



My Home Elite

Important Notice





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

This explains the changes that apply to your cover.

Definitions

Contents

- Pedal cycles include electrically powered pedal cycles
- **High risk** items – the limit in respect of any one item , **set or pair** is increased to £15,000

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.

Section One – Buildings

- The **excess** is increased to £350 under paragraph 13
- The most that will be paid for trace and access costs under paragraph 13- Escape of water or oil is increased to £12,500

Extra benefits

21. Metered Water or Oil - The most **your Insurer** will pay is increased to £5,000

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 £5,000 for damage to the **buildings** and £1,000 for damage to the lawns and gardens

30. 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 **sum insured** 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 under insurance OR
your claim may not be paid and /or **your** policy cancelled

Section Two – Contents

- 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 41 if this cover has been selected).

Extra Benefits

19. Metered Water or Oil - the most **your Insurer** will pay is increased to £5,000

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

29. Tenants Cover – the most **your Insurer** will pay is increased to £15,000

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 **sum insured** for **contents** and /or the limits for **high risk** items shown on **your schedule** are 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 **sum insured** for **contents** is sufficient to cover the full value of the property.

Sums Insured

- The most **your Insurer** will pay for **high risk** items in total is 35% of the **contents sum insured** and £15,000 in respect of any one item, **pair or set** unless otherwise stated by **endorsement**.

Section Three – All Risks

- 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

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 £5,000 except for pedal cycles which is £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 **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 **your Insurer** or **KGM** will treat the policy 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 conditions 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 **your** 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

WR8 8SG

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

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

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

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. 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.

Data Protection - Section 4

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, providing home emergency assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below)

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services

These activities may include:

- a. use of sensitive information about the health or vulnerability of **you** or others involved in **your** home emergency, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with home emergency assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your** property which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this insurance policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how we use **your** data (as set out in **our** website privacy notice - see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK

Email: HYPERLINK "mailto:dataprotectionenquiries@axa-assistance.co.uk"

dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

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

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