

Home Cover – Buildings and Contents

Product Information Document

Company: The Military Mutual

Product: Standard Plus Cover



This document provides key information you need to know about this cover provided by The Military Mutual. We do not provide advice on either the suitability of cover provided by The Military Mutual or on the levels of cover required. It is therefore important that you read the full set of documentation provided to ensure that you are satisfied that cover from The Military Mutual meets your needs and expectations. The complete cover information is provided in other documents such as the Cover Summary, Cover Wording, Your Information and Your Schedule. Please also refer to your cover documents for information about how to make a claim.

What is this type of cover?

This is Home Buildings and Contents cover is designed to protect members by covering the cost of repairing damage to the buildings of your home including garages and outbuildings and the cost of repairing or replacing lost, stolen or damaged contents and personal belongings. It also includes cover for the cost of someone claiming against you, as the owner or occupier of the property, if they are injured or their property is damaged.



What is covered?

- ✓ Buildings up to £1,000,000
- ✓ Accidental damage included
- ✓ Alternative accommodation up to £50,000
- ✓ Replacement locks up to £1,000
- ✓ Finding a leak or blocked pipe up to £2,000
- ✓ Tenants improvements included
- ✓ Trees, plants and shrubs up to £1,500
- ✓ Contents up to £100,000
- ✓ Personal belongings and valuables up to £5,000 each
- ✓ Money and bank cards up to £1,000
- ✓ Domestic heating oil and water up to £2,000
- ✓ Pedal cycles up to £1,500
- ✓ Fatal injury £25,000
- ✓ Home business money up to £25,000
- ✓ Home business records up to £5,000
- ✓ Home business interruption up to £25,000
- ✓ Your legal liability up to £2,000,000
- ✓ Home business liability up to £2,000,000
- ✓ Liability to domestic staff up to £10,000,000



What is not covered?

- ✗ Storm damage to fences and gates
- ✗ Wear and tear, depreciation, mechanical and electrical breakdown
- ✗ Homes not lived in for more than 60 days in a row
- ✗ Theft unless there is evidence of a break in
- ✗ Damage by underground water
- ✗ Unattended personal belongings, including when in an unlocked vehicle
- ✗ Pedal cycles when not in a locked building or not locked to something that cannot move
- ✗ Motorised pedal cycles
- ✗ Unauthorised use of a bank card by relatives
- ✗ Home business money lost as a result of accounting errors



Where am I covered?

- ✓ Your home, contents and personal belongings are covered if your home is in England, Wales, Scotland, the Isle of Man or the Channel Islands. Your personal belongings are also covered for 60 days worldwide.



Are there any restrictions on cover?

- ! There is no cover for loss, damage, injury or death caused by any type of non-clerical or non-office administration business carried out at your home.
- ! You must tell The Military Mutual about personal belongings, valuables and jewellery worth more than £5,000 to be covered.



What are my obligations?

- You must answer questions about your cover and circumstances truthfully, accurately and to the best of your knowledge
- You must pay your contribution to The Military Mutual (the Mutual) on time
- You must try to stop accidents, protect your property from loss, theft or damage and keep it in good condition
- If you have any flat roofs they must be inspected every 5 years and you must carry out any work recommended
- You must tell the Mutual about any work on your buildings to extend, renovate, rebuild or demolish that costs more than £30,000
- You must tell the Mutual if no one is going to live in your home for more than 60 days in a row
- You must get valuables worth more than £5,000 professionally valued and maintain any stone settings and clasps



When and how do I pay?

The contribution payment you make for your cover can be paid in one amount or (if agreed) monthly. Payments can be annually via card payment or cheque or, monthly by direct debit.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the terms of your policy.



How do I cancel my contract?

You can cancel your cover at any time. If you cancel in the first 14 days you will be refunded the money you paid for that cover period. If you cancel at any other time you will be refunded any money paid for the cover period after the cancellation date. You will not receive a refund if you claim or something has happened that could result in a claim.