

Coverall Home Insurance Schedule

IMPORTANT: Please take the time to read your policy wording, insurance product information document (IPID) and statement of fact, alongside this policy schedule and it's endorsements. These provide you a summary of the cover provided and any variations to the terms and conditions of your policy.

If this schedule has been issued to you at renewal, the information contained within it will be based on the information previously provided to us. Please note that Prestige will not auto renew this policy and action must be taken if renewal is required.

Please contact your broker or agent if any of the information is incorrect.

Prestige Underwriting Services Limited Coverall Home Insurance is arranged on behalf of the insurer shown in Your Endorsements.

Attaching to Policy Number: 0592/PCHE/0002016

Reason for Issue: New Business

replacing any previous Schedule issued under this policy.

Broker Details
One Insurance Solution
Brightside Park
Severn Bridge
Aust
Bristol
BS35 4BL

Policy Holder: Ms Monica Croucher

Joint Insured:

Period of Insurance: From: 20th December 2024 00:01

To: 19th December 2025 23:59

Risk Address: 23 The Ridgeway
Alton
Hampshire
GU34 2RZ

Postal Address: 23 The Ridgeway
Alton
Hampshire
GU34 2RZ

We will provide insurance under each of the Sections below where an amount (or the word as stated in the policy wording) are shown. If you are not insured the words not included are shown. Applicable policy excesses are shown in the policy wording.

Operative Sections	Sum Insured (up to limits stated below)
Section 1 - Buildings	£1000000
Accidental Damage	Not Included
Interested Party	
Section 2 - Contents	Not Required
Accidental Damage	Not Included
Total Valuables	£0
Specified Items within the Home	
Section 3 - Unspecified Personal Possessions and Valuables	Not Required
Specified Personal Possessions and Valuables	No

Coverall Home Insurance Schedule

Schedule cont.....

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Operative Sections

Section 4 - Pedal Cycles

Specified Pedal Cycles

Sum Insured (up to limits stated below)
Not Included
£0

Section 5 - Liability to Domestic Staff (only covered if Section 2 - Contents is operative)

Not applicable

Section 6 - Property Owners Liability(only covered if Section 1 - Buildings is operative)

Limit is £2,000,000

Section 7 - Public Liability (only covered if Section 2 - Contents is operative)

Not applicable

Section 8 - Claims Preparation Assistance - Included

Claims Estimated to exceed £20,000.

Your Excesses

Policy Excess £200

Escape of Water £500

Subsidence Excesses £1000

Please refer to Your Endorsements for any amendments to these Excesses.

Premium £238.92

Insurance Premium Tax £28.67

Total Premium £267.59

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Schedule cont.....

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Applicable Endorsements

IMPORTANT - Please read carefully. Endorsements are variations to the terms and conditions of your policy.

001c - Insurer Endorsement

The insurer of Your Policy is Aviva Insurance Limited. Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered in Scotland, No. 2116. Firm reference number 202153.
Registered Office: Pitheavlis, Perth PH2 0NH.

300a - Claims Preparation Assistance

Section 8 Claims Preparation Assistance is provided by Qlaims Limited on behalf of Great American International Insurance (UK) Limited. Qlaims Limited are authorised by the Financial Conduct Authority. Registered number 775237. Registered Office: Level 30, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB.

476a - Unoccupied - Inclusion of Contents

The definition of **Buildings** is extended to include **Contents**, excluding **Valuables**, which **You** are responsible for and are contained within **Your Home** up to £10,000 in total.

If Section 2 - Contents is in force the amount shown on **Your Schedule** is in addition to the £10,000 cover provided within this **Endorsement**.

479a - Level 2 Unoccupied

The exclusion's relating to when the **Home** is **Unoccupied** under Section 1 - Buildings and/or Section 2 - Contents are deleted in respect of numbers 4, 5, 6 and 8.

The definition of **Contents** is amended to exclude **Valuables**.

In respect of Section 1 - Buildings and/or Section 2 - Contents, 4, escape of water and 5, escape of oil, cover will be excluded unless **You** either;

i) Turn the water off at the mains and drain the water system including any water tanks, pipes and apparatus. **Your Excess** in respect of escape of water will remain as per the amount shown on **Your Schedule**.

OR

ii) Ensure that the central heating system is in continuous operation 24 hours a day to maintain a minimum temperature of 15 degrees Centigrade (58 degrees Fahrenheit). **Your Excess** in respect of escape of water is increased to £2,500. This amount overrides the escape of water **Excess** as shown on **Your Schedule** and is in addition to any voluntary **Excess** chosen by **You**.

It is **Your** duty to;

a) Have the property inspected internally and externally at least once every 7 days by **You** or **Your** representative. **You** must keep a record of dates, times and any observations of the inspections and the record must be available to **Us** upon request.

b) Ensure all external doors and windows are not boarded, bricked or secured with any metal or timber sheeting, grills or shutters, to prevent unlawful enter, unless previously agreed by **Us**.

c) Gas and electricity supplies are to be switched off at the mains if not being used to power the central heating system and or security devices at **Your Home**.

d) All security protection at **Your Home** must be put into full and effective operation at all times.

Failure to comply with this **Endorsement** may result in **Your Policy** being cancelled, **Your** claim rejected or not fully paid.