

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company:** 3XD Limited

**Product:** 3XD Home Insurance - Buildings

3XD Limited is authorised and regulated by the Financial Conduct Authority No.469379. Registered in England & Wales No. 5729788. Registered Office: 2<sup>nd</sup> Floor, 50 Fenchurch Street, London EC3M 3JY. 3XD Limited is part of the Global Risk Partners Limited (GRP) Group of Companies.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the Policy Document. You will also receive a Schedule of Insurance showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This buildings insurance policy provides cover to reinstate your home to its original condition. This includes walls, roof, permanent fixtures and fittings, and any outbuildings.



### What is insured?

For a full list of what is covered, please refer to the Policy Document.

- ✓ Up to £500,000 or £1million (as confirmed on your schedule) to cover loss or damage to your buildings caused by events such as fire, storm, flood, escape of water or oil, theft, collision, malicious damage, vandalism and subsidence.
- ✓ Up to £500,000 or £1million (as confirmed on your schedule) for repairing accidental damage to underground drains, pipes, sewer pipes, cables and tanks providing a service to and from your home.
- ✓ Up to £500,000 or £1million (as confirmed on your schedule) for repairing accidental damage to fixed glass and double-glazing (including the cost of replacing frames), solar panels and ceramic hobs.
- ✓ Up to 20% of the sum insured for alternative accommodation while your home cannot be lived in following an insured event.
- ✓ Up to £2million you are legally liable to pay arising out of the ownership of your home.
- ✓ Up to £5,000 for tracing the source of an escape of water or oil.
- ✓ Up to £1,500 for increased domestic water charges following an escape of water.
- ✓ Up to £750 to replace your keys if they are lost or stolen.

### Optional cover

- Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as putting your foot through your ceiling when in your loft or a nail through a pipe.



### What is not insured?

For a full list of what is not covered, please refer to the Policy Document.

- ✗ Any loss or damage for a number of events if your home is left unoccupied for more than 30 consecutive days.
- ✗ Any malicious damage caused by anyone lawfully in or within the grounds of your home.
- ✗ Any storm damage to fences, hedges and gates.
- ✗ Any collision damage to fences, hedges and gates.
- ✗ Any subsidence damage to domestic fixed fuel central heating oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the home is damaged at the same time and by the same cause.
- ✗ Any damage caused by wear and tear, or any other gradually operating cause.
- ✗ Any loss or damage caused by chewing, tearing, scratching or fouling by your pets.



### Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Document.

- ! Any excess shown on your Schedule of Insurance. The excess is the amount of money you will have to pay towards the cost of any claim you make under this policy.
- ! Any endorsement shown on your Schedule of Insurance. An endorsement is a change to the terms and conditions of your policy.



## Where am I covered?

✓ England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.



## What are my obligations?

It is your responsibility to:

- Pay the premium shown on your Schedule of Insurance.
- Keep to all the terms of this policy.
- Ensure that all of the information you provide is truthful, complete and accurate to the best of your knowledge.
- Tell us as soon as possible of any change in your circumstance.
- Keep your home in a good state of repair.
- Take all reasonable steps to prevent loss, damage or accident.



## When and how do I pay?

This is an annual insurance policy and you can pay for your policy either monthly or annually. We will either collect one twelfth of the annual amount by direct debit on the same date each month or one annual direct debit depending on the payment option you selected (as shown on your Schedule of Insurance).



## When does the cover start and end?

The cover start date is shown on your Schedule of Insurance and lasts for a period of 12 months.

We will contact you at least 21 days before your renewal date and advise you of the premium and terms and conditions for the following 12 months. If you wish to change the cover, or to cancel it, you must tell us before your renewal date.



## How do I cancel the contract?

If you wish to cancel your policy you should contact us by:

Telephone: 0333 242 5110

Email: [info@3xd.co.uk](mailto:info@3xd.co.uk)

Writing: PO Box 672, Longridge, Preston PR3 8AD

If you cancel your policy within 14 days from the date you receive your insurance documentation, or your policy start date, we will refund any premium you have paid provided you have not made a claim on your policy. After this, you can cancel your policy at any time by contacting us. A refund for the unexpired portion of the policy payment will be given.

There is no fee for cancelling your policy.