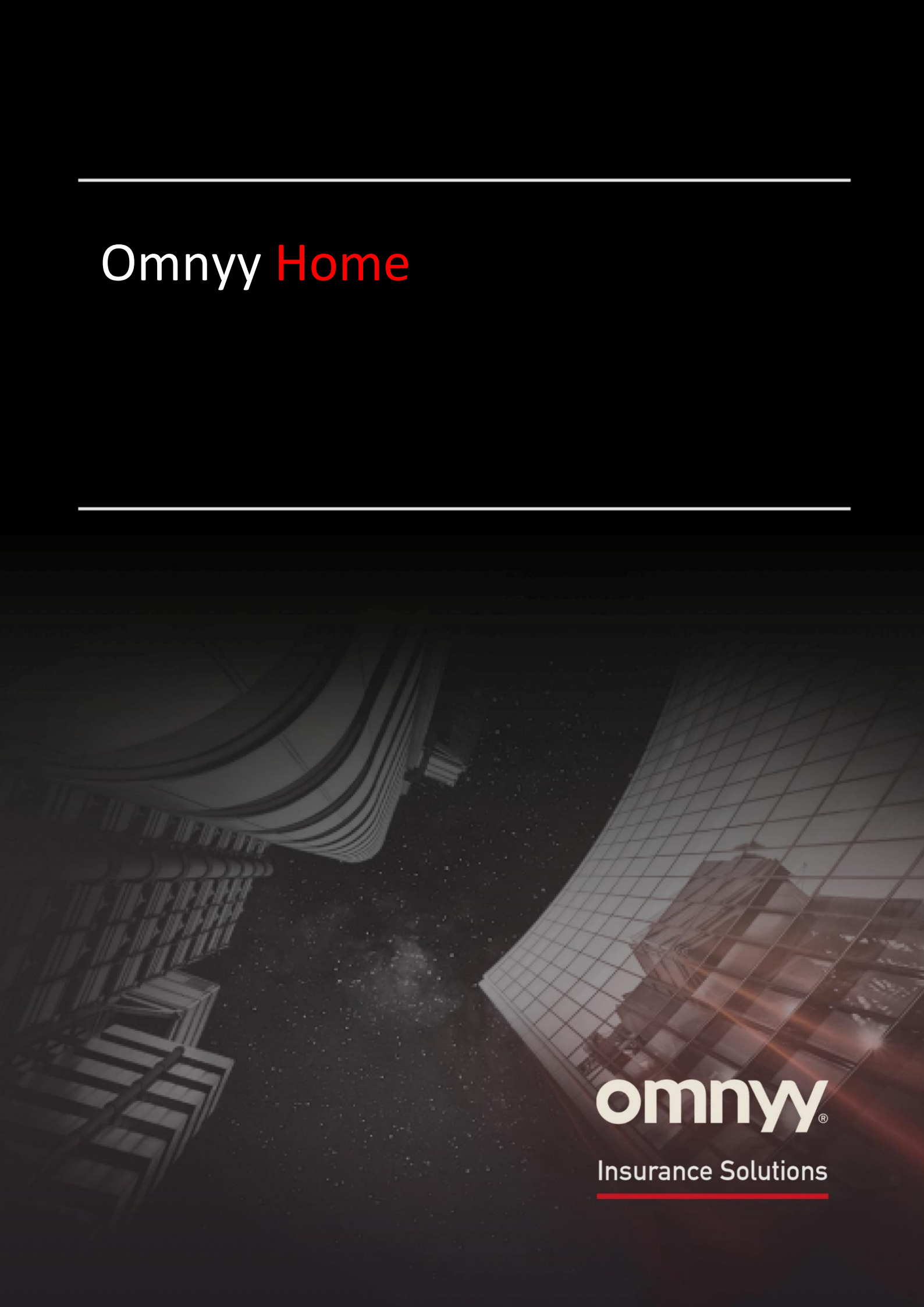
Omnyy Home



Omnyy Home

This product overview highlights the cover provided under our Home insurance Policy. It does not cover every provision of the policy wording and we strongly recommend that you read the policy wording and for full details of the policy terms, conditions and exclusions. This Policy summary does not replace our Insurance Product Information Document (IPID) which also appears on our website.

Key Cover

- All Risks cover for Buildings in the United Kingdom
- All Risks World Wide over General Contents, Collections and Valuables
- Alternative Accommodation if your home cannot be occupied following a loss for up to three years.
- Extended replacement costs, meaning that we guarantee to rebuild your home regardless of the cost (some restrictions apply)
- Automatic cover for building works and renovations up to £100,000 (some restrictions apply)
- No Excess to pay for a large exceeding £20,000 (except for subsidence)
- Cover for increased costs of energy or loss of income from energy production following a loss at your home
- Environmental Upgrades, up to £25,000 towards the additional cost of rebuilding using sustainable materials or practices
- Cover for stabling away from your home
- Cover for incidental business at your home, including equipment, records and stock
- Automatic cover for new acquisitions and other homes not listed (limits apply)
- Cover for theft of your pets
- Market value appreciation cover for specified collections or valuables
- Cover for increased values in the event of an artist's death
- Cover for defective or lack of title
- Cover for unfinished commissions
- Family protection cover for assault, aggravated burglary, air-rage, car-jacking, road-rage, hijacking, stalking and child abduction
- Property owners, property occupiers and personal liability up to £10,000,000
- Employers liability cover to your domestic staff up to £10,000,000
- Environmental Contamination cover up to £5,000,000

Significant Exclusions

- Deliberate, criminal or fraudulent acts by the insured or anyone acting on their behalf
- Defective design or workmanship
- Gradual physical loss or damage, except subsidence and heave
- Any damage as a consequence of war
- Loss caused by deception unless the deception solely relates to gaining entry to your home
- Loss caused by you not receiving goods or services you have paid for via any distance purchasing method

Contact

To find out more about working with us, please contact Richard Daws- Head of Private Clients

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