



## Groupama Bedrooms

Home and Contents Insurance Prospectus



Insurances

# Groupama B E D R O O M S

## Complete peace of mind

From the moment you buy your Groupama Bedrooms insurance policy you can feel confident that you have made the right decision. Not only will you receive an outstanding level of service but you will have the added benefit of protection from one of the UK's leading insurance companies.

Groupama Bedrooms helps to safeguard you against being under insured by automatically providing you up to £50,000 worth of contents cover (subject to our policy terms and conditions). You do not need to work out exactly how much your possessions are worth or how much it would cost to replace them, provided you are sure that the total value does not exceed £50,000. You can rest assured that you are protected should the unexpected happen.

## It couldn't be simpler

Two cover options are available, standard or accidental damage - simply select the option which most closely meets your needs.

**Standard cover** protects your home against risks such as fire, flood, theft, malicious damage and storm.

**Accidental damage cover** provides all the benefits of standard cover but with additional protection against accidental damage in the home. So whether you spill paint on your carpet or you put your foot through your ceiling, accidental damage cover will give you the added reassurance that you are protected (subject to our policy terms and conditions).

## A wide range of cover

- Fire, smoke, explosion, lightning and earthquake
- Theft
- Subsidence, heave or landslip
- Storm and flood
- Escape of oil from pipes and tanks
- Escape of water from fixed water drainage and heating systems
- Riot or malicious acts
- Collapse of aerials, trees and telegraph poles
- Impact by aircraft, vehicles and animals.

## And if it's value for money you want...

We pride ourselves on providing premiums which closely match the individual circumstances of each policyholder. This means that you won't be subsidising the claims of other less careful policyholders.

This prospectus is a summary of the cover available under Groupama Bedrooms. It does not describe all of the benefits available nor does it show all of the limits and exclusions.

Our policy clearly sets out what is covered and what is not covered and a copy is available on request from your insurance adviser or any Groupama office.

# Groupama **B E D R O O M S**

## Summary of cover

### Buildings cover

Groupama Bedrooms provides you with wide ranging protection for the buildings of your home. If you choose this option, we automatically cover you for the main areas of insurance described earlier under **'A wide range of cover'**. As with contents cover, you have the choice of either standard or accidental damage cover. Standard buildings cover includes:

- Rent and alternative accommodation
- Architects and surveyor's fees
- Accidental breakage of fixed glass, fitted ceramic hobs and sanitary ware
- Accidental damage to underground pipes and cables
- Replacement of locks if your keys are lost or stolen
- Trace and access cover
- Damage caused by the Emergency Services
- Public Liability cover up to £2,000,000.

For added protection, we recommend that you insure against accidental damage, the minimum amount you can insure your buildings for is £45,000.

For your protection, the sum which you insure your buildings for will automatically be adjusted monthly in line with the percentage change in the House Rebuilding Cost Index prepared by the Royal Institute of Chartered Surveyors. Any increase is provided free until your next renewal date.

You will be responsible for payment of the first £1,000 of any claim under the buildings section of your Groupama Bedrooms policy related to subsidence, heave or landslip and the first £50 of any other claim, unless a higher excess has been chosen for a reduction in premium.

#### **Full cost of rebuilding your home**

This should include fixtures, fittings, garages, outbuildings, permanent swimming pools, hard courts, paved terraces, drives, paths, walls, gates, fences, all contained within the boundaries of the land of your home, including architects and surveyor's fees and the cost of clearing the site.

### Contents cover

Groupama Bedrooms provides you with wide ranging protection for the contents of your home up to a maximum of £50,000. Some of the features of the policy are described on the previous page under **'A wide range of cover'**. For added protection, you can insure your contents against accidental damage - it will provide you with valuable additional cover against accidents in the home.

You will be responsible for payment of the first £50 of every contents claim unless you have chosen a higher excess amount in return for a premium discount.

#### **Extra protection**

One of the main benefits of Groupama Bedrooms is that it allows you to tailor cover to suit your needs. You should consider the extra cover outlined below.

### Cover outside your home

If you require extra cover for accidental loss or damage to personal items you take outside your home such as cameras, watches and jewellery, you should consider the following protection.

#### **Unspecified articles**

You can choose the amount of cover you require.

The options range from £2,000 to £10,000. Cover limits are:

- No individual item should exceed £1,500
- Money - up to £500 any one loss
- Credit cards - up to £500 any one loss
- Sports equipment - up to £1,000 any one loss
- Mobile phones - up to £350 per phone or any one loss
- Pedal cycles - up to £750 per cycle.

NB. Theft of unattended pedal cycles is excluded unless from a locked building or attached by a security device to a permanently fixed structure.

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## Contents cover continued

### Specified articles

With Groupama Bedrooms you can also choose to protect valuable individual items. If you require this cover the following conditions must be met:

- All items to be covered must be listed on the proposal form
- Articles should have a minimum value of £1,500 but must not exceed £5,000
- Valuations not more than 2 years old/recent evidence of value/proof of purchase must be available to support a claim and we recommend they are submitted with the proposal form, for items over £2,500.

## Family legal protection

Having to settle a legal dispute can be a daunting and costly prospect. Professional advice is essential, but unfortunately the Legal Aid system is now available to only a minority and solicitor's time is very expensive. You can purchase cover against the costs of a wide range of family legal disputes for a small additional premium with Groupama Bedrooms. In the event of a legal dispute all costs covered by the policy will be met up to £50,000 for each claim, including solicitors' and barristers' fees, court fees, expenses for expert witnesses and the "other party's" costs if the court finds in their favour.

## Contents premium discounts

Your Groupama Bedrooms premium could be reduced by a number of valuable discounts

- Security
- Combined buildings and contents policy
- Voluntary excess
- No claims discount

### Home security

Home security has become increasingly important, in the UK.

Your home should be as secure as possible and fitted with approved locks, bolts and possibly even an alarm. As well as reducing the risk of financial loss, these measures may entitle you to further discounts from your Groupama Bedrooms premium.

The level of security detailed below is recommended for all households and is the minimum we require in certain areas. All locks must be operated when your home is left unattended and when your family have retired for the night. You must not leave keys in locks when your home is unattended. Windows in occupied bedrooms do not have to be locked.

### Lock options

1. Lock conforming to BS3621 with appropriate striking plate.
2. Multi point locking system with a minimum of 3 locking points.
3. Any existing lock in addition to a key operated patio door lock fitted at the bottom of the door and an anti-lift device.
4. Any existing lock in addition to 2 key operated security bolts fitted at the top and bottom of the door.
5. Any existing lock in addition to 2 key operated security bolts fitted to the top and bottom of each leaf and operating vertically into the head and sill of the door frame.
6. Key operated window lock or locking handle or key lockable multi point locking system.

Choice of locks pertaining to:

- Main entrance door - **1** or **2**
- Sliding patio door - **2** or **3**
- Double leaf french doors - **2** or **5**
- Other single doors including access doors from integral garages - **1, 2** or **4**
- Windows which could be opened and are accessible without the use of a ladder - **6**

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## Summary of contents cover levels

● Cover is provided to replace as new, reinstate or repair the contents (other than clothing, household linen and pedal cycles) of your home and its garages and outbuildings.	YES
● Accidental damage cover for audio and audio visual equipment, including televisions and home computers:	YES
● Replacement of locks if your keys are stolen or lost:	Up to £1,000
● Contents in the garden:	Up to £1,000
● Visitors' personal effects:	Up to £1,000
● Deep freezer contents	Unlimited
● Accidental damage to Contents whilst in transit	YES
● Office equipment and furniture	Up to £5,000
● Shopping in transit	Up to £250
● Christmas and wedding periods - 30 days either side of the wedding and during December cover increased by:	Up to 10% of contents limit of indemnity
● Loss of metered water:	Up to £1,000
● Loss of oil:	Up to £1,000
● Temporary accommodation following a claim:	Unlimited
● Temporary removal of contents (including contents in student accommodation up to £5,000):	Up to 20% of contents limit of indemnity
● Replacement of title deeds:	Up to £1,000
● Personal liability:	Up to £2,000,000
● Legal liability for accidents to domestic employees:	Up to £10,000,000
● Limit for any one item for valuables in your home:	Up to £2,500
● Valuable items (see definition below) whilst in your home	Up to 40% of contents limit of indemnity

### Important Notes:

You must make sure that up to £50,000 contents limit is sufficient to cover the cost of replacing as new all the contents and valuables of your home and its garages and outbuildings, other than for clothing, household linen and pedal cycles which are subject to a deduction for wear and tear. The value of articles you have requested cover for outside the home (specified or unspecified) are in addition to the limits above.

Valuables – are articles of gold, silver and other precious metals, jewellery, furs, clocks, watches, curios, pictures and other works of art, collections of stamps, coins and medals, audio equipment, audio visual equipment, binoculars, photographic equipment and computer equipment.

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## Flexible ways to pay

Groupama Bedrooms provides you with the flexibility of two payment options. You can choose the method of payment which suits your circumstances.

### **Credit/Debit Card**

Groupama accept Mastercard, Visa, Switch and Delta.

### **Cheque**

Just send a cheque to your insurance adviser with your completed proposal form.

## What to do next

To take advantage of the cover provided by Groupama Bedrooms please complete a Groupama Bedrooms proposal form.

If you do not require contents cover and wish to insure your buildings only with Groupama please ask your advisor for a Groupama Home proposal form.

## Law applicable to the policy

Both you and Groupama are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the Law of England and Wales will apply.

A GROUPAMA  
COMPANY



**Groupama**

Groupama Insurance Company Limited Registered Number 995253  
Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE  
[www.groupama.co.uk](http://www.groupama.co.uk)

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