

Insurance Product Information Document

Insurer: Hadron UK Insurance Company Ltd
Joint Manufacturer: Pen Underwriting Limited/
County Insurance Services Limited

Product: County Heritage Thatch Home Insurance
Distributor: County Insurance Services Limited

Hadron UK Insurance Company Ltd, a company registered in England and Wales under registration number 00011615 and whose registered office is at One Fleet Place, London, England, EC4M 7WS. Hadron UK Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under reference number 202146

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a thatch household insurance policy to cover loss or damage to your home and/or contents caused by events such as fire, explosion, storm, flood, escape of water, theft and subsidence. Cover will only be provided for the sections you select. **Cover may also vary based on the information you have provided to us.**

- Buildings includes fixtures and fittings attached to the home, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks and solar panels permanently attached to the home
- Contents include your household goods, valuables and personal belongings within the home.



What is insured?

Cover for your home (if selected):

- ✓ Buildings: The costs of repairing, replacing or rebuilding your home up to an agreed sum insured, plus loss of rent and temporary accommodation costs.
- ✓ Contents: The cost of repairing or replacing the contents of your home, plus property in the open. Temporary removal of your contents to other premises, plus loss of rent and temporary accommodation costs.
- ✓ Valuables and/or personal possessions: The cost of repairing or replacing valuables and personal possessions lost or damaged away from the home.
- ✓ Accidental damage to buildings and/or contents.
- ✓ Domestic freezer cover: The cost of replacing food in your fridge or freezer.
- ✓ Pedal cycles: The cost of repairing or replacing pedal cycles following theft or accidental damage.
- ✓ Legal Liability to the public: Your liability as a private individual and as owner or occupier of the home for bodily injury or property damage caused to another person or property.
- ✓ Accidents to domestic staff: Your liability for bodily injury to your domestic staff.
- ✓ Money: Theft or accidental loss of money.
- ✓ Bank cards: Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft.

Also included in your policy

- (if it is owner occupied)
- ✓ Family legal protection
- ✓ Home emergency cover
- (if it is a let property)
- ✓ Let legal protection



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).
- ✗ The cost of replacing undamaged or remaining items or parts of the buildings which form part of a pair, set or suite following loss of or damage to the matching item(s).
- ✗ Loss or damage to domestic fixed fuel oil tanks in the open, swimming pools or covers, fences, gates, hedges and contents in the open caused by storm, flood or weight of snow.
- ✗ Motorised land vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories,
- ✗ Any property held or used for business purposes other than as defined under office equipment.
- ✗ Existing and deliberate damage occurring before the beginning of the period of insurance or caused deliberately by you.
- ✗ Loss or damage caused by computer virus or hacking.
- ✗ Damage caused by domestic pets



Are there any restrictions to cover?

Certain limitations may apply to your policy. For example:

- ! the excess (the amount you have to pay on any claim);
- ! monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! There is no cover for theft and attempted theft after your home has been unoccupied for more than 30 days in a row.
- ! 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

Specific thatch conditions (**Full conditions are shown in the policy wording under 'thatch conditions'**) apply to :

- ! Chimney Condition – must be professionally cleaned at least twice during the period of insurance if serving a solid fuel stove (between 1st July & 31st October prior to winter use & between 1st January & 31st March) or, at least once during the period of insurance if serving an open fire (between 1st July and 31st October prior to winter use)
- ! Chimney Condition – all chimneys serving solid fuel stoves and boilers must be professionally inspected by a qualified chimney engineer at least once every 5 years
- ! Chimney condition - chimneys with a solid fuel stove or boiler in use must be at least 1.8 meters above the thatch roof &/or 1.0 meter above the thatch roof where an open fire is in use.
- ! Spark Arrester Condition - must be cleaned and maintained during the period of insurance
- ! Fire Conditions – you do not allow bonfires, incinerators, burning of old thatch & thatching to be within 100 meters of any thatched premises
- ! Fire Conditions – you do not allow barbecues, fire-pits, patio heaters or chimineas to be burnt within 5 metres of any thatched premises
- ! Naked Flame Condition – No flames or tools producing naked flames to be used within 5 meters of any thatched premises
- ! Fire Protections Condition – At least one CO2, foam or water fire extinguisher is kept on each floor of your home & a fire blanket conforming to British Standards is kept in the kitchen
- ! Thatch Condition – All thatch roofing must be inspected by a suitably qualified thatcher every 10 years and recommendations complied within 60 days
- ! Smoke Detector Condition – a minimum of one smoke detector, that complies with British Standards, must be fitted on each floor of the home
- ! Electrical Condition – The Electrical wiring must be inspected at least once every 10 years by a suitably qualified electrician and requirements marked as 1's or 2's completed within 30 days
- ! Wood Storage Condition – All wood burnt on open fires or wood burners must be seasoned and stored outside where it is sheltered from excessive rain, but exposed to wind & sunlight
- ! Electrical Lighting Condition - Any recessed light fittings located on the upper floor must be fitted with a fire protection cover compliant with British Standards
- ! Electrical Lighting Condition – No external electrical lighting is to be located within 50cm of the thatch roof covering
- ! Stove Condition – Any stove which has been notified as being unused or dormant will not be used for any purpose



Where am I covered?

- ✓ At the home you are insuring in the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you purchase optional valuables and personal belongings (cover away from the home), your valuables and personal belongings will be insured anywhere in the world



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 your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For example, if you move house, start a business from home, you change the use or you rent it out, you increase the value of your contents or rebuild of the buildings from what is shown on your schedule or if you leave your home unoccupied or unfurnished.
- You use a chimney at the home which you have previously told us is not used
- You install an open fire, wood or solid fuel stove at the home
- You must tell your broker before you start any conversions, extensions or other structural work to the buildings.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible
- When we are notified of a change or of any planned structural work we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document.
- You must always make sure that your sums insured are adequate. If your sums insured are inadequate at the time of any loss or damage then we will proportionally reduce the amount of any claim payment made by the percentage of underpayment of premium, for example if the premium you have paid is equal to 75% of what your premium should have been on the correct sums insured then we will only pay up to 75% of any claim made by you.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.