

Key features of your policy – RESILETS

ABOUT THIS DOCUMENT

About this document

Please note that this cover summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

Insurer

Sompo Canopus is a brand name for Canopus Managing Agents Limited.

KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204847).

Canopus Managing Agents Limited is registered in England & Wales, no. 01514453.
Registered office: Gallery 9, One Lime Street, London EC3M 7HA.

Type of insurance and cover

You can choose from Buildings or Buildings and Contents insurance. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

Period of insurance

The policy offered is a 12-month contract. The policy may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

Review of cover

You may need to review and update your cover periodically during the term of your policy to ensure that it remains adequate.

Language and law applying to the insurance

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

How to claim

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0303 366 9000.

Call charges will vary. Calls may be recorded and monitored.

Making a claim

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

COVER SPECIFIC FEATURES AND BENEFITS

Buildings - Section one

Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation.
Up to £1000 for water charges payable following accidental damage to domestic water or heating system.
Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

Contents - Section two

Up to 20% of the contents sum insured for loss of rent, alternative accommodation or rent you pay.
Up to £1000 for water charges payable following accidental damage to domestic water or heating system.
Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Buildings - Section one

If the private residence is occupied partly or wholly by tenant(s) in the following categories, we will not pay the first part of every claim as shown, other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

Category 1 (Private) - £100

Category 2 (Student) - £125

Category 3 (Department of Social Services) - £150

Category 4 (Asylum seeker) - £250

Contents - Section two

The first £100 of every claim (or as specified by endorsement).

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document (or in your schedule).

GENERAL COMPLAINTS PROCEDURE

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Divisional Underwriter – UK Property, Sompo Canopus, Gallery 9, One Lime Street, EC3M 7HA

When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Team.

The address is **Complaints Team**, Lloyd's, One Lime Street, London EC3M 7HA

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
(These procedures do not affect your right to take legal action if necessary).

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CANCELLATION

You may cancel the insurance at any time by sending us written notice.

The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If your insurer is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS.

A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full.

You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

REASONABLE CARE

You must take all reasonable care to prevent bodily injury, loss, damage or accidents to your home, and maintain the home and your contents in a good state of repair. If legal proceedings are under way, you must tell us immediately and take all reasonable steps to reduce the costs of these proceedings.

TELLING US ABOUT A CHANGE

You must tell us immediately about any change in the information given to us which is relevant to this policy.

If you do not, your policy may not be valid or may not cover you fully. If you are not sure whether any information is relevant, you should tell us anyway.

For example you must tell us if:

you plan to make structural alterations (convert or extend) to the buildings;

you buy new furniture or other household goods than increase the contents sum insured (please read how we settle claims under section two: Contents);

you change your address;

you plan to leave or make the home unfurnished or unoccupied (either temporarily or permanently);

you change how the home is used (for example, start a business) or change the category of tenants;

you are in the process of being or have been declared bankrupt, have any outstanding County Court Judgements, or have received a police caution for or been convicted of or charged with an offence other than driving offences;

the home is not in good condition.

We have the right to alter the premium, change any terms and conditions or cancel the policy when you tell us about a change.

ANTI-FRAUD AND CREDIT CHECKS

We may conduct anti-fraud and credit checks using various databases such as CIFAS, Cue and Hunter at any stage of your period of insurance to confirm that all information provided to us by you is correct. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:

checking details on applications for credit and credit related or other facilities

managing credit and credit related accounts or facilities.

recovering debt

checking details on proposals and claims for all types of insurance

checking details of job applicants and employees

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

DATA PROTECTION NOTICE

It is a condition of this policy that you read and accept the terms of this Data Protection Notice.

You should show this notice to anyone covered by this policy. We will process the details you have provided in line with the Data Protection Act 1998 and other laws which may apply. Your information may also be processed outside of the European area. In all instances we make sure that your information has enough protection. So that we can assess the terms of an insurance contract, or deal with any claims that may arise, we may need to share information which is classed as 'sensitive' under the Data Protection Act 1998. We may pass this information to other organisations that we have carefully chosen as well as other companies within our Group. We share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints.

If you have any queries, please contact

The Data Protection Officer, Sompo Canopus, Gallery 9, One Lime Street, London EC3M 7HA.