

Home Insurance

Insurance Product Information Document



Company: Together Mutual Insurance Product: Together Premier Home Insurance

This Together Mutual home insurance policy is underwritten by UIA (Insurance) Ltd. Registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. Together Mutual Insurance is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this home insurance policy. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

What is this type of insurance?

This is a Buildings and Contents insurance policy for your home. You can choose to cover your Buildings (the structure of your home including the roof, walls and outbuildings) and/or your Contents (such as carpets, furniture and personal belongings).



What is insured?

- ✓ Damage from a range of sudden and unforeseeable events such as fire, flood, theft, escape of water, malicious damage, storm or subsidence
- ✓ Alternative accommodation costs for you, your family and your domestic pets
- ✓ Personal liability up to £5,000,000.

Buildings cover (if selected) includes:

- ✓ The cost of repairing or rebuilding your home up to £1,000,000
- ✓ Damage by the emergency services
- ✓ Trace and access cover to locate the source of leaks in the home.

Contents cover (if selected) includes:

- ✓ Cover for Contents within the home including valuables, up to £75,000
- ✓ Contents in garages and outbuildings at the insured address up to £3,000
- ✓ Accidental damage to TV's, home computers and DVD players
- ✓ Money in the home up to £500
- ✓ MP3 and computer downloads, up to £1,000
- ✓ Cover increase of £2,500 for religious festivals, weddings and civil partnerships
- ✓ Home Emergency cover included.

Optional covers available on request:

- Accidental Damage cover - for Buildings this would cover damage such as putting your foot through the ceiling when in the loft; for Contents this would cover spills onto carpets and furniture, or dropping a vase
- Personal Possessions or Bicycles cover, to insure these away from the home
- Legal Expenses cover
- Annual European Travel.



What is not insured?

- ✗ Loss or damage which occurs before the start of the insurance policy
- ✗ Wear and tear, maintenance or normal redecoration
- ✗ Loss or damage deliberately caused by you
- ✗ The excess which you need to pay towards a claim.



Are there any restrictions on cover?

- ! Storm damage to gates, hedges and fences is not covered
- ! If the insured address is left unoccupied for over 60 days, cover for theft, malicious damage, escape of water or oil and accidental damage to glass in windows or doors is excluded
- ! Theft or malicious damage is not covered if caused by a lodger or tenant
- ! There is no cover for the cost of replacing any undamaged items which form part of a set or suite of matching colour or design.



Where am I covered?

- ✓ The United Kingdom
- ✓ Isle of Man and the Channel Islands.

Optional Personal Possessions cover:

- Worldwide for up to 30 continuous days.



What are my obligations?

- You must provide full, complete and accurate answers, to the best of your knowledge, to questions we ask when you take out, amend, or renew your policy
- You must tell us as soon as possible if any of the details you have given us change
- You must maintain the property insured by this policy in a good state of repair and take all reasonable precautions to prevent loss or damage
- You must continue to pay the premiums that are due.



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. Together Mutual Insurance does not charge interest on instalments.



When does the cover start and end?

The cover starts on the start date requested by you, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy within 14 days of first taking it out. If you contact us to cancel within this time, no charge will be made and we will refund any premium already paid.

If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim you will not be entitled to any refund of premium. Together Mutual Insurance will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 670 Email: support@togetherinsurance.co.uk

Home Emergency Cover

Insurance Product Information Document



Company: Together Mutual Insurance Product: Home Emergency Cover

This Home Emergency Cover is underwritten by UIA (Insurance) Ltd. It is administered by ARAG plc on our behalf. ARAG plc is authorised and regulated by the Financial Conduct Authority. UIA (Insurance) Ltd registered office - Kings Court, London Road, Stevenage, Herts SG1 2TP. UIA (Insurance) Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014 (registration number 2898R), is authorised by the Prudential Regulation Authority, and is regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 110863. Together Mutual Insurance is a trading name of UIA (Insurance) Ltd.

This document gives a summary of the key information relating to this Home Emergency Cover. The complete pre-contractual and contractual information on this product is provided in the full policy documentation.

What is this type of insurance?

This cover will help protect you in the event of a sudden and unexpected home emergency. If you have an unexpected home emergency such as a burst pipe or boiler breakdown, this cover will help you put things right as quickly as possible to protect your property from further damage and make your home safe to live in. You can choose to add this additional cover to your Together Mutual home insurance policy. If you have selected a Together Premier Plus policy, this cover is automatically included as part of the policy.



What is insured?

- ✓ Emergency costs up to £1,000; including contractors call out charges, labour for up to 2 hours, parts and materials up to £100 and alternative accommodation costs up to £250
- ✓ Total failure or complete breakdown of the main heating system (including a central heating boiler) in your home
- ✓ Sudden damage to, or blockage or breakage or flooding, of the drains or plumbing system located within the home causing a home emergency
- ✓ Damage to or failure of external doors, windows or locks, compromising the security of your home
- ✓ Breakage or mechanical failure of the toilet bowl or cistern resulting in loss of function provided there is no other toilet in the home
- ✓ Failure of the domestic gas or electricity supply
- ✓ Loss of the only available keys
- ✓ Vermin infestation.



What is not insured?

- ✗ Costs in excess of £1,000 (including VAT)
- ✗ Any costs incurred before we accept a claim
- ✗ Any problem which existed prior to the commencement of this cover
- ✗ The cost of making permanent repairs once the emergency situation has been resolved
- ✗ Any claim relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic.



Are there any restrictions on cover?

- ! Heating systems which are more than 15 years old are not covered
- ! LPG fuelled, oil fired, warm air and solar heating systems are not covered
- ! Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply is not covered.



Where am I covered?

- ✓ The United Kingdom including the Isle of Man and the Channel Islands.



What are my obligations?

- You must tell us immediately after first becoming aware of any home emergency
- Observe and keep to the terms of this cover
- Co-operate fully with the appointed contractor and us and not do anything that hinders us or the contractor
- Minimise any emergency costs and try to prevent anything happening that may cause a claim.



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay in full you must pay within 14 days of the start date of the cover. If you pay by instalments there will be 10 payments and you will receive a payment schedule showing the dates when payment must be made. Together Mutual Insurance does not charge interest on instalments.



When does the cover start and end?

The cover starts on the start date you requested for your home insurance, as shown on your policy schedule, and lasts for 12 months. We will send you notice when your policy is approaching renewal.



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If you wish to cancel after this period, you are entitled to a refund of premium paid less a proportionate deduction for the time we have been providing cover. If you have already made a claim, you will not be entitled to any refund of premium. Together Mutual Insurance will not charge an administration fee for cancelling the policy. To contact us to cancel the policy, or to discuss your policy, please use the details below:

Telephone: 01438 761 670 Email: support@togetherinsurance.co.uk