cover your Buildings, Contents and Personal Possessions against damage from a broad range of causes (e.g. fire, explosion, lightning, earthquake, theft, malicious acts, storm or flood) as well as your normal legal liability risks for injury to persons other than your immediate family. You can also select to add Accidental Damage Cover, Family Legal Expenses and Personal Accident cover if you so wish.

Cyber Services: Working in partnership with Cyberscout, your policy includes access to bespoke cyber protection support and relevant educational services to help you avoid becoming a victim of a cyber incident. The details of how to access this service can be found in your policy schedule.



What is insured?

Section 1 - Contents

- ✓ Contents include your household goods such as furniture, works of art, pictures, your personal belongings in the home and garage such as your clothes, sport equipment and bicycles, valuables and money in the home.
- ✓ Damage caused by:
 - Fire, Smoke, Explosion, Lightning, Earthquake, Storm or Flood, Riot, Theft or Attempted Theft, malicious persons and civil commotion, Subsidence, Ground heave or Landslip and Escape of oil from a fixed oil-fired heating installation;
 - Escape of Water from a heating, water or drainage installation, washing machine, dishwasher or water bed;
 - Collision by animals, vehicles, aircrafts or aerial devices or anything dropped from aerial devices or vehicles;
 - Breakage or collapse of radio or television aerials;
 - Falling Trees or branches;
 - Breakage of mirrors, fixed glass and ceramic hobs;
- ✓ Damage to TV sets, satellite dishes, radios, video recorders and home computers owned by you;
- ✓ Up to £2,500 for Temporary Removal of contents including to anywhere in world up to 60 days;
- ✓ Rent payable by you and cost of Alternative Accommodation-max 20% of Contents sum insured when the building cannot be lived in due to insured damage;
- ✓ Up to £1,000 for Identity Fraud
- ✓ Up to £250 for a Hole In One you score at an official golf competition
- ✓ Personal Liability up to £2,000,000 any one claim
- ✓ Counselling fees up to £1,000 following emotional stress due to an insured incident at your home.
- ✓ Replacement of locks up to £500 any one claim.
- ✓ Optional extension for Accidental Damage

Section 2 - Buildings

- ✓ Buildings including garages, outbuildings, decorations and fittings, fixed disability aids, adaptations and equipment, swimming pools, tennis courts, ornamental ponds and fountains, terraces, patios, drives, footpaths, walls, handrails, ramps.
- ✓ Damage caused by:
 - Fire, Smoke, Explosion, Lightning, Earthquake, Storm or Flood, Riot, malicious persons and civil commotion, Subsidence, Ground heave or Landslip, Underground Pipes and Cables;
 - Escape of Water from or frost damage to a fixed water drainage, heating installation or washing machine, dishwasher or water bed and Escape of oil from a fixed oil-fired heating installation;
 - Theft or Attempted Theft;



What is not insured?

Section 1 - Contents

- ✗ The first £100 of every claim other than Subsidence and the first £1,000 for each Subsidence claim;
- ✗ Loss or damage due to denting, scratching, wear and tear, depreciation, insects, fungus, vermin, pest, wet or dry rot, action of light, climatic conditions, maintenance or cleaning processes, repairs, frost, mechanical or electrical breakdown;
- ✗ Loss or damage to contents temporarily away from the premises due to theft unless it involves forcible entry and exit from a building;
- ✗ Loss or damage due to storm or flood to property in the open;
- ✗ Loss or damage due to theft, accidental damage (unless cover is selected), escape of water/ oil/ fuel, malicious persons, breakage of glass or mirrors if the building has been unoccupied and not sufficiently furnished for over 60 days;
- ✗ Theft from:
 - Gardens or driveways in the open;
 - Vehicles;
 - Money unless violent and forcible entry and exit have been used;
 - Any part of the building that is used for any trade or profession or that is sub-let and not occupied by you.
- ✗ Liability arising from: any malicious or wilful act, your pursuit of any trade or profession, bodily injury to you, the ownership or possession of a vehicle, aircraft or lifts owned by you or for the maintenance of which you are responsible.

Section 2 - Buildings

- ✗ The first £100 of each claim other than Subsidence and the first £1,000 for each Subsidence claim;
- ✗ Loss or damage by: accidental damage (unless cover is selected), gradually operating agent, wear and tear, insects, fungus, vermin, depreciation, pest, wet or dry rot, mechanical or electrical breakdown or frost;
- ✗ Loss or damage caused by theft, malicious damage, escape of water and accidental breakage of glass or sanitary ware if the building has been unoccupied for over 60 consecutive days;
- ✗ Loss or damage caused by malicious damage by you or your paying guests or tenants;
- ✗ Loss or damage to the building arising from the alteration or extension of the building or the cost or maintenance or routine decoration.

Section 3- Personal Possessions:

- ✗ The first £100 of any claim;
- ✗ Theft of any unattended pedal cycle unless in your immediate custody and control and in a locked building or secured by a suitable locking device to a permanent structure;

- Collision by animals, vehicles, aircrafts or aerial devices or anything dropped from aerial devices or vehicles;
 - Breakage or collapse of radio or television aerials;
 - Falling Trees or branches;
 - Breakage of Glass and Sanitary ware
- ✓ Loss of Rent and cost of Alternative Accommodation- max 20% of Contents sum insured.
 - ✓ Up to £2,500 for home alterations following your permanent disability as a result of a sudden and unforeseen accident.
 - ✓ Trace and Access to help you find the source of the leak up to £5,000.
 - ✓ Your liability to the public including under the Defective Premises Act 1972 up to £2,000,000 any one claim.
 - ✓ Optional extension for Accidental Damage

Section 3 – Personal Possessions

Personal Possessions includes your personal effects, valuables, money and portable electronic goods.

- ✓ Damage or loss to your personal possessions anywhere in the UK or anywhere in the world for up to 60 days during the period of insurance;
- ✓ Your liability as per the issuing authority agreement of any debit and credit card as a direct result of its unauthorized use by any person not related to you or living with you.

Section 4 Family Legal Protection

This Section caters for your legal expenses for: Employment Disputes, Legal Defence costs, Domestic Property Protection, Injury, Tax Protection, Eviction of Squatters, Contract Disputes, Jury Service and Inheritance Disputes up to £100,000 for each of the above headings other than Contract Disputes and Eviction of Squatters, for which the limit is £50,000. The overall limit for all claims notified to us during the period of insurance is £500,000.

Section 5- Personal Accident – caters for you and, where insured, your family compensation in case of accidental bodily injury. Each unit is £10,000 and you can choose up to 5 units for adults and 3 for children. Pre-existing conditions and certain high risk activities are excluded. Please see wording for these and the scale of benefits.

- ✗ Theft or attempted theft from an unattended motor vehicle, unless the item(s) are concealed from view, all windows are closed and all doors, including the boot, are locked.
- ✗ Items as described in the wording.
- ✗ Accidental Damage unless this cover was selected

Section 4 Family Legal Protection

- ✗ Any legal expenses incurred before the written acceptance of a claim by us;
- ✗ The first £250 in respect of each and every claim except under the Contract Disputes section when the amount in dispute exceeds £5,000 where an excess of £500 applies;
- ✗ Any disputes with someone you live or have lived with or against anyone insured under this policy.

Please refer to the policy wording for full exclusions. You can access to our policy via China Taiping Insurance website below:
<https://uk.cntaiping.com/product-personal/>



Are there any restrictions on cover?

- ❗ Endorsements:
Endorsements where present override the policy wording and may increase, reduce or limit the amount of cover provided.
- ❗ Wear and tear reduction where applicable;
- ❗ Average applies if the Sums Insured are not sufficient;
- ❗ Section 1– Contents:
Unless indicated otherwise the following limits apply:
 - For any one valuable: 5% of the contents sum insured;
 - For any one claim for valuables: One third of the contents sum insured;
 - For money: £500;
 - For Contents in Outbuildings: 10% of the contents sum insured



Where am I covered?

- ✓ This Policy covers your Home at the address provided and Contents within your Home.
Under the optional Section 3- Personal Possessions, cover for personal effects is extended to anywhere in the UK or anywhere in the world for up to 60 days during the period of insurance.



What are my obligations?

- ✓ We have used the information in your proposal form and correspondence to us to provide your quote. Please check that all the information is correct or we may change the terms and conditions, premium, or withdraw our quote.
- ✓ Please inform us if you have any change in circumstances detailed in your proposal form such as:
 - Insured person(s) changes or any charges/ convictions for criminal offences other than motoring related
 - You plan to extend or refurbish your home
 - You plan to let or sub-let your home
 - You plan to leave your home unoccupied for longer than 30 days
 - You plan to use your home for business other than office work.
- ✓ Should you suffer a loss, accident or theft please ensure to inform your intermediary or us immediately.



When and how do I pay?

- ✓ You can pay for your insurance policy either in full upfront or monthly. Speak to us if you wish to use the monthly payment option.



When does the cover start and end?

- ✓ This is an annual policy and your dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

- ✓ You can cancel within 14 days from the day of purchase, the cooling off period. You will receive a full refund of paid premium provided there have been no notified or paid claims. For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon your request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium. More details can be found in your policy wording.

How to make a claim?

The Claims Helpline operates 9 am to 5 pm Monday to Friday on: 0207 839 1888; E-mail: newclaims@uk.cntaiping.com

For Out of Office Hours please contact 0207 608 1334 or Email: ctaipingclaims@ctplc.com

For Family Legal Protection claims please contact our Legal Line on: 0161 495 4493

How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. If you have a complaint about our service, or about a claim, we operate a swift and effective complaints handling procedure.

1. If you wish to make a complaint you should contact:
The Compliance Officer, China Taiping Insurance (UK) Company Limited, 2 Finch Lane, London EC3V 3NA. Tele: 0207 839 1888 or Fax 0207 621 1202 E-mail: compliance@uk.cntaiping.com
2. If we have not completed our investigation, within eight weeks after the complaint was made, we will write to you and explain why there is a further delay. We will also confirm when we expect to issue our final response and advise you that you may be eligible to refer the complaint to the Financial Ombudsman Service, if you are dissatisfied with the delay. Their address is:-
Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0800 023 4 567 from Landlines or 0300 123 9 123 from Mobile phones Fax: 020 7964 1001 E-mail: complaint.info@financial-ombudsman.org.uk
3. Where you are eligible to refer your complaint to the Financial Ombudsman Service you have this right to do so Free of Charge, but you must do so within six months of the date of our Final Response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Automatic renewal of your policy

The product has an opt in opt out autorenewal selection and clients can change their preferred choice at any time.

Supporting vulnerable customers with premium payments

Upon your request, and we understand life circumstances can change and want to support our customers in difficult times, we are able, where deemed appropriate, to offer instalment payment for your premium at no additional costs. Please contact us for detailed information.

About Us

China Taiping Insurance (UK) Company Limited is committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

China Taiping Insurance (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202690. This can be checked on the Financial Services If you would like to find out more about us please visit our web site at: www.uk.cntaiping.com.