

Garage Buildings Insurance

Insurance Product Information Document

Company: Pen Underwriting Limited

Product: Quote Monkey Garage Buildings Insurance

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311. www.penunderwriting.co.uk

The information provided in this document is a summary of the key features and exclusions of the policy. The full terms and conditions can be found in the Policy Wording and Policy Schedule which will be issued to You after You have purchased the policy.

What is this type of insurance?

Garage Buildings insurance policy. Provides protection against loss or damage to the building from a wide range of insurable perils, including (but not restricted to) fire, flood, storm, theft, escape of water and vandalism or malicious acts.



What is insured?

- ✓ Loss or damage to your garage directly caused by fire, smoke, damage caused by aircraft or other aerial devices or articles dropped from them, theft or attempted theft, impact by any road vehicle, train or animal, riot, malicious people or vandals, storm, flood, escape of water, escape of fuel, falling radio or television aerials and falling trees or branches up to the sums insured stated in the Policy Schedule.
- ✓ Cover for your legal liability as owner of the garage buildings in respect of accidental bodily injury and accidental damage to third party property up to indemnity limit shown in the Policy Schedule.



What is not insured?

- ✗ Loss or damage caused by fire to property occasioned by or happening through its own spontaneous fermentation or heating or it undergoing any process involving the application of heat.
- ✗ Consequential loss of any kind.
- ✗ Loss or damage caused gradually.
- ✗ Impact damage caused by domestic pets.
- ✗ Loss or damage caused by escape of water from automatic sprinkler installations.
- ✗ Loss or damage caused by theft or unless entry to and from the premises is gained through forcible and violent means.



Are there any restrictions on cover?

- ! The standard policy excess of £250.
- ! Theft of external metalwork is insured up to a limit of £25,000 for any one claim.



Where am I covered?

United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands.



What are my obligations?

- You must answer all question asked of You, honestly and to the best of Your knowledge and belief
- You must pay the premium on time
- You must Us as soon as possible of any changes which may affect Your insurance (see Policy Wording for details)
- If you make a claim you must provide us with all relevant information about the claim, including estimates for replacement or repair where required.



When and how do I pay?

- You can pay your premium as a one-off payment by Debit or Credit card.
- Payment is to be made at the point of sale or renewal of Your policy.



When does the cover start and end?

- The period of insurance is for a period of 12 months and will start on the date You select when You purchase the policy and will end 12 months later. This information will be shown in Your Policy Schedule.



How do I cancel the contract?

- You have a statutory right to cancel Your policy within 14 days (cooling off period) from the start date or renewal of Your policy or from the day on which You receive Your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time You have been on covered.
- You can also cancel this policy at any time after the Cooling Off Period. If You have not made a claim we will refund any premium You have paid less a proportional premium for the length of cover You have had. If You have made a claim we will not refund any premium You have paid. Please refer to Your Policy Wording and Schedule for details of cancellation charges that may apply.