

Fish Home Insurance

Insurance Product Information Document

Company: magenta insurance

Product: Fish Home Insurance

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Registered Office: Three Whiting Street, Bury St Edmunds, Suffolk IP33 1NX. Registered in the UK.

This is a summary of our Fish Home Insurance policy. It is not personalised to your individual selections and is not a complete representation of all the provisions of your policy. Please refer to your policy documents, including the schedule, for full details of the cover you have been provided with and the terms and conditions of that coverage.

What is this type of insurance?

Adapted Home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such perils as fire, flood, storm, theft and subsidence as described in our policy booklet.



What is insured?

The cost of repairing or replacing damage or loss to buildings and/or contents and personal belongings, up to the amount shown in your policy schedule.

Buildings (if selected)

- ✓ Loss or damage to the structure of your home (including garages and outbuildings, ramps and handrails, platform lifts and adapted kitchen and bathroom fittings).
- ✓ Alternative accommodation costs and loss of rent receivable or payable if your home cannot be lived in following damage, up to £25,000.
- ✓ Limited accidental damage covering certain parts of your buildings only (e.g. breakage of glass).
- ✓ Your legal liability as the homeowner for injury to others or damage to their property, up to £2,000,000.
- ✓ Sourcing a domestic water leak following buildings damage, up to £5,000.

Contents (if selected)

- ✓ Loss of or damage to contents in the home.
- ✓ Theft from domestic garages and outbuildings, up to £2,000.
- ✓ Personal liability and liability as occupier of your home, up to £2,000,000.
- ✓ Limited accidental damage covering certain contents only (e.g. breakage of mirrors and fixed glass in furniture).
- ✓ Property in the open up to £500.
- ✓ Business equipment up to £5,000.
- ✓ Contents belonging to a member of your family at university or college up to £3000 (with any one item limited to £500).
- ✓ Gold, and silver articles, jewellery and furs up to £7,000 within the home (with any one item limited to £2,500).
- ✓ Pedal cycles up to £750 within the home.
- ✓ Up to £250 for the cost of professional food delivery if your wheelchair or mechanical mobility aid is rendered unusable.

Personal belongings away from the home (if contents selected)

- ✓ Accidental loss, damage or theft of personal belongings away from the home, including worldwide for up to 60 days (e.g. mobile phones up to £350, pedal cycles up to £750, and other items up to £2,000).



What is insured (continued....)

Personal belongings away from the home (if contents selected – continued)

- ✓ Theft or disappearance of jewellery from an unoccupied hotel or motel room up to £2,000.
- ✓ Up to £500 in respect of theft or disappearance from an unattended motor vehicle.
- ✓ Money in and away from the home and unauthorised use of credit cards, up to £500.

Optional cover (where the cover is stated in the schedule and the additional premium paid).

- Additional optional buildings accidental damage.
- Additional optional contents accidental damage up to £500 any one claim.
- Valuables and personal belongings for specific items over and above the policy limits if shown in your schedule.
- Specified pedal cycles over £750 (Section 6 in your policy wording).
- Extended contents cover for pairs and sets up to £3,000.



What is not insured?

✗ Buildings Section

- ❖ Storm damage to fences, gates and hedges.
- ❖ The cost of general maintenance.

✗ Contents and Personal Belongings Sections

- ❖ Hearing aids unless specified under the policy.
- ❖ Theft by carers exceeding £500.
- ❖ Mobility scooters and powered wheelchairs.
- ❖ Orthotic or Prosthetic devices.

✗ Both Buildings and Contents Sections

- ❖ Theft or malicious damage caused by you, your guests or your tenants.
- ❖ Liability arising from any trade or business activity.
- ❖ Loss or damage caused by wear and tear, or any gradually operating cause, electrical and mechanical breakdown.

Other exclusions apply as shown in your policy wording.



Are there any restrictions on cover?

- ! The excess (which is the amount you have to pay towards a claim) as noted on your policy schedule.
- ! Any additional clauses that may apply to your policy schedule which exclude or limit certain types of cover.
- ! Certain types of loss or damage where your home is unoccupied for more than 60 consecutive days.
- ! Theft of pedal cycles whilst away from home is excluded unless they are locked to an immovable object or kept in a locked building.
- ! There is no cover for breakage of sports equipment whilst in use.
- ! Theft or disappearance of items of jewellery from baggage is not covered unless the baggage is under your personal supervision.

Other restrictions apply as shown in your policy wording.



Where am I covered?

- ✓ You are covered at the address you are insuring within the United Kingdom, Channel Islands and the Isle of Man.
- ✓ Cover is provided for personal belongings away from the home and worldwide, away from the home for up to 60 days (unless shown otherwise in your policy schedule).



What are my obligations?

Your duties as shown in the policy document, including:

- You must ensure that all information provided is accurate and complete. Failure to do so may mean your insurance is invalidated, your terms or premium may be incorrect, we may need to collect a further premium, or your policy may be cancelled by the insurer.
- You must keep the property in a good state of repair and take care to prevent any accidents, injuries or damage.
- You must comply with any additional terms and conditions agreed and shown in your policy schedule.
- You must ensure 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 about any claim or event that might give rise to a claim as soon as reasonably possible.
- You must tell us immediately if you change the use of your home, let it or regularly leave it unattended by day or by night.



When and how do I pay?

You can pay your premium in total by credit or debit card or monthly by direct debit to the person or company who supplied this policy to you.

If you choose to pay monthly, a credit charge will apply.



When does cover start and end?

Your policy will start and end on the dates specified in your policy schedule, unless it is cancelled by you before it ends. Our right to cancel is limited as shown in the policy wording.



How do I cancel the contract?

You can cancel your policy within 14 days of the date you received your policy documentation and receive a full refund of premium.

You are also able to cancel your policy at any time after the initial 14-day period and we will refund your premium less a charge for the time you were covered and a cancellation fee of £25 providing you have not made a claim.