

FreeFirst B&C

FreeFirst B&C provides:

- Buildings insurance up to £300,000
- Contents insurance up to £40,000

Customers can choose from a range of insurance cover options:

- Buildings only
- Buildings & Contents combined
- Accidental damage to Buildings
- Buildings & Contents Extra
- Contents only
- Personal possessions
- Accidental damage to Contents
- Home Emergency & Legal Expenses cover

What are the benefits to my customer?

- Free cover for 3 months
- 15% introductory discount for first time buyers of insurance
- No claims discounts for up to 5 years (30%)
- Claim-free periods can be transferred from existing insurer (where a claim-free period is part of the existing insurer's product offer)
- Free Home Emergency cover & Legal Expenses cover for first year
- Bedroom-rated - no need for your customers to calculate their sum insured
- Paperless application process - no signatures required
- No direct debit fees
- No APR fees
- 30 days cooling off period

What risks are covered?

Subject to the standard policy conditions and sum insured limits, customers are covered if their buildings and/or contents are damaged by:

- Fire, smoke, explosion, lightning or earthquake
- Malicious damage or vandalism
- Impact or collision
- Escape of water or oil
- Theft or attempted theft
- Riots, civil commotion, labour and political disturbances or strikes
- Storm or flood
- Subsidence or heave

Buildings insurance (where selected) provides cover for:

Subject to the standard policy conditions, we will meet the cost of returning the building to its normal condition (up to the maximum sum insured of £300,000). Plus we provide:

- Alternative accommodation up to 15% of the sum assured
- Personal liability cover up to £1 million
- Accidental damage to buildings (at an additional premium)

Contents insurance (where selected) provides cover for:

Subject to the standard policy conditions, we will meet the cost of either repairing or replacing contents (up to the maximum sum insured of £40,000). Where possible, damaged possessions will be replaced as new if it is not possible for them to be repaired. Plus we provide:

- Alternative accommodation up to 20% of the sum assured
- Contents within the external boundary of the property up to the value of £250
- Replacement of freezer contents up to the value of £300
- Replacement of external locks if the customer's keys have been stolen, up to a limit of £250
- Office equipment if the customer works from home
- Breakage of mirrors and fixed glass in furniture
- Pedal cycles
- Personal money up to the value of £100
- Accidental damage to contents (at an additional premium)
- Personal possessions cover up to £10,000 (at an additional premium)

Buildings Exclusions

- The first £60 of any claim (£1,000 if a claim is for subsidence)
- Damage by wet or dry rot
- Loss or damage to external television receiving equipment
- Loss or damage if the event occurred before the policy start date
- Loss or damage occurring after the property has been unoccupied for more than 30 days
- Any fees incurred for preparing a claim

Contents Exclusions

- The first £60 of any claim
- Loss or damage to items used for trade (except office equipment)
- Loss or damage to securities and documents
- Loss or damage to mobile phones
- Loss or damage occurring after the property has been unoccupied for more than 30 days
- Pets and livestock

How much does it cost?

FreeFirst B&C takes the following factors into account when calculating the premium:

- The location of the property
- The year the property was built
- The type of property and the number of bedrooms
- The number of years without any claims
- The age of the customer
- Whether the customer is a first time buyer of insurance