



# Policy Overview

HomeSpill Protect

Insured by



 Insurance

# HomeSpill Protect

Provided exclusively for



Arranged by





# Insurance Product Information Document (IPIID)

HomeSpill Protect Policy

# HomeSpill Protect Policy

## Insurance Product Information Document

Your Policy is administered by Touchstone Underwriting Limited, who are authorised and regulated by the Financial Conduct Authority. Their FCA authorisation number is 474614. Your Policy is underwritten by XL Catlin Insurance Company UK Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Their FCA reference number is 423308.

**The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.**

### What is this type of insurance?

HomeSpill Protect is an insurance product specifically designed for homeowners in Great Britain that have an above ground oil tank in the grounds of their home to store home heating oil. Cover can only commence once we have received a copy of the HomeSpill Inspection Report confirming the oil tank system is eligible for the policy.



#### What is insured?

Following an oil spill from an insured oil tank or external supply pipework we will pay for a contractor nominated by us to visit and as is necessary:

##### Section 1 – Own Clean Up Costs

###### A. Emergency Works

- ✓ Carry out emergency work to prevent or minimise damage
- ✓ Carry out emergency clean up work to trace, access, treat, immobilise or remove polluted soil and/or water at the insured location to prevent or minimise environmental damage
- ✓ Repair or replace buildings, structures or soft landscaping, plants & trees damaged in the course of the emergency works **up to £10,000**
- ✓ Provide temporary equipment to maintain heating and/or cooking facilities **up to £1,000**
- ✓ Provide **up to 100 litres of oil** to enable temporary heating and/or cooking facilities

The maximum amount we will pay in the event of a claim and in total in any one period of insurance for Section 1. A. Emergency Works is

£25,000 – when the policy limit selected is £250,000

£10,000 – when the policy limit selected is £100,000

###### B. Environmental Damage

- ✓ The treatment, immobilisation or removal of polluted soil and/or water at the insured location
- ✓ Associated investigation costs
- ✓ Associated monitoring costs
- ✓ To repair or replace buildings or structures damaged in the course of responding to an oil spill
- ✓ To repair or replace soft landscaping, plants and trees damaged in the course of responding to an oil spill **up to £10,000**

##### Section 2 – Contingent Third Party Liability Costs

- ✓ Claims brought against you for causing property damage or bodily injury
- ✓ Defence costs

But only as a direct result of an oil spill from an insured oil tank and when you have no other insurance to meet this liability

The maximum amount we will pay in the event of a claim and in total in any one period of insurance for Sections 1. A. Emergency Works, 1.B. Environmental Damage and 2. Contingent Third Party Liability combined is either £100,000 or £250,000 as detailed in your schedule. This includes any sub-limits which form part of and are not in addition to the maximum amount payable.



#### What is not insured?

Any claim:

- ✗ Resulting from an oil spill which took place before or after the cover period detailed in your policy schedule
- ✗ Resulting from deliberate actions by you or your family
- ✗ That occurs whilst the home is unoccupied (see policy for definition of unoccupied)
- ✗ Resulting from any remedial or maintenance work identified by the OFTEC oil technician during the initial or annual inspection and as detailed in the inspection report that has not been carried out
- ✗ Resulting from an oil tank over 15 years old
- ✗ Resulting from any building works at the insured location
- ✗ Resulting from any oil tanks not on a purpose built solid support base
- ✗ Resulting from a decommissioned or abandoned oil tank
- ✗ Resulting from the storage or discharge of a liquid other than oil (see policy for definition of oil)
- ✗ Resulting in any loss, damage or liability from pollution or contamination other than from an oil spill from the insured tank
- ✗ Resulting in any indirect or consequential economic or financial losses

##### Applicable to Section 1 - Own Clean Up Costs

- ✗ Resulting in loss, destruction or damage to own property, the oil tank, supply pipework or oil except as described under What we Pay for - Section 1
- ✗ For work carried out that is not authorised by us

##### Applicable to Section 2 - Contingent Third Party Liability Costs

Or any liability:

- ✗ Caused by or arising out of the actual, alleged or threatened inhalation, ingestion or contact with, exposure to, existence of or presence of any fungi or bacteria on or with or within a building or structure, including its contents
- ✗ Arising in whole or in part, directly or indirectly out of asbestos, asbestos fibres
- ✗ In connection with advice, design, formula, specification, inspection, certification or testing provided or performed for a fee on behalf of the policyholder



### Where am I covered?

- ✓ **This insurance covers you in England Scotland and Wales.**

- ✗ Bodily injury sustained by an employee arising out of their employment by the policyholder
- ✗ Where indemnity is recoverable from any other insurance contract
- ✗ Damage to property owned, leased, rented, or in the custody or control of the policyholder



### When and how do I pay?

The premium is paid annually at the commencement of the insurance policy and at or before each renewal date.

For more information on how to pay your premium speak to the insurance adviser who arranged this insurance for you.



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! You will need to pay an amount of each claim, known as the excess, this is either £250 or £500 as detailed in your schedule, except for claims under, Section 1 Own Clean up Costs, A Emergency Works only, where no excess applies.

#### **Applicable to Section 1 – Own Clean Up Costs**

##### ! **A. Emergency Works**

- ! Repair or replace buildings, structures or soft landscaping, plants & trees damaged in the course of the emergency works up to £10,000
- ! Provide temporary equipment to maintain heating and/or cooking facilities up to £1,000
- ! Provide up to 100 litres of oil to enable temporary heating and/or cooking facilities

! The maximum amount we will pay in the event of a claim and in total in any one period of insurance for Section 1. A. Emergency Works is £25,000 when the overall policy limit is £250,000 and £10,000 when the overall policy limit is £100,00, as detailed in the schedule.

##### ! **B. Environmental Damage**

- ! To repair or replace soft landscaping, plants and trees damaged in the course of responding to an oil spill up to £10,000
- ! Applicable to Section 2. - Contingent Third Party Liability
- ! We will only pay when you have no other insurance to meet this liability or the limit under any other insurance has been exhausted.

#### **Applicable to Section 1. Own Clean Up Costs & Section 2. – Contingent Third Party Liability**

! The maximum amount we will pay in the event of a claim and in total in any one period of insurance for Sections 1. A. Emergency Works, 1.B. Environmental Damage and 2. Contingent Third Party Liability combined is either £100,000 or £250,000 as detailed in your schedule. This includes any sub-limits which form part of and are not in addition to the maximum amount payable.

**if you do not tell the insurer about any other insurance that you have covering the risk when notifying of a claim then it will release the Insurer of their obligations under this policy.**



### What are my obligations?

When taking out, renewing or making changes to your policy, you must take reasonable care to provide accurate and complete answers to all questions.

- You must have your oil tank inspected every 12 months by an OFTEC registered oil technician at your cost to check that it is in good condition and obtain an inspection report detailing any remedial work that needs to be carried out.
- You must carry out any remedial work identified by the OFTEC registered oil technician as detailed on their report of the inspection at your cost and within 60 days of the date of the inspection.
- You must retain copies of these inspection reports and provide them to us in the event of a claim.
- You must take reasonable steps to safeguard the property insured from loss or damage and maintain it in good repair.
- You must pay the premium on time.
- You must tell the insurance adviser who arranged the policy of any change in information that you have provided to us which happens before or during the policy period.



### When does cover start and end?

This contract will start on the date you purchase the policy and will end one year later.



### How do I cancel the contract?

You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date. You may also cancel this policy at any time by giving us prior written notice to the insurance adviser through whom this insurance was arranged. If cover has started, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims have occurred. You will not receive a refund of premium if any claims have been made.



[axaxl.com](http://axaxl.com)

Arranged by



5th Floor  
Meridian House  
71 Clarendon Road  
Watford WD17 1DS

Touchstone Underwriting is a trading name of Touchstone Underwriting Limited Authorised and regulated by the Financial Conduct Authority.  
Registered in England No.02264985  
Part of the Seventeen Group Limited of Companies