

Crusader Household Insurance

Insurance Product Information Document



Company: Vantage Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311541. Registered in the UK. Crusader Leisure Vehicle Insurance is a trading name of Vantage Insurance Services Limited and acts on behalf of Insurers when issuing and administering your policy.

Insurers: Ageas Insurance Limited (Registered number 354568) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover

What is this type of insurance?

This is a policy to cover physical loss or damage to the buildings and contents at your home, expenses incurred for re-building and alternative accommodation. In addition this policy covers you for personal effects away from home, your legal liability for causing injury to a third party from you owning your home.

|  What is insured? |  What is not insured? |
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| <p>Depending on the sections of cover you buy and subject to the limits (including single article limits) set out in your evidence of insurance and more fully in the wording, the policy covers:</p> <ul style="list-style-type: none"> ✓ Buildings, underground pipes, contents, pedal cycles & personal possessions. Includes buildings cover for prospective buyers ✓ Re-building fees, debris removal & the cost of alternative accommodation ✓ Your legal liability to third parties arising from ownership of your current and previous homes & as a tenant & in a personal capacity & to your domestic employees. Including defence costs ✓ Reverse liability where the award is not subject to an appeal ✓ The cost of tracing the source of an escape of water ✓ Damage caused by emergency services ✓ Replacement locks if your keys are lost ✓ Contents temporarily away from your home or in your garden ✓ Cover for frozen food ✓ Loss of heating oil and metered water ✓ Reinstatement of title deeds ✓ Death caused by assault by intruders ✓ Purchases being delivered ✓ Audio or visual files ✓ 10% increase of contents sums insured in December, either side of your wedding day and after your birthday ✓ Money and credit card losses ✓ Cover for long unoccupancy periods available | <ul style="list-style-type: none"> ✗ Any section of the policy you have not bought and any excess ✗ Loss or damage for a number of events if the buildings are unoccupied or unfurnished ✗ Loss or damage to a number of structures unless a building is also damaged ✗ Storm or flood damage to fences, gates, contents in the open & basements caused by the water table rising ✗ Theft when buildings are let ✗ Damage caused by normal settlement, erosion, demolition, repairs or felled trees or branches ✗ Malicious acts caused by you, your family or tenants ✗ Liability for business use, the use of lifts, where compulsory insurance is required or caused by an agreement you have made, arising from any profession or business or any liability from a criminal act. ✗ Liability arising from operating vehicles or any communicable disease or any incident in the United States or Canada. ✗ Freezer food spoiled by a deliberate power cut or if your freezer is old. ✗ Any loss resulting from computer virus ✗ Claims if your home is being used for business or is not being used as a permanent residence or it is being loaned to another person or is not at the address you supplied ✗ Theft of unattended pedal cycles unless secured ✗ Loss of money or credit cards from depreciation or accounting errors |

-  Pollution, terrorism, war, sonic bangs or nuclear or radioactive incidents, deception or loss of value following a claim
-  Faulty design, frost, defective workmanship, operational errors, lack of maintenance, vermin, wear and tear or any gradually operating cause



Are there any restrictions on cover?

-  It is your responsibility to keep your home in a good condition
-  It's really important that you don't throw away any damaged items until we say so.
-  Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud
-  Insurers won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented



Where am I covered?

-  In the United Kingdom but worldwide for personal effects if you have bought that cover



What are my obligations?

-  You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
-  You must follow the claims procedure and let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
-  It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
-  In some cases, the insurer may apply an endorsement to the policy that, for example, sets out security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the evidence of insurance you receive after you buy.



When and how do I pay?

Premiums are due prior to the start of the insurance. Please contact Crusader on 01277 243008 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE for details



When does the cover start and end?

Refer to your evidence of insurance to see the start and end dates.



How do I cancel the contract?

To cancel your policy please contact Crusader on 01277 243008 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided.

Cancellation after 14 days

You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of a cancellation fee that is applied in accordance with our Terms of Business.