

Home Insurance

Insurance Product Information Document Company:

Montgomery Kent Insurance Brokers Limited Product: Home Policy

Coverfast.co.uk is a trading name of Montgomery Kent Insurance Brokers Limited (03202892) who is authorised and regulated by the Financial Conduct Authority - FCA Number: 314804.

Registered Office: Orchard House, 15a Market St, Telford TF2 6EL

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents. All policies sold are subject to English Law.

What's this type of insurance?

This is a Cover Fast buildings policy.



What's insured?

- ✓ Loss or damage caused by a storm or flood
- ✓ Loss or damage caused by escape of water or oil
- ✓ Theft or attempted theft
- ✓ Vandalism or malicious damage
- ✓ Subsidence, landslip or heave
- ✓ Damage caused by fire, lightning, an earthquake or an explosion
- ✓ Unlimited to rebuild your home if it was badly damaged or entirely destroyed
- ✓ Up to £100,000 for alternative accommodation
- ✓ Up to £10,000 to locate the source of a water or gas leak (trace and access)
- ✓ Up to £500 towards replacement locks/keys

Optional cover

These only apply if you've selected them, your policy schedule will confirm what cover you have

- **Accidental damage (Buildings)**
Covers one-off accidents such as putting your foot through the floor when in the loft



What's not insured?

- ✗ Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets
- ✗ Loss or damage caused by wear and tear or depreciation
- ✗ Loss or damage caused by sinks and baths overflowing due to the taps being left on (unless you have additional accidental damage cover)
- ✗ The maintenance and upkeep of your buildings or its contents
- ✗ Loss or damage occurring after the insured property has been unoccupied for more than 30 days
- ✗ Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you, your family or anyone lawfully in your home
- ✗ Vehicles or craft or liability from owning, possessing or using vehicles or craft (see your policy booklet for our definition of vehicles and craft)
- ✗ Damage caused by war or terrorism
- ✗ Damage caused by contamination or pollution
- ✗ Accidental loss or damage caused by the failure, fracturing into layers or collapse of underground pitch fibre pipes.
- ✗ **Home emergency cover**
 - Any emergencies in a home that's not been occupied for more than 30 consecutive days
- ✗ **Family legal protection**
 - Disputes that started before the policy began



Are there any restrictions on cover?

- ! If you make a claim there'll be an excess to pay and the amount payable will depend on what you're claiming for
- ! An individual item that's part of a matching set of items or suite of furniture, sanitary ware or other bathroom fittings is classed as a single item. Your insurer will pay you for individual damaged items but not for undamaged companion pieces
- ! Your insurer may choose to appoint an approved supplier to act on their behalf to validate your claim. The approved supplier is authorised to arrange a quotation, a repair or a replacement of any damaged items rather than providing a cash settlement
- ! All permanent repairs carried out by the approved supplier are guaranteed for 12 months
- ! **Home emergency cover:** If the repair costs more than your policy limit you will need to pay the difference
- ! **Family legal protection:** You must have more than a 51% chance of winning the case



Where am I covered?

- ✓ This policy covers permanent residents in England, Scotland, Wales, Northern Ireland and the Isle of Man



What are my obligations?

You must:

- Keep to the conditions shown in your policy documents
- Answer any questions to the best of your knowledge or belief. It can affect your policy and/or your ability to make a claim if you don't
- Report loss or damage caused by theft, vandalism/malicious damage, or riot/civil commotion to the police upon discovery
- Tell us as soon as possible about any changes in your circumstances, such as:
 - changing your address
 - any additional residents
 - any building or structural changes
 - changing your occupation
 - if the property is being used for business purposes
- Keep the property in a good state of repair
- Tell us as soon as possible if you've had a loss, accident, or theft
- Pay your excess as the first part of your claim (as shown in your policy schedule)



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



When does the cover start and end?

Subject to payment, your policy is for one year, beginning on your chosen start date. Your start date and your renewal date are specified in your cover summary.

Any changes you make to your details during your policy will be effective from the date you make the change.

Before your renewal date, we'll contact you to confirm your renewal terms or to tell you if we're unable to renew your policy.



How do I cancel the contract?

You can cancel the policy at any time by contacting us.

- If it's in the 14 day cooling off period we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used, minus our non-refundable fees
- If you or we cancel the policy at any other time, we'll refund the part of the premium for the period of cover that hasn't been used, minus our after-14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a claim has been made during the period of cover.

Key Protection Insurance

Insurance Product Information Document

Company: Montgomery Kent Insurance Brokers Limited

Product: Key Protection

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This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Key Protection insurance policy that covers your home and vehicle keys in the event of theft, loss or breakage in a lock which prevents access or use.



What's insured?

- ✓ Keys that are broken in any lock of your vehicle
- ✓ House keys that are broken in any external door lock denying you access
- ✓ Lost or stolen keys
- ✓ Replacement locks
- ✓ Locksmith charges if you're locked out of your home or vehicle
- ✓ A hire car costing up to £75 per day, including VAT, for up to three days if you're stranded more than 20 miles from home with no access to your vehicle
- ✓ 24 hour emergency helpline



What's not insured?

- ✗ Keys damaged outside of locks
- ✗ Duplicate keys
- ✗ Replacement locks when only parts need changing
- ✗ Wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- ✗ Damage to locks by attempted theft or malicious damage
- ✗ All costs incurred where you haven't told us about the incident
- ✗ Theft or loss of keys which is not reported to the police



Are there any restrictions on cover?

- ! A claims limit of £1,500 (including VAT) in any one year
- ! You cannot claim in the first 14 days of a new policy, unless renewing an existing policy
- ! You're responsible for all costs, which will be reimbursed to you once we receive all receipts and invoices



Where am I covered?

- ✓ The cover provided is for private residences and vehicles in Great Britain, Northern Ireland, the Isle of Man and Channel Islands



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You should call us as soon as you are aware of the emergency
 - You must provide receipts and invoices for all claims
 - You must notify the police of all stolen keys and obtain a crime reference number
 - You must take care to avoid anything which may result in a claim under this policy



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.