

# Personal Belongings Insurance

## Insurance Product Information Document



**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority (No 117664).

**Product: Home and Lifestyle Insurance**

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for personal belongings away from your home. This includes jewellery, watches, photographic equipment, clothing, sports equipment, guns and pedal cycles.



#### What is insured?

- ✓ The costs of repairing or replacing damage or loss to your items, including accidental damage, up to the amount you have chosen
- ✓ For unspecified single items, we will pay up to 30% of cover you have chosen for your unspecified personal belongings, or £2,000, whichever is less
- ✓ Loss or theft of money, travel tickets, and travellers cheques up to £1,000
- ✓ Unauthorized use of credit cards up to £10,000
- ✓ Delayed baggage - the cost of items essential to your trip that you have to buy if your baggage is delayed for at least 12 hours, up to £250 per person
- ✓ The cost of replacing, retrieving or restoring your downloaded information on your entertainment equipment and mobile phones up to £2,500.

#### Additional cover you can choose to pay for:

- Cover for specified items of a higher value.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Damage or loss caused by wear and tear, and loss of value over time
- ✗ Damage caused by your domestic pets
- ✗ Any costs of replacing, repairing or restoring your items above the amount you've insured them for
- ✗ Any marquee hired by you
- ✗ Securities, certificates and documents
- ✗ Business tools and equipment other than laptops and mobile phones
- ✗ Water sports equipment while being used.



#### Are there any restrictions?

- ! Cover only applies to you or members of your family who live with you in the home where you permanently reside
- ! For any claim involving clothing, an amount will be deducted for wear and tear
- ! There's a limit of £1,000 for personal belongings stolen from an unattended vehicle, unless the items were locked away or concealed
- ! There's a limit of £5,000 for the theft of your jewellery overseas, unless the item is being worn or is securely stored
- ! There's a limit of £5,000 for any ride on lawn mower or golf buggy unless specified
- ! Theft of a pedal cycle unless it's locked to something immobile.



### Where am I covered?

- ✓ Whilst in territorial limits of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Temporarily elsewhere in the world for not more than 90 days in any period of cover.



### What are my obligations?

- Maintain the items in good condition, and take care to prevent any accidents, injury or damage
- Meet any minimum security and valuation requirements that apply to the policy
- Notify us of any changes to your personal circumstances as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. This insurance cover will run from the start or renewal of your home insurance, as stated in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.