

Key features of your policy – My Home Elite

ABOUT THIS DOCUMENT

This document will outline specific cover features and benefits. This policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy booklet.

Insurer

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 and Contents insurance and may add further cover to suit **your** needs. **Your** Insurance Advisor will provide **you** with details of the cover **you** have chosen and will confirm the sums insured and limits.

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.

Useful phone numbers

- | | | | |
|------------------|---------------|------------------|---------------|
| • Making a Claim | 0303 366 9000 | • Legal Helpline | 0344 770 1040 |
| • Home Emergency | 0344 701 6624 | | |

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.

Home Emergency

If **you** have an emergency in **your home** such as a burst pipe or failed central heating, 0344 701 6624 is for registering emergency claims covered under section 4. **You** must report any claim as soon as possible providing them with **your** name, address, postcode, and the nature of the problem.

Legal Helpline

If **you** want to get confidential advice on any personal legal problem, call 0344 770 1040. This service is provided by Arc Legal Assistance Ltd and the advice is free. When **you** phone, please quote 'KGM Household Legal Helpline' and have **your** policy number available.

It is important that **you** check that **your** sums insured and policy limits are adequate. If not, **your** claim may not be paid or it may be reduced in direct proportion to the amount of under-insurance.

If **you** are in any doubt, speak to **your** Insurance Advisor, who will be able to assist **you**.

Definitions: The meaning of the wordings in the policy

Below are some definitions that are used in this document. For the full list please see your insurance policy wording.

Downloaded Electronic Information: Non-recoverable electronic information legally downloaded by **you** or a member of **your family** from a legitimate website, which **you** or a member of **your family** have bought and hold a valid receipt for.

High Risk Items

- video and photographic equipment;
- articles of gold, silver, precious metals or stones;
- any rare or unusual articles that are collectable;
- Jewellery, watches;
- Clocks;
- pictures, drawings, sculpture & paintings;
- pearls;
- guns;
- musical instruments that are designed to be carried.

Storm: Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet, prolonged rainfall and weight of snow.

Sanitary Ware: Sinks, wash basins, bidets, shower trays, baths, lavatory pans and cisterns.

Unoccupied: Not used to provide overnight accommodation for **you** or anyone who has **your** permission for more than 60 days in a row. Regular visits to the **home**, or occasional overnight stays, will not reinstate this cover unless the **home** has provided overnight accommodation for a minimum of four days in a row.

Improvement: Any cosmetic or structural alteration to the **home**, this includes any refurbishment, renovation, conversion or extension.

COVER UNOCCUPIED RESTRICTIONS IN COVER

(Applicable if you have Buildings and/or Contents cover and the home is left unoccupied)

When the home is unoccupied we will NOT cover the following under:

Section One: Buildings	Section Two: Contents
<ul style="list-style-type: none"> - theft or attempted theft; - malicious acts or vandalism; - escape of water and leakage of oil; - accidental breakage of fixed glass; - accidental damage to underground pipes; - metered water or oil; and - accidental damage 	<ul style="list-style-type: none"> - theft or attempted theft; - malicious acts or vandalism; - escape of water and leakage of oil; - accidental breakage of fixed glass; - accidental damage to televisions, computers, video and audio equipment - contents in the garden; - metered water or oil; and - accidental damage

HOLIDAY HOME COVER

(Applicable if you have insured the home as a holiday or second home)

Please also see the holiday home endorsement on **your schedule** for full terms and conditions that apply.

If you have insured your home as a holiday home you have the benefit of the following cover:

Section One: Buildings We will insure the building against loss or damage caused by:		Section Two: Contents We will insure your contents against loss or damage caused by:	
<ul style="list-style-type: none"> - fire, smoke; - earthquake; - explosion; - lightning; - aircraft or other flying objects; - riot or civil commotion; - impact by vehicle or animal; - breakage of aerials; 	<ul style="list-style-type: none"> - falling trees; - theft or attempted theft; - malicious acts or vandalism; - flood; - escape of water and leakage of oil; - subsidence, heave or landslip; - storm. 	<ul style="list-style-type: none"> - fire, smoke; - earthquake; - explosion; - lightning; - aircraft or other flying objects; - riot or civil commotion; - impact by vehicle or animal; - breakage of aerials; 	<ul style="list-style-type: none"> - falling trees; - theft or attempted theft; - malicious acts or vandalism; - flood; - escape of water and leakage of oil; - subsidence, heave or landslip; - storm.

Holiday Home: significant or unusual exclusions or limitations

The following sections and items are not covered by this policy:

- Section One: buildings - 'Accidental damage to Buildings'
- Section One: buildings - 'Extra benefits included with Buildings'
- Section Two: contents - 'Extra benefits included with Contents'
- Section Two: high risk items and money & credit cards.

The cover exclusions that apply when the **home** is **unoccupied** are reinstated providing that when **you** or **your family** are not in residence, or do not intend to be in residence, for more than 48 consecutive hours the following terms are complied with:

- The main stopcock must be turned off; or
- during the months of October to March inclusive, the heating systems are to be kept fully operational at a minimum temperature of 15°C throughout the **home**, unless the water systems are fully drained.
- The **home** is inspected internally at least once every 14 days by **you** or a person authorised by **you**.

We will not pay the first £250 of any claim under section One: Buildings or section Two: Contents, except for 'Escape of water or oil' where the excess is £500 and Subsidence excess is £1,000.

Your Cover

Please see the relevant section that applies to **your** cover

MAIN RESIDENCE

1 Buildings – What is covered (Applicable if you have Buildings cover and the home is your main residence)

Accidental Damage

Accidental Damage for **your buildings** which will cover **you** for any single and sudden unexpected event resulting in physical damage is included under this policy.

Section One	Section Limits
<p>We will insure the building against loss or damage caused by:</p> <ul style="list-style-type: none"> Fire, smoke; Earthquake; Explosion; Lightning; Aircraft or other flying objects; Riot or civil commotion; Impact by vehicle or animal; Breakage of aerials; Falling trees; Theft or attempted theft; Malicious acts or vandalism; Flood; Escape of water and leakage of oil; Subsidence, heave or landslip; and <p>Storm.</p>	<p>Up to the Building Sum Insured stated on your schedule</p>

Extra Benefits included with Buildings	Section Limits
Loss of rent or costs for alternative accommodation.	Up to 20% of BSI
Loss of rent or costs for alternative accommodation as a result of emergency	Up to 20% of BSI
Selling your home . If you sell the home , from the date you exchange contracts we will give the buyer the benefit of cover.	Up to BSI
Building fees and the cost of removing debris.	Up to 20% of BSI
Accidental damage to underground cables, pipes and tanks.	Up to BSI
Trace & Access.	£12,500
Metered water or oil.	£5,000
Emergency access.	£5,000 and £1,000 for gardens and lawns
Replacing locks and keys.	£2,500
Liability as the owner of your present and previous home .	£2,000,000
Accidental breakage to fixed glass, sanitary ware and ceramic glass in cooker hobs of built-in units forming part of the buildings .	Up to BSI
Moving as a direct result of violent crime.	£5,000
Home Improvement. Cover is maintained on the home while work is ongoing providing the work does not exceed £50,000 or the duration of the work does not exceed 3 months. For full details of cover see policy booklet.	
Disability Modifications.	£10,000
Unauthorised Occupancy.	£5,000
Removal of nests.	£2,000
Accidental Damage	Up to BSI

What is not covered – Significant or unusual exclusions or limitations

Buildings:
<p>The first £150 of every claim other than claims for:</p> <ul style="list-style-type: none"> – subsidence, heave or landslip where the excess will be £1,000 – escape of water or oil leaking or spilling from any domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher where the excess will be £350 – as specified by endorsement. <p>➤ Loss or Damage:</p> <ul style="list-style-type: none"> – to pitch fibre drains caused by inherent defects in the design, material, construction or installation of the pipes and drains. – caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material; <p>➤ We will not pay any escape of water claim resulting from:</p> <ul style="list-style-type: none"> – the failure or lack of grout and/or sealant.

2 Contents – What is covered (Applicable if you have Contents cover and the home is your main residence)

Accidental Damage

For an additional premium **you** may be able to select the optional cover of **Accidental Damage** for **your contents** which will cover **you** for any single and sudden unexpected event resulting in physical damage.

Section Two	Section Limits
<p>We will insure your contents against loss or damage caused by:</p> <p>Fire, smoke; Earthquake; Explosion; Lightning; Aircraft or other flying objects; Riot or civil commotion; Impact by vehicle or animal; Breakage of aerials; Falling trees; Theft or attempted theft; Malicious acts or vandalism; Flood; Escape of water and leakage of oil; Subsidence, heave or landslip; and Storm.</p>	<p>Up to the Contents Sum Insured stated on your schedule</p>

Extra Benefits included with contents	Section Limits
Household goods and personal belongings ;	Up to CSI
Money & Credit cards anywhere in the world.	£1,000
High risk items including works of art, pictures and musical instruments. (See Definitions section for High risk items definition.)	Up to 35% of CSI
High risk single item limit,	£15,000
Free-standing hot tubs, jacuzzis, spas, wind turbines and solar panels.	Up to CSI
Business equipment.	£10,000
Pedal cycles.	Up to 1,000 per cycle or Up to £ 2,500 in total
Tenants' fixtures and fittings.	£5,000
Visitors', Guests', Domestic Employees' or Au Pairs' personal belongings.	£2,500
Radio or television aerials, satellite receivers and masts fixed to or in the home.	Up to CSI
Accidental Breakage to glass tops, fixed glass in furniture, ceramic glass in cooker	Up to CSI
Temporary accommodation, including emergency evacuation	Up to 20% of CSI
Accidental damage to television sets, video and audio equipment and computers.	Up to CSI
Metered water or oil.	£2,500

Theft of contents in outbuildings .	£10,000
Theft of oil from tanks in the garden.	£2,500
Contents temporarily removed from the home	Up to 20% of CSI
Contents in the Garden.	£5,000
New Purchases, for up to 60 days.	£10,000
Wedding Gifts, Wedding Anniversary, Birthdays and Religious Festivals for up to 30	£10,000
Replacing locks and keys.	£2,500
Freezer contents.	Unlimited
Fatal Injury Benefit.	£10,000
Reinstatement of Documents.	£1,000
Personal liability.	£2,000,000
Accidents to domestic employees.	£5,000,000
Unpaid damages.	£100,000
Your liability as a tenant.	£15,000
Downloaded electronic information.	£1,000
Accidental loss or damage of contents while moving home.	Up to CSI
Moving as a direct result of violent crime	£5,000
Jury Service	£2,000 in total/£50 per day
Parents/Grandparents personal effects whilst in a nursing home	£2,500
Garden cover	£2,500
Removal of nests caused by rats, mice, cockroaches, wasps and bees.	£2,000
Students' personal belongings while at university	£5,000

What is not covered – Significant or unusual exclusions or limitations

Contents:
<p>The first £150 of every claim other than claims for:</p> <ul style="list-style-type: none"> ➤ escape of water or oil leaking or spilling from any domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher where the excess will be £350 ➤ or as specified by endorsement. ➤ Contents does not include laminate and vinyl flooring. ➤ We will not pay any escape of water claim resulting from sinks and baths overflowing as a result of the taps being left on. This is covered under Accidental Damage if you have selected this section. ➤ the failure or lack of grout and/or sealant. <p>Theft of pedal cycles is not covered unless:</p> <ul style="list-style-type: none"> ➤ Cycles under £2,500 – the cycle frame and any quick release wheels are attached to an immovable object by a security device or kept in a locked building; ➤ Cycles £2,500 or over – the cycle frame and any quick release wheels are attached to an immovable object with a Gold secure lock even when kept in a locked building.

3 All Risks

(Applicable if you have selected All Risks cover and the home is your main residence)

Theft, accidental loss or **accidental damage** occurring during the **period of insurance** to **high risk items** and **personal belongings** which **you** or **your family** own or are legally responsible for while anywhere in the **United Kingdom**, or anywhere else in the world for up to 90 days in any **one period of insurance**.

Section Three (optional cover)	Single Item Limits
Unspecified high risk items , clothing and personal belongings and pedal cycles single item limit	£5,000, except pedal cycles where the limit is £1,000 per cycle
Total Specified items	As shown on your schedule
All Risks: significant or unusual exclusions or limitations	
<ul style="list-style-type: none"> - Up to £1,000 for theft or attempted theft from an unattended motor vehicle of unspecified high risk items, clothing, personal belongings, sports and camping equipment but only if the property was hidden in a glove compartment, locked luggage compartment or locked boot and if all windows and sunroofs were securely closed and all doors locked. - The first £150 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 policy booklet (or in your schedule).	

4 Home Emergency

(Included if you have Buildings or Contents cover and the home is your main residence.)

The insurance cover summarised under this section is provided by Inter Partner Assistance SA, administered on their behalf by AXA Assistance (UK) Ltd

Section Four (included automatically with Buildings & Contents cover)	
<p>a) Domestic Emergency</p> <p>In the event of an emergency we will organise and pay up to £500.00 including VAT, for call out, labour, parts and materials to carry out the emergency repairs or, if at a similar expense, a permanent repair. Domestic Emergencies Covered:</p> <ul style="list-style-type: none"> • Plumbing • Blockages in toilet waste pipes • Gas or Electricity failure within the property • Central heating or Boiler failure • Hot water failure • Vermin • Loss of keys • Broken or damaged window, doors, locks • Roofing 	
<p>b) Accommodation</p> <p>In the event that the property is uninhabitable and remains so overnight we shall, at your request, arrange and pay up to £100.00, including VAT, in total for your overnight accommodation and/or transport to such accommodation.</p>	
Home Emergency: Significant or unusual exclusions or limitations	
<p>This insurance is not a household buildings or contents policy or an equipment maintenance contract.</p> <ul style="list-style-type: none"> • Leaking or dripping taps that require a new washer • External overflows, external guttering • External water supply pipes. • Septic tanks, Swimming Pools installations • Failure of boilers or heating systems that have not been inspected or serviced by a qualified person within the preceding 12 months. You may be asked to produce the evidence at the time of the claim. • Boiler claims within the months of May to August. • Any claim made if your tenancy agreement says you should report emergencies to the homeowner or the managing agency so that they may call out the appropriate contractor • Boilers over 15 years old • Boilers which are Beyond Economical Repair • Shared water/drainage facilities • Replacement of light bulbs and fuses in plugs. • Loss of keys for outbuildings garages and sheds. • Any breakdown to flushing mechanism of toilets • Damage to boundary walls, hedges, fences or gates. • Pests outside the main dwelling e.g. in garages and other outbuildings. • LPG fuelled, oil fired, solid fuel fired, warm air, solar and un-vented heating systems or boilers with an output over 60 Kw/hr. • Any systems, equipment or facility, which has not been properly installed, or which is faulty or inadequate as a result of manufacturing or design fault 	

GENERAL COMPLAINTS PROCEDURE

Complaints

If **your** Insurance Advisor is unable to help with **your** complaint, please follow the procedure below:

Step 1	Step 2	Step 3
<p>If you are not happy with the way the matter is dealt with, please write to:</p> <p>KGM Underwriting Services Limited 2 Birch Court, Blackpole East Blackpole Road Worcester WR3 8SG</p> <p>Please include your policy number, which is shown on your schedule.</p>	<p>If you are still not satisfied with the way a complaint has been dealt with, you may ask the Complaints Team at Lloyd's to review your case.</p> <p>The address is: Complaints Lloyd's One Lime Street London EC3M 7HA</p> <p>Phone: 020 7327 5693</p> <p>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.</p>	<p>Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS)</p> <p>The address is: The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR</p>

These procedures do not affect **your** right to take legal action if necessary.

HOME EMERGENCY COMPLAINTS PROCEDURE

For complaints about claims you can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:
Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or telephone 01737 815913

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

These procedures do not affect **your** right to take legal action.

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 policy booklet.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the policy booklet within 14 days of it starting or (if later) within 14 days of **you** receiving the policy booklet.

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