This document summaries the key features of the Home Insurance which forms part of your Smart Home Insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information about this cover is provided in your policy wording and policy schedule.

What is this type of Insurance?
Sky Protect Smart Home Insurance provides cover for loss or damage to your main home (buildings and/or contents) against loss or damage including flooding, fire and theft. The level of protection provided will depend on the cover you select.

What is insured?
Buildings (main features – if cover selected)
- Buildings replacement – up to £750,000 to repair, replace or rebuild your property in the same form.
- Loss or damage caused by sudden or unexpected listed events such as fire, theft, storm, flood and subsidence, heave and landslip.
- Loss or damage caused by escape of water or oil leaking from a fixed appliance, pipe or tank.
- Accidental breakage of glass and sanitary ware.
- Alternative accommodation – up to £100,000.
- Accidental damage to cables/underground service pipes.
- Tracing a leak at the home – up to £5,000.
- Property owners liability – up to £2,000,000 (for injury or property damage).

Contents
- Contents replacement – up to £100,000 to repair, or replace all your contents as new.
- Accidental damage to audio, hi-fi, video and television equipment, video games consoles, computers and television and radio aerials.
- Replacing food in freezer or fridge, if appliance breaks down or after a power failure – up to £500.
- Pushchairs and wheelchairs, if stolen or damaged anywhere in the world – up to £500.
- Temporary removal of contents, including when in halls of residence – up to £5,000.
- Occupier’s liability – up to £2,000,000 (for injury or property damage) and £10,000,000 (for domestic employees).

Optional additional covers if selected
- Accidental damage to buildings and/or contents – extends cover for one-off accidents e.g. cracking a tiled floor (Buildings) or spilling drink on your sofa (contents).
- Personal possessions – extends cover for your portable items for loss or damage anywhere in the world. Limit £2,000 any one item.

What is not insured?
Buildings (main exclusions)
- Storm or flood damage to fences, gates, hedges or railings (unless cover is provided under the Garden section – see policy wording).
- Subsidence to external features (e.g. walls, fences, terraces) unless the main structure is damaged at the same time.

Contents (main exclusions)
- Accidental damage to mobiles & handheld computers (e.g. laptops and tablets). (Unless optional accidental damage is selected).
- Vehicles and craft (e.g. watercraft, caravans, trailers, quad bikes, drones and electric scooters).
- Contents temporarily removed outside the United Kingdom.

Buildings and Contents (main exclusions)
- Escape of water – Loss or damage caused by the failure or lack of grout or appropriate sealant.
- Theft and attempted theft – while your home is lent, let or sublet to tenants, lodgers or paying guests.
- Events such as theft, malicious damage and escape of water, if your home is unoccupied for over 60 days.
- Replacing undamaged items which form part of a set or suite.

Are there any restrictions on cover?
- You will have to pay the first part of most claims (the excess). Refer to your policy schedule and policy wording for details.
- We will not pay more than the sum insured or limits shown in your policy schedule and policy wording.
- We will only cover theft of pedal cycles if they are securely locked to a permanent structure or in a locked building when unattended.

Limits which apply
- Pedal cycles in the home – per cycle £500.
- Theft from garages and outbuildings – £5,000.
- Valuables limit in home – £30,000
**Where am I covered?**

Your home at the address shown in your policy schedule, including contents temporarily removed only within the limits stated in the policy wording.

*If you have selected optional personal possessions, this will provide cover for your portable belongings anywhere in the world.*

**What are my obligations?**

**It is your responsibility to**

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of address, having building works, or if no longer living at the home) or if the policy limits are no longer adequate to rebuild your property or replace all your Contents as new.
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*

**When and how do I pay?**

You can pay your premium monthly by direct debit.

**When does the cover start and end?**

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 24 months from your policy start or renewal date, unless your Smart Home Insurance is cancelled by you or us before it ends. If you do not wish your Smart Home Insurance cover to automatically renew, please let Sky Protect know.

**How do I cancel the contract?**

You can cancel cover at any time by contacting Sky Protect by calling on 0333 759 5090 or writing to Sky Protect, Firstsource Solutions Limited, Orbis Business Park, Riverside Road, Pride Park, Derby DE24 8HY. These details can be found within your policy documentation or on our website at sky.com/protect

*Refer to your policy wording for full cancellation terms*