

Home Insurance FAQs

I'm worried about being able to pay for my insurance due to coronavirus, what can I do?

We are here to help. We are offering payment deferrals to our customers struggling financially due to coronavirus so please get in contact with us as soon as you can email us at halifax.corporate@uk.rsagroup. We will get back to you as soon as possible. We can discuss the options available to you and rest assured all conversations are confidential.

If you are unable to do this yourself or would prefer that we discuss your policy with a family member or friend, we need your permission to do this. Please let us know if this is the case when you contact us

I have taken out a Home insurance policy but I have not received my documents by post yet, when will they arrive?

Under normal circumstances, we tell our customers that documents can take up to 2 weeks to arrive by post. There may be delays in receiving your documents at the moment due to Royal Mail reduced services in response to coronavirus.

I will be working from home, how does this affect my cover?

You do not need to tell us if you are carrying out clerical work from home, such as using a laptop or phone

I am working from home, is my work equipment covered?

You do not need to add work equipment (e.g. a phone or laptop) to your policy if they are owned by your employer. Any business equipment owned by you can be covered under your policy. Please check your Policy Schedule and Policy Wording for more details and limits.

Will my home be covered if I have to leave it unoccupied in the following circumstances:-

- **Staying with friends, family or carers whilst the Government advises staying at home?**
- **Staying with friends, family or carers whilst self-isolating?**
- **Being unable to travel home from abroad?**
- **Being in hospital?**

Our policy usually allows for your home to be unoccupied for up to 60 days before certain restrictions apply. However, we will waive these restrictions if that is unavoidable as a result of coronavirus. You do not need to let us know if your home will be unoccupied due to coronavirus.

If you are planning to leave your property unoccupied, here are some tips to help protect it:

- ask a friend or neighbour to keep an eye on your property;
- ensure your windows and doors are locked (and remove keys) and set your alarm;
- switch off and unplug electrical items;
- turn off the gas at the mains, unless it's required for an automatically controlled heating system;
- turn off the water at the mains and drain the system unless an automatically controlled heating system requiring the water supply is left in operation.

I am usually away from the home during the day, but because of the Government advice to stay at home or having to self-isolate I am at home more, is this something I need to tell you?

No, you don't need to tell us if you are home more often because of the virus.

My friend, family member or carer is coming to stay with me whilst the Government advises staying at home or I have to self-isolate, am I covered?

If the home is occupied by anyone other than you or your family, certain restrictions apply. However, we will waive these restrictions if your friend or carer is staying with you as a result of coronavirus. If your friend or carer continues to stay with you after the Government advice to stay at home or self-isolation finishes, you must tell us so we can update your policy.

I am taking personal belongings to another location where I will be living whilst the Government advises staying at home or I self-isolate, are they covered?

Yes, we will cover personal belongings that are temporarily removed from your home if you are living elsewhere while the Government advises that you stay at home or during self-isolation if you lose them, they're damaged in a fire or stolen. Please check your Policy wording for a full list of what we do and don't cover, and details of policy limits.

I have been asked to provide a valuation within 30 days, but I am following the Government advice to stay at home or self-isolating so cannot provide one, am I covered?

Yes, we will continue to cover your items, subject to the validity of the information you have provided while you have to stay at home or self-isolate.

Please provide us with a valuation as soon as you can once restrictions are lifted. Details of how to do this are included in your policy documentation. In the meantime, you will be covered and we will send you a reminder at a later date.

I have missed my renewal date and I wanted to renew, what should I do?:

If you find you have missed your renewal date due to issues relating from coronavirus, then please email us on halifax.corporate@uk.rsagroup.com or phone 0330 102 2837 and we will do what we can to either reinstate your policy or arrange a new policy for you as soon as possible.

I would like to add a high value item onto my Home Contents policy, can I do this online?

Please email us at halifax.corporate@uk.rsagroup.com to add high value items to your policy

I would like to request a duplicate set of documents, can I do this online?

Please email us at halifax.corporate@uk.rsagroup.com

I need to submit a Home insurance claim, how do I do this?

You can submit a home insurance claim by calling 0345 941 4243.

We are working with our suppliers to keep any disruption to our claims process to a minimum, however our repairers will keep you updated if there are any possible delays relating to your individual repair, such as a delay to sourcing parts or materials.

I need to talk to you about something else, how do I get in touch?

Please call us on 0330 102 2837 if your policy needs to be renewed within the next 5 days. Please note our lines are open Monday – Friday, 8am – 6pm.

For all other queries, please email us at halifax.corporate@uk.rsagroup.com and we'll do our very best to get back to you within 5 days. Your patience during this time is greatly appreciated.