

Household insurance

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Big enough to deliver, small enough to care™

Groupama Bedrooms

Groupama Bedrooms is a bedroom rated, comprehensive household insurance policy providing blanket sum insureds of £500,000 for buildings cover and £50,000 for contents cover.

Covers

Buildings

Standard policy provides buildings cover up to £500,000 for the cost of rebuilding the home and any outbuildings following loss or damage by any of the causes listed below:

Fire, smoke, explosion, lightning, earthquake

Storm or flood

Subsidence, heave or landslip

Riot, civil commotion, strikes

Malicious acts

Escape of water

Impact with the buildings

Theft or attempted theft

Leakage of oil

Falling trees or branches

Falling aerials or fittings

In addition, the policy also provides the following benefits:

Fees and other expenses Reasonable costs necessarily incurred

Rent Up to two years rent the insured would have received

Alternative accommodation

Glass or sanitary ware

Underground pipes and cables Up to £1,000 for clearance of blockages

Public liability Up to £2 million limit of indemnity

Trace and access Up to £5,000 to locate the source of damage

Emergency access

Door locks Up to £1,000 for replacement locks

Contents

Standard policy provides contents cover up to £50,000 for the cost of replacing your belongings following loss or damage by any of the causes listed below:

Fire, smoke, explosion, lightning, earthquake

Storm or flood

Subsidence, heave or landslip

Riot, civil commotion, strikes

Malicious acts

Escape of water



Who is it for?

- Homeowners
- Tenants who are renting premises and require cover for their possessions
- People who require extra cover for their possessions away from the home
- People who do clerical business work from home
- Risks with up to five bedrooms
- Properties with a rebuilding cost of up to £400,000
- Risks with a contents sum insured of up to £50,000
- Risks with sum insured for unspecified possessions away from the home up to £10,000

Risks we are particularly competitive on

- Combined building and contents risks
- Policyholders over 30
- Properties constructed after 1990
- Risks with three years claim free record

Commission

- 20%

Minimum premium

- For buildings and contents the minimum charge is £50 plus IPT per section. In addition, we will charge premiums when cover is requested for items away from the home and legal expenses.

How to get a quote

- Via your software house



Insurances

Contents – limits

- Maximum of 40% of the contents sum insured for valuables
- £2,500 for any valuable item unless specifically insured

Policy benefits

- Up to 35% no claim discount
- Property and legal helplines included
- Voluntary excesses available from £50 to £500
- Cover for Christmas, birthday and wedding periods – cover increased by up to 10% of contents sum insured

Excesses

- Buildings £50
- Subsidence £1,000
- Contents £50
- Possessions away from home £50

Impact with the buildings

Theft or attempted theft

Leakage of oil

Falling trees or branches

Falling aerials or fittings

In addition the policy also provides the following benefits:

Temporary removal of contents	Up to 20% of the contents sum insured Up to £5,000 in student accommodation
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Rent	Up to 12 months rent
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Alternative accommodation

Deep freezer contents

Mirrors and glass

Audio and audio visual equipment

Tenant's liability	Up to 20% of the contents sum insured
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Contents in the garden	Up to £1,000 for loss or damage
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Door locks	Up to £1,000 for replacement locks
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Loss of oil and metered water	Up to £1,500 for lost oil or water charges
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Reinstatement of title deeds	Limit £2,500 for loss or damage
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Visitors' personal effects	Up to £2,500
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Clerical business equipment	Up to £5,000
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Audio or visual downloads	Up to £2,500
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Public and personal liability	Up to £2 million limit of indemnity
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Accidents to domestic employees	Up to £10 million limit of indemnity
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Fatal accident	Up to £5,000
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Household removals (accidental damage)

Shopping in transit	Up to £250 for loss or damage
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Cover can be extended to include

Accidental damage	To buildings and contents
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Legal expenses cover	Cover in respect of employment disputes, contract disputes, bodily injury, property protection, tax protection, jury service and legal defence. Up to £50,000 limit of indemnity
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Cover for possessions away from the home

Unspecified articles	Up to the unspecified sum insured Single article limit £1,500
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Also includes:

- Personal money Up to £750 for loss of money
- Credit cards Up to £1,000 for unauthorised use

Specified articles	Up to maximum £7,500 per item
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Groupama Home

A comprehensive household insurance policy aimed at policyholders who know the rebuilding cost of their home and the value of their possessions and wish to set their own sums insured.

Covers

Buildings

Standard policy provides buildings cover up to the sum insured for the cost of rebuilding the home and any outbuildings following loss or damage by any of the causes listed below:

Fire, smoke, explosion, lightning, earthquake

Storm or flood

Subsidence, heave or landslip

Riot, civil commotion, strikes

Malicious acts

Escape of water

Impact with the buildings

Theft or attempted theft

Leakage of oil

Falling trees or branches

Falling aerials or fittings

In addition, the policy also provides the following benefits:

Fees and other expenses	Reasonable costs necessarily incurred
Rent	Up to two years rent the insured would have received
Alternative accommodation	Up to the buildings sum insured
Glass or sanitary ware	Up to the buildings sum insured
Underground pipes and cables	Up to £1,000 for clearance of blockages
Public liability	Up to £2 million limit of indemnity
Trace and access	Up to £5,000 to locate the source of damage
Emergency access	Up to the buildings sum insured
Door locks	Up to £1,000 for replacement locks

Contents

Standard policy provides contents cover up to the sum insured for the cost of replacing your belongings following loss or damage by any of the causes listed below:

Fire, smoke, explosion, lightning, earthquake

Storm or flood

Subsidence, heave or landslip

Riot, civil commotion, strikes

Malicious acts

Escape of water

Impact with the buildings



Who is it for?

- Homeowners
- Tenants who are renting premises and require cover for their possessions
- People who require extra cover for their possessions away from the home
- People who do clerical business work from home
- Risks with up to nine bedrooms
- Risks with a building sum insured between £45,000 and £400,000
- Risks with a contents sum insured between £17,500 and £80,000
- Risks with sum insured for unspecified possessions away from the home up to £10,000

Risks we are particularly competitive on

- Combined building and contents risks
- Policyholders over 30
- Properties constructed after 1990
- Risks with three years claim free record

Commission

- 20%

Minimum premium

- For buildings and contents the minimum charge is £50 plus IPT per section. In addition, we will charge premiums when cover is requested for items away from the home and legal expenses.

How to get a quote

- Via your software house



Insurances

Contents – limits

- Maximum of 40% of the contents sum insured for valuables
- £2,500 for any valuable item unless specifically insured

Policy benefits

- Index linked buildings sum insured
- Up to five years / 35% no claim discount
- Property and legal helplines
- Voluntary excesses available from £50 up to £500
- Cover for Christmas, birthday and wedding periods – cover increased by up to 10% of contents sum insured

Excesses

- Buildings £50
- Subsidence £1,000
- Contents £50
- Possessions away from home £50

Theft or attempted theft

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In addition, the policy also provides the following benefits:

Temporary removal of contents	Up to 20% of the contents sum insured Up to £5,000 in student accommodation
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Rent	Up to 12 months rent
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Cover for possessions away from the home

Unspecified articles	Up to the unspecified sum insured Single article limit £1,500
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Also includes:

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| <ul style="list-style-type: none"> Personal money Credit cards | <ul style="list-style-type: none"> Up to £750 for loss of money Up to £1,000 for unauthorised use |
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Specified articles	Up to maximum £7,500 per item
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