



# My Home

Important Notice





**IMPORTANT NOTICE – PLEASE MAKE SURE YOU KEEP THIS IN A SAFE PLACE TOGETHER WITH YOUR ‘MY HOME’ POLICY DOCUMENT & SCHEDULE**

**This explains the changes that apply to your cover.**

## Definitions

### Contents

- **Money and Credit cards** is increased to £750
- **High Risk** items is increased to a total limit of £30,000 and a limit for any one item, set or pair of £10,000 regardless of the number of bedrooms
- Pedal cycles include electrically powered pedal cycles
- Guests' **personal belongings** is increased to £1,000
- **Fixtures and fittings** now include External lighting, alarm systems and surveillance equipment

**Money and Credit Cards** now include pre booked event and entertainment tickets

### Personal belongings

- include items of a personal nature normally worn or carried
- do not include drones

The following definitions are added and replace the definition of **'We, us or our'**

### KGM

KGM Underwriting Services Limited administers **your** policy, they are 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, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA

### Insurer

Lloyd's Syndicate 4444 managed by 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.

## Data Protection Notice

This Data Protection Notice explains what personal information is collected and it tells **you** about the registers and databases that **KGM** and others have in place that help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance. In accepting this Insurance it will be understood that **you** have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**KGM** will process **your** details in accordance with the Data Protection Act and/or other applicable legislation in force.

**You** are entitled to receive a copy of the information **KGM** hold about **you**. If **you** require a copy of **your** data or have any questions please contact:

**The Compliance Officer**  
**KGM Underwriting Services Ltd**  
**2nd Floor**  
**St James House**  
**27-43 Eastern Road**  
**Romford**  
**Essex**  
**RM1 3NH**  
**E-Mail: [DPO@KGMUS.co.uk](mailto:DPO@KGMUS.co.uk)**

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at:

**Wycliffe House**  
**Water Lane**  
**Wilmslow**  
**Cheshire**  
**SK9 5AF**  
**Tel: 0303 123 1113 or 01625 54 57 45**  
**E- mail: [mail@ico.gsi.gov.uk](mailto:mail@ico.gsi.gov.uk)**

## Your Data - Sections One, Two and Three

It is necessary to collect **your** personal data so that **KGM** can assess/administrate the terms of **your** policy, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Please be aware that only where relevant **KGM** use and may share **your** details with approved partner service providers/professional advisors involving those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to;

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **KGM** share **your** data with will only use **your** data for the purposes set out in **KGM's** Privacy Policy which can be viewed on **KGM** website at [www.kgminsurance.co.uk](http://www.kgminsurance.co.uk). A paper version is also available upon request.

Before sharing **your** data with any third party, **KGM** will ensure that the third party has the appropriate technical and organisation measures in place to protect **your** data.

Please see the Privacy Policy for details of **your** rights not covered more specifically in this notice.

## Section One – Buildings

- The **excess** is reduced to £100 for all paragraphs shown except 13,14,17,18,19 and 24
- The **excess** is increased to £350 under paragraph 13. Escape of water or oil and loss or damage caused by sinks and baths overflowing as a result of the taps being left on is not covered ( this can be claimed for under accidental damage paragraph 25 if this cover has been selected).

### Extra benefits

**17 (a).** Loss of rent or costs for alternative accommodation – the most **your Insurer** will pay is £60,000 regardless of the number of bedrooms

**22.** Emergency Access – the cover is extended to loss or damage to the **buildings** or lawns and gardens. The most **your Insurer** will pay is £2,500 for damage to the **buildings** and £500 for damage to the lawns and gardens

**25.** Accidental Damage – loss or damage that is caused by insured events described in paragraphs 1-15 of the section is not covered (such damage would be covered under the appropriate paragraph subject to the exceptions and **excesses** applicable to that paragraph).

## Settling Claims

-If the **maximum claims limit** is not enough to rebuild the **buildings** in a new condition similar in size, form and style OR

-The repair or rebuilding is not carried out immediately OR

- The **buildings** were not in a good state of repair nor properly maintained

**your** claim may be reduced in direct proportion to the amount of underinsurance or **your** claim may not be paid and /or **your** policy cancelled

## Section Two – Contents

- The **maximum claims** limit is increased to £100,000
- The **excess** is reduced to £100 for all paragraphs shown except 13,17 and 31-33
- Insured Event 10 Theft or attempted theft. The most **your Insurer** will pay for each incident of loss or damage of jewellery and watches from the **home** is £20,000 unless stolen from a fixed locked safe
- The **excess** is increased to £350 under paragraph 13 Escape of water or oil and loss or damage caused by sinks and baths overflowing as a result of the taps being left on is not covered ( this can be claimed for under accidental damage paragraph 34 if this cover has been selected).

### Extra Benefits

**20.** Moving Home (previously titled Household Removal) **your contents** are covered against loss or damage provided by paragraphs 1 - 15 of this section in **your new home** for up to one week before **you** move in, even if **you** have not completed the purchase at this point.

**21.** Contents temporarily removed from the **Home**- cover now includes student's possessions up to £2,500 providing the student's permanent address is the **home** insured by this policy

**23.** Wedding Gifts – the **maximum claims limit** is increased to £7,500

**24.** Religious Festivals – the **maximum claims limit** is increased to £7,500

**28.** Reinstatement of Documents – the cover is extended to include all documents other than money

**30.** Money & Credit Cards – the most that will be paid is increased to £750

**31.** Personal & Occupiers Liability – liability arising from the ownership, custody, control or use of drones is not covered

**34.** Accidental Damage - loss or damage that is caused by insured events described in paragraphs 1-15 of the section is not covered (such damage would be covered under the appropriate paragraph subject to the exceptions and **excesses** applicable to that paragraph).

## Settling Claims

### The following paragraphs are added

- If at the time of loss or damage the **maximum claims limit** for **contents** and /or **high risk** items shown on **your schedule** is not adequate to replace all the **contents** and/or **high risk** items as new **your Insurer** may choose to reduce **your** claim in direct proportion to the amount of underinsurance or refuse to pay **your** claim and/or cancel the policy
- **Your Insurer** will settle claims for loss or damage to items which are beyond economic repair on the basis of cost as new ( except for clothing where an amount will be taken off for wear and tear) providing:
  - the **contents** have been maintained in good repair;
  - the **maximum claims limit** for **contents** is sufficient to cover the full value of the property.

### Maximum Claims Limit

- The total limit for **high risk** items is £30,000 and £10,000 for any one item, **pair or set**

## Section Three – All Risks

- The sum insured by this section is included within the **maximum claims limit** for **contents** and **high risk** items and is not in addition to it.
- The most that will be paid for loss from an unattended road vehicle is increased to £1,000 and this limit applies to Unspecified & Specified items
- Loss or damage of pedal cycles caused by theft of a pedal cycle £2,500 or over is not covered unless 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
- The most that will be paid for loss or damage to a pedal cycle is increased to £1,000 unless it is a specified item

### Settling Claims

- The most that will be paid for any one item, **set or pair** of unspecified high risk item(s) or unspecified personal belongings is increased to £3,000 except for pedal cycles which is increased to £1,000 unless it is a specified item.

## General Conditions

The following conditions are added;

### Non Disclosure and Misrepresentation

Information which **you** gave **KGM** before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing) must be complete and correct. **You** can ensure the information is correct by checking **your** statement of insurance, if any information is incorrect or **you** are unsure, contact **your** insurance adviser immediately.

If **you** have provided **KGM** with inaccurate information, which might have affected their decision to provide insurance cover, the level of premium, or the terms of this policy, before **you** took out the policy, or before renewal then **your insurer** or **KGM** may have the right to:

- apply terms to the policy by endorsement; and/or
- cancel the policy; and/or
- void the policy, which means the policy will be treated as if it had never existed; and/or
- charge **you** more for **your** policy or reduce the amount **you** are paid on a claim in the proportion that the premium **you** have paid bears to the premium **you** would have been charged; and/or
- repudiate any claims; and/or
- recover any payments from **you** made on previous claims; and/or
- retain the premium; and/or
- allow a pro-rata refund of the premium; and/or
- refund the premium in full.

### Contract Works

**You** may proceed with any buildings works or application of heat processes including restoration, redecoration, repair, maintenance or other similar work providing:

- the estimated value of the works are £25,000 or less, and/or
- no contract has been signed which, in any way, removes or limits **your** legal rights against a contractor or building firm.

Where the above provisos are not met **your Insurer** will not cover any loss or damage directly or indirectly caused by or resulting from the work or application of heat process unless **you** have provided **KGM** with full details of the work being undertaken and they have confirmed in writing that cover will be provided.



## Complaints Procedure

If **you** complaint refers to the handling of a claim **you** have submitted please contact:

Canopus Household Claims

Davies Group

PO Box 2801

Stoke on Trent

ST4 9DN

Tel: 0303 366 9000

For all other complaints please contact:

KGM Underwriting Services Limited

Household Dept

2, Birch Court

Blackpole East

Worcester

WR3 8SG

Should **you** remain dissatisfied, **you** may refer **your** complaint to Lloyds as detailed in **your** policy wording.

**The following Section is added and applies to all Policies**

## **Section Four: Home Emergency**

### **The aims of this Section**

The cover provided by this Section is for Property Emergency Assistance it complements the cover provided by the other sections of this policy.

This Section does not cover normal day-to-day property maintenance which you should carry out or pay for, such as items which tend to gradually wear out over a period of time, or need periodic attention. Examples of these include the descaling of central heating pipes or the replacement of tap and cistern washers.

What we undertake to do is provide rapid, expert help if you suffer an emergency in your property arising from an incident covered by this Section. We will arrange for one of our approved contractors on our nationwide list of authorised tradesmen to attend and take action to stabilise the situation and remove the emergency.

### **Insurance Terms and Conditions**

We will use the details that you have given us to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions, together with any applicable endorsements. You should read all of these carefully, to ensure this policy meets your individual requirements.

If you are unsure whether something is covered or excluded, please contact your insurance advisor.

This policy is underwritten by Great Lakes Insurance SE, a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. This insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. . The above details may be checked on the Financial Services Register at [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)

To ensure we are consistent in providing our customers with quality service, we may record your telephone call.

## Definitions

The following words or phrases have the same meaning wherever they appear under this section of the policy. These words are in **bold**.

**Approved Contractor:** A tradesman approved and authorised by **us** in advance to carry out repairs

**Emergency:** A sudden and unexpected event at **your property** which if not dealt with immediately will

- expose **you** or a third party to a risk to their health or
- make **your property** unsafe or insecure or
- will cause damage or further damage to **your property** and its contents or
- will leave **your property** without **mains services**

**Emergency Repair:** A temporary repair carried out by an **approved contractor** which is necessary to resolve the immediate **emergency** but which will need to be replaced by a **permanent repair**

**Geographical Limits:** Comprising of the mainland of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Mains Services:** Mains drainage to the boundaries of **your property**, water, electricity and gas within the **property**

**Period of Insurance:** The 12 month period starting from the commencement date shown on **your** insurance schedule.

**Permanent Repair:** A repair or other work necessary to put right the damage caused to **your property** by the **emergency**

**Period of Insurance:** The 12 month period starting from the commencement date shown on **your** Buildings insurance schedule.

**Property:** The house, bungalow or self-contained flat/maisonette, excluding any detached garages or outbuildings, at the address shown in **your** insurance schedule this excludes bed-sits or properties with multiple occupation/ residential or nursing homes

**We/Us/Our:** Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**Unoccupied:** Not been lived in by **you** or **your** family, or any other person with **your** permission

**You/Your:** The person named on the Policy Schedule and anyone else legally residing at **your property**.

## Insured Events

### What is Covered

- ▶ An event which **we** consider to be an **emergency to your property** by the following Causes:

- ▶ Bursting or sudden leakage of water pipes within **your property** or failure of **your** domestic hot water heating

- ▶ Failure of or damage to underground drains or sewers

- ▶ Failure of **your mains services** for which **you** are legally responsible

### What is not covered

- ▶ dripping taps
- ▶ burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- ▶ slow seepage from joints or gaskets which does not involve a sudden escape of water.
- ▶ leaking overflows
- ▶ the results of hard water scaling deposits
- ▶ breakage of any basin, bath, bidet or shower base

- ▶ blockage of soil or waste pipes from sinks, basins, bidets, baths or showers
- ▶ the results of hard water scaling deposits

- ▶ malfunctioning or blockage of cesspits or septic tanks and their associated pipe work
- ▶ loss or damage arising from the utility company interrupting or deliberately disconnecting the **mains services** or any equipment they are responsible for

### What is covered (continued)

- ▶ Complete failure of **your** central heating system involving a boiler or warm air unit

### ▶ What is not covered (continued)

- ▶ replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.
- ▶ any costs for work recommended as being undertaken following a service of **your** boiler or warm air unit
- ▶ any intermittent or reoccurring fault.
- ▶ any water pressure adjustments or failure caused through hard water scale or sludge.
- ▶ gas leaks from any pipes or appliances
- ▶ any re-lighting of the pilot light caused by failure to follow the manufacturer's re-lighting instructions.
- ▶ any boiler or system noise
- ▶ any radiator valves
- ▶ any airlocks in the central heating piping
- ▶ any costs relating to the repair or replacement of the central heating pump or wall or room thermostat
- ▶ the results of hard water scaling deposits
- ▶ which is over 10 years old and has an output more than 60kw per hour capacity

### What is covered (continued)

- ▶ Damage to, or mechanical failure of, the only accessible toilet or cistern in **your property** which results in complete loss of function.

- ▶ Removal of wasp nests, field or house mice or brown rats within **your property**

- ▶ Break-in or vandalism compromising the security of **your property**

- ▶ Missing or repositioned roof tiles
- ▶ Complete failure of Your central heating system involving a boiler or warm air unit

### What is not covered (continued)

- ▶ any claim where there is another working toilet within **your property**
- ▶ breakdown of, loss of or damage to Saniflow toilets
- ▶ cost of replacement ceramics or parts

- ▶ any infestations or pests in gardens, or outbuildings
- ▶ any damage caused by the pests or infestations or by their removal

- ▶ breakage of internal glass or doors
- ▶ vandalism caused by Your tenant or anyone staying at Your property with Your permission
- ▶ any loss not reported to the Police

- ▶ flat or Tarpaulin Roofs
- ▶ blocked or misaligned guttering

## How to Make A Claim - Section Four

When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately by telephone on:

01444 442 873

**We** will then advise **you** how to protect yourself and **your property**

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major Emergencies which may result in serious damage or danger to **you** or anyone else should immediately be reported to the Public Supply Authority, or in the case of difficulty, to the Public Emergency Services

SUSPECTED GAS LEAKS MUST ALWAYS BE REPORTED TO  
NATIONAL GAS EMERGENCY SERVICE ON 0800 111 999

## Settling Claims - Section Four

**We** will arrange for an **approved contractor** to assess the situation and carry out **emergency repairs** to **your property** to stabilise the situation and remove the **emergency** or restore the normal operation of the boiler or warm air unit

Where the cost of a **permanent repair** is similar to the cost of an **emergency repair** **we** may, at **our** sole discretion, authorise **our approved contractor** to undertake a **permanent repair** to **your property**

**We** will pay up to a maximum of £250 for any claim including VAT, call-out charges, labour, parts and materials

Whilst **we** will make every effort to make sure that **we** supply **you** with the full range of services in all **emergencies** covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard service.

**We** cannot be responsible for any inconvenience, loss or damage caused by delay in the manufacturers, or their suppliers or agents, supplying spare parts.

The maximum amount that **we** will pay during any **period of insurance** is £1250 including VAT.

## General Exclusions – Section Four

**You** are not covered for:

- 1 Any loss or damage arising from faults, damage or infestation that **you** were aware of at the time **you** entered into this contract
- 2 Any costs incurred when **you** have not notified **us** and received **our** prior agreement
- 3 Any loss or damage relating to repairs more specifically covered as part of any other insurance policy, guarantee or maintenance agreement
- 4 Damage incurred in gaining necessary access or the cost of effecting **permanent repairs** once the **emergency** has been resolved, including any redecoration or making good the fabric of the **property**
- 5 Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards
- 6 Any claim when the **property** has been left **unoccupied** for 30 consecutive days or more
- 7 Any claim where the **property** is used for any business purposes other than letting to a tenant under a single or joint tenancy agreement or as a holiday home.
- 7 Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains
- 8 Any loss or damage arising as a consequence of:
  - a) war, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion;
  - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances;
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- 9 Any loss, injury, damage or legal liability arising directly or indirectly from:
  - a) the failure of any computer or other electrical component to recognise correctly any date and its true calendar date
  - b) computer viruses
- 10 Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **our** part can be demonstrated. An example of this would be loss of wages as a result of an **emergency**.
- 11 Costs associated with any other property, home contents or communal/shared areas of **your property**.
- 12 Any loss, injury or damage arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.



- 13 Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our Approved Contractor** to ensure that the original fault has received a **permanent repair**.
- 14 Any claim where no fault is found.
- 15 Failure of any services where the problem is situated outside the boundary of the plot of land on which **your property** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.

## General Conditions – Section Four

- 1 **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
- 2 **You** must take all reasonable steps to protect **your property** and prevent loss and damage and to maintain **your property** in sound condition and good repair.
- 3 All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidelines and **you** should keep all service documentation in case it is needed when **you** make a claim
- 4 If a claim is fraudulent in any respect all benefit under this Policy will be forfeited
- 5 **We** will insure **you** under this policy only if **you** keep to the terms and conditions of this policy
- 6 **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this policy. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- 7 When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately. If for any reason **we** allow **you** to use **your** own appointed contractor, **you** should obtain an estimate for the work and contact **us** for authorisation to continue with the repair. **You** must then at **your** own expense supply **us** with a written statement and other supporting documentation that **we** may require to substantiate **your** claim as soon as is reasonably possible.
- 8 If there is any dispute about the Policy interpretation, or if **we** have accepted a claim but there is a disagreement over the amount **we** will pay, **we** offer **you** the option of resolving this by using the Arbitration procedure **we** have arranged. Please see the details shown under the Customer Satisfaction section. Using this Service will not affect **your** legal rights.
- 9 **You** and **we** are free to choose the Law applicable to this agreement but in the absence of agreement to the contrary the Law of England and Wales will apply
- 10 **You** must promptly pay **us** or the **approved contractor** for all work authorised by **you** which is not covered under this insurance policy
- 11 If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.

## Data Protection

**We** collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

**Your** information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

Under the terms of the Act **you** have the right to ask for a copy of any information **we** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form. Enquiries in relation to data held by Collinson Insurance Services Limited should be directed to the Customer Contact Centre Manager, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

### Financial Services Compensation Scheme (FSCS)

Collinson Insurance Services Limited and Great Lakes Insurance SE are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website

## Complaints Procedure – Section Four

**Our** Promise of Service: **We** aim to provide a first class service at all times. However, if **you** have a complaint **you** should contact **us** in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone **Us** on 01444 442 010 or email **us** at [complaints@intana-assist.com](mailto:complaints@intana-assist.com)

**We** will aim to provide **you** with a full response within four weeks of the date **we** receive **your** complaint and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision.

In any event, should **you** remain dissatisfied or fail to receive a final answer within eight weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

### Please note

If **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above Procedure before the FOS will consider **your** case.

If **you** do not refer **your** complaint within the six months, the Ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman is only able to intervene in respect of personal policyholders or micro-enterprise (i.e. with a turnover of less than £2,000,000 and less than 10 staff).

**Your** legal rights are not affected.

Underwritten by Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited.

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, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453.

Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.