



# Key features of your policy – My Home

## 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 **maximum claims 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 Advice   | 0344 770 1040 |
| • Victim Support | 0808 168 9111 | • Home Emergency | 01444 442873  |

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.

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 article 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 miles per hour) 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 30 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.

## YOUR COVER – WHAT IS COVERED

### 1 BUILDINGS

#### Accidental Damage

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

Section One	Section Limits
<p><b>We</b> will insure the <b>building</b> against loss or damage caused by:</p> <ul style="list-style-type: none"> <li>Fire, smoke;</li> <li>Earthquake;</li> <li>Explosion;</li> <li>Lightning;</li> <li>Aircraft or other flying objects;</li> <li>Riot or civil commotion;</li> <li>Impact by vehicle or animal;</li> <li>Breakage of aerials;</li> <li>Falling trees;</li> <li>Theft or attempted theft;</li> <li>Malicious acts or vandalism;</li> <li>Flood;</li> <li>Storm;</li> <li>Escape of water and leakage of oil;</li> <li>Subsidence, heave or landslide.</li> </ul>	<p>Up to £1,000,000</p>

Extra Benefits included with Buildings	Section Limits
Loss of rent or costs for alternative accommodation.	£60,000
Loss of rent or costs for alternative accommodation as a result of emergency evacuation.	£10,000
Water charges payable following <b>accidental damage</b> to domestic water or heating system	£1,000
Selling <b>your home</b> , If <b>you</b> sell the <b>home</b> , from the date <b>you</b> exchange contracts <b>we</b> will give the buyer the benefit of cover.	Up to Buildings limit
Building fees and the cost of removing debris.	£75,000
<b>Accidental damage</b> to underground cables, pipes and tanks.	Up to Buildings Limit
Trace & Access.	£10,000
Metered water or oil.	£2,500
Emergency access.	£2,500 to the buildings and £500 to the garden
Replacing locks and keys.	£1,000
Liability as the owner of <b>your</b> present and previous <b>home</b> .	£2,000,000
Accidental breakage to fixed glass, <b>Sanitary Ware</b> and ceramic glass in cooker hobs of built-in units forming part of the <b>buildings</b> .	Up to Buildings Limit

### BUILDINGS - WHAT IS NOT COVERED – SIGNIFICANT OR UNUSUAL EXCLUSIONS

The first £100 of every claim other than claims for:

- 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

Loss or Damage:

- 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;

**We** will not pay any escape of water claim resulting from:

- sinks and baths overflowing as a result of the taps being left on;
- the failure or lack of grout and/or sealant.

## 2 CONTENTS

### 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><b>We</b> will insure <b>your contents</b> 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 £100,000 (includes items to be insured under Section Three – All Risks)</p>

Extra Benefits included with contents	Section Limits
Household goods and <b>personal belongings</b> ;	Up to Contents limit
<b>High risk items</b> including works of art, pictures and musical instruments See <b>Definitions section</b> for <b>High risk items</b> definition.	£30,000
<b>High risk items</b> single item limit	£10,000
Free-standing hot tubs, Jacuzzis, spas	£5,000
Free-standing wind turbines and solar panels.	£1,000
<b>Business equipment.</b>	£5,000
Pedal cycles including electrically-powered cycles	£1,000 in total
Heating oil	£1,000
Guests' <b>personal belongings</b>	£1,000
Radio or television aerials, satellite receivers and masts fixed to or in the <b>home</b> .	Up to Contents Limit
Accidental Breakage to glass tops, fixed glass in furniture, ceramic glass in cooker hobs and mirrors.	Up to Contents Limit
Temporary accommodation, including emergency evacuation	£25,000
<b>Accidental damage</b> to television sets, video and audio equipment and computers.	Up to CSI
Metered water or oil.	£2,500
Theft of <b>contents</b> in <b>outbuildings</b> .	£5,000 in total
Theft of oil from tanks in the garden.	£1,000
<b>Contents</b> temporarily removed from the <b>home</b> .	£10,000
<b>Contents</b> in the Garden.	£2,500
Wedding Gifts.	£7,500
Religious festivals and birthday or wedding anniversaries.	£7,500
During December	£7,500
Replacing locks and keys.	£1,000
Freezer contents.	Unlimited
Fatal Injury Benefit.	£10,000
Reinstatement of Documents.	£500
Tenants' <b>fixtures and fittings</b> .	£10,000
<b>Money &amp; Credit Cards</b> anywhere in the world.	£750
Personal liability.	£2,000,000
Accidents to domestic employees.	£5,000,000
Unpaid damages.	£100,000
Liability as a tenant.	£5,000
<b>Downloaded electronic information.</b>	£1,000
Accidental loss or damage of <b>contents</b> while moving home.	Up to Contents Limit
Property left in an unattended vehicle	£750

## CONTENTS - WHAT IS NOT COVERED – SIGNIFICANT OR UNUSUAL EXCLUSIONS

The first £100 of every claim other than claims for:

- 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;
  - the failure or lack of grout and/or sealant.
- Theft of jewellery and watches from the **home** is limited to £20,000 in total unless stolen from a fixed, locked safe

### 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 <b>high risk items</b> , clothing and <b>personal belongings</b> and pedal cycles single item limit	<b>£3,000, except pedal cycles where the limit is £1,000 per cycle</b>
<b>Specified items</b>	<b>As shown in the schedule</b>

## ALL RISKS - WHAT IS NOT COVERED – SIGNIFICANT OR UNUSUAL EXCLUSIONS

- 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.
- Theft of pedal cycles is not covered unless:

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 by a Gold secure lock even when kept in a locked building.

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**).

## 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 Ltd 2 Birch Court, Blackpole East Blackpole Road Worcester WR3 8SG</p> <p>Please include <b>your</b> policy number, which is shown on <b>your</b> <b>schedule</b>.</p>	<p>If <b>you</b> are still not satisfied with the way a complaint has been dealt with, <b>you</b> may ask the Complaints Team at Lloyd's to review <b>your</b> case.</p> <p>The address is: <b>Complaints</b> 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 <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a> and are also available from the above address.</p>	<p>Having followed this procedure <b>your</b> complaint can be referred to the Financial Ombudsman Service (FOS)</p> <p>The address is: <b>The Financial Ombudsman Service</b> Exchange Tower Harbour Exchange Square London E14 9SR</p>

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

### HOW DO I CANCEL THE CONTRACT?

**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.

### WHAT HAPPENS IF THE INSURER CANNOT MEET THEIR LIABILITIES?

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](http://www.fscs.org.uk).