

This document is a quick summary of the buzzvault home insurance product and is not an insurance policy. Buzzvault home insurance policies are provided by Great Lakes Insurance SE (Financial Services Register reference number 769884). As we do not give advice, this should be read together with the policy document, policy schedule, and other disclosures so you understand the full terms and conditions, including the limits that apply. Please also refer to these documents for how you can make a claim, how to make a complaint, details of fees and charges that may apply, and your rights under the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

Home insurance protects you against unexpected and unintended events that damage your home and belongings. Buildings cover protects your home and permanent fixtures and fittings, such as fitted kitchens and bathrooms. Contents cover protects the items you have selected to cover from your buzzvault. You can buy Buildings cover, Contents cover, or both. The right cover for you depends on your own circumstances.



#### What is insured?

See your insurance policy and schedule for the full list of benefits and limits for all types of cover

The below areas are only covered if you have selected the appropriate cover when purchasing insurance from us. All cover is subject to the limits set out in your policy schedule.

**Buildings** - you will be covered for loss or damage to your home and its outbuildings

- ✓ Loss or damage caused by things like fire, flood, theft and subsidence to your building
- ✓ Reasonable professional fees & alternative accommodation costs, where necessary
- ✓ Loss or damage caused by emergency services attending your home
- ✓ Liability as property owner for injury or damage to property happening at your home
- ✓ The cost of locks or keys
- ✓ Costs related to tracing and accessing gas or water leaks

**Contents** - you will be covered for loss or damage to contents in your buzzvault (Vault), and low-value items not listed in your Vault (limits apply, see your policy schedule for details)

- ✓ Loss or damage caused by things like fire, flood and theft
- ✓ Liability as property owner for injury or damage to property happening at your home
- ✓ Loss or damage to food in freezers caused by changes in temperature and contamination, up to a limit of £500
- ✓ Loss or damaged caused by emergency services accessing the home

#### Optional covers

- **Full Accidental Damage** - extended protection for accidents causing loss or damage to your home (if buildings cover is selected) or items within it (if contents cover is selected)
- **Away from Home** - loss or damage to your selected vault items outside your home, within the territorial limits of the policy



#### What is not insured?

Below is just a summary of what is not covered - for full details of cover and limits, please see your policy document and policy schedule.

Excesses apply to all types of cover. You will have to pay an excess when making a claim. See your policy schedule for details of the excesses which apply.

If your home has been unoccupied for more than 60 days, your cover will be reduced in some circumstances – see your policy wording and schedule for more details.

#### Buildings and/or Contents

- ✗ Wear and tear - damage that happens gradually
- ✗ Deliberate damage that you or anyone lawfully at your home have caused
- ✗ A reduction in the value of your home as a result of an insurable event
- ✗ Damage or loss caused by electrical or mechanical breakdown, faulty or unsuitable materials, design or poor workmanship.

#### Contents

- ✗ Loss or damage of items outside your home, unless "Away from Home" cover is selected
- ✗ Theft of bicycles, unless the bicycle is in a building or securely locked to an immovable object
- ✗ Damage or loss to electronic data.

#### Buildings

- ✗ Bodily injury to you or anyone engaged in your service
- ✗ Damage to gates, fences, patios, drive and terraces caused by storm, flood or subsidence

#### Optional covers

- **Accidental Damage (Buildings and/or Contents)** - damage caused by paying guests
- **Accidental Damage (Contents)** - loss or damage to items not listed in your Vault
- **Away from Home** - items not listed in your Vault or items left unattended



## Are there any restrictions on cover

! Exclusions apply if:

- Your home is unoccupied for more than 60 days in a row.
- Your home is occupied by paying guests or tenants.

! Exclusions apply in extraordinary events, such as war, nuclear explosion, or chemical pollution or contamination.

! You are only covered for loss or damage to your property under Contents cover when the contents are on your property, unless exceptions apply or you have purchased Away from Home cover

! Security conditions apply to certain covers  
See your policy and schedule for full details.



## Where am I covered?

✓ Great Britain, Northern Ireland and the Channel Islands.



## What are my obligations?

• **You must undertake a video call within 28 days of your policy start date or your policy will be cancelled.**

- You must give accurate and complete answers to any questions we ask you.
- You must make sure the Vault items listed for coverage under your policy are accurate.
- You must keep your list of Vault items up to date – your contents coverage is based on what is in your Vault. You can add or remove items from your Vault at any time.
- You must tell us about any changes that may affect your cover, such as a change of address, or a tenant moving into the property – see your full policy schedule and wording for more details.
- You must take care to keep your property in good condition.
- You must keep up with the payment of premiums due under your policy.
- If you need to make a claim, you must provide us with full details of this as soon as possible.

**If you do not meet your obligations, this could result in rejected claims, reduced payments or cancellation of your policy.**



## When and how do I pay?

Payment is online and in full when you purchase the policy.



## When does the cover start and end?

The cover lasts for one year from the policy start date, which is shown in your policy documents.



## How do I cancel the contract?

You can cancel your insurance policy at any time by calling us on 0800 060 8462. Lines are open 9am-5pm Monday to Friday. Any returns of premium due to you will depend on how long your insurance has been in force, and whether you have made claim.