Buildings and Contents Insurance
Insurance Product Information Document

NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Bespoke Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?
Home buildings and contents insurance. Buildings insurance covers your main home and its garages, glasshouses, stables, outbuildings, walls, gates, hedges, fences, tennis hard courts, swimming pools, terraces, drives, footpaths, and fixtures and fittings. Contents insurance covers the things in your home and garden, including household goods and personal items, valuables, money and credit cards.



What is insured?

- ✓ The costs of repairing or replacing damage or loss, to buildings and contents, up to the amount shown in your policy, including accidental damage
- ✓ The cost of somewhere to stay if your home can't be lived in due to insured damage
- ✓ Costs relating to a home emergency, such as boiler breakdown or burst pipes, up to £1,500 for each claim. Administered by ARAG plc
- ✓ Replacing locks of outside doors or safes if your keys are lost or stolen
- ✓ Damage caused by your domestic pets up to £5,000 per policy period
- ✓ Your legal liability as home owner for injuries to others or damage to their property, up to £10 million
- ✓ Costs relating to an aggravated assault or burglary, such as security upgrade, temporary alternative accommodation or medical expenses (limits apply)
- ✓ Legal costs up to £150,000 to provide you, or your family living in your home, with advice and help with the cost of legal representation, including an identity theft support service. Administered by ARAG UK
- ✓ Access to a 24-hour emergency helpline
- ✓ Personal Cyber – costs up to £50,000 in any one period of cover in respect of cyber attack, ransomware, identity theft, cyber crime, smart devices and wearables
- ✓ Cyber Assistance Helpline – 24 hours a day, 7 days a week, 363 days a year. Unlimited usage and no excess. Administered by Cyberscout.

Buildings

- ✓ Cost of finding leaks in water pipes or oil fired heating systems
- ✓ The cost of adapting your home up to £50,000, if you or a family member acquires a disability during the period of cover
- ✓ Fly tipping, the cost of removing rubbish or waste material left on your land up to £50,000
- ✓ The cost of alternative stabling if your domestic stables are damaged
- ✓ Up to £10,000 towards the cost that you incur to install flood resilience measures as part of a claim in excess of £10,000.

Contents

- ✓ Fine art and valuables including jewellery up to £10,000
- ✓ Money in the home up to £10,000, and the unauthorised use of credit cards up to £50,000
- ✓ Contents normally in your garden up to the contents sum insured
- ✓ Trees, plants, shrubs and lawns up to £50,000 or 10% of the insured rebuilding cost of your home, whichever is higher
- ✓ Small boats and their equipment up to £5,000
- ✓ Damage to marquees and associated equipment you have hired, up to £50,000
- ✓ Student belongings away from home.

Additional cover you can choose to pay for:

- Extended valuables cover
- Extended fine art and collections cover
- Cover for additional properties, such as holiday or second homes, in the UK.

What is not insured?

- ✘ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✘ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✘ Any costs of replacing, repairing or restoring your buildings and contents above the amount you've insured them for
- ✘ Storm damage to gates or fences
- ✘ Flood damage to gates or fences
- ✘ Home emergency cover for damage caused by any gradual process, or for damage caused to warm air or solar heating systems, or boilers with an output over 60kWh
- ✘ Damage to trees, plants, shrubs or lawns caused by your livestock
- ✘ Boats used for business, racing or speed testing
- ✘ Cover for items permanently kept away from the address shown on your policy schedule
- ✘ For Personal Cyber cover – any loss relating to your business or profession.

Are there any restrictions on cover?

- ! There's a limit of £1,000 for valuables stolen from an unattended motor vehicle where there is no locked boot or concealed compartment and there has been forcible and violent entry
- ! Damage to trees, plants, shrubs or lawns by causes listed in the policy wording
- ! Theft of a pedal cycle away from your home, unless it's locked to something immobile
- ! Legal liability for quad bikes, motorbikes under 51cc, golf buggies and domestic garden equipment is restricted up to £2 million
- ! Legal liability for injuries to others or damage to their property whilst flying a drone
- ! If your home is insufficiently furnished for normal occupation, or furnished but not used to provide overnight accommodation for more than 60 consecutive days, restrictions in cover listed in the policy document apply
- ! Home Emergency does not cover routine maintenance, servicing or periodic repairs
- ! For Personal Cyber cover you must have anti-virus software installed on your computer system, change the original factory or manufacturer passwords on your computer system or connected home device, back up your data every 30 days and consult our cyber assistance provider prior to any payments relating to ransomware, identity theft or cybercrime.

Where am I covered?

- ✓ Buildings, home emergency, legal costs and boats in the UK, the Isle of Man and the Channel Islands
- ✓ Boats are also covered up to 60 days per year in Europe, as defined in the policy wording
- ✓ Worldwide for all other cover not mentioned above.

What are my obligations?

- Maintain the property and your belongings in good condition, and take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any plans to carry out building works costing more than £100,000 at least 21 days before work starts. You don't need to tell us if the work is redecoration only
- Meet any minimum security and valuation requirements that apply to the policy
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.

When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.

When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.

How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

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