

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: 3XD Limited

Product: 3XD Home Insurance – Contents

3XD Limited is authorised and regulated by the Financial Conduct Authority No.469379. Registered in England & Wales No. 5729788. Registered Office: 2nd 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 contents insurance policy provides cover to repair or replace items, which are lost or damaged, within your home.



What is insured?

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

- ✓ Up to £60,000 or £100,000 (as confirmed on your schedule) to cover loss or damage to your contents caused by events such as fire, storm, flood, escape of water or oil, theft, collision, malicious damage, vandalism and subsidence.
- ✓ Accidental damage to televisions, audio and video equipment, DVD players, radios, home computers and laptops.
- ✓ Accidental damage to fixed glass, ceramic hobs and sanitary ware.
- ✓ Up to 20% of the sum insured for alternative accommodation while your home cannot be lived in following an insured event.
- ✓ Up to 20% of the sum insured for valuable items.
- ✓ Up to £2million you are legally liable to pay arising out of the ownership of your home.
- ✓ Up to £4,000 for student belongings.
- ✓ Up to £2,000 for theft from an outbuilding.
- ✓ Up to £750 to replace your keys if they are lost or stolen.
- ✓ Up to £500 for contents left in the open, but within the grounds of your home.
- ✓ Up to £300 for freezer contents.
- ✓ Up to £300 for money in the home.

Optional cover

- Extending accidental damage cover to protect against sudden, unintentional and unforeseen incidents such as spilling wine on a carpet.
- Personal Belongings cover for items, which are worn or carried by you, in your home or anywhere in the United Kingdom.



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 contents left in the open.
- ✗ 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.
- ! We will not replace undamaged items in a set.
- ! The most we will pay for an individual item within the home is £5,000 unless specified on your Schedule of Insurance.
- ! The most we will pay for a valuable item within the home is £2,000 unless specified on your Schedule of Insurance.



Where am I covered?

- ✓ Contents within your home located in England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
- ✓ If you have extended your cover to include Personal Belongings, for items worn or carried by you, you are also covered during travel elsewhere in the world up to a maximum of 60 days during any period of insurance.



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

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.