

UK & European Holiday Home Insurance

Insurance Product Information Document



Company: KGM Underwriting Services Limited

Insurer: Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited and administered by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited. Registered in England & Wales no. 01514453, in the United Kingdom. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference 204847

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within other documentation that you will receive either before or after you take out this insurance.

What is this type of insurance?

UK & European holiday home insurance protects you against loss or damage to your Buildings and/or Contents. It covers such things as fire, flood, storm, theft and subsidence.



What is insured?

Buildings which is the structure of the holiday home and its permanent fixtures and fittings.

Loss or damage caused by:

- ✓ Fire, lightning, subsidence, explosion, earthquake or aircraft, storm, flood, escape of water or weight of snow.
- ✓ Escape of oil and water and accidental damage to oil pipes, underground supply pipes & cables.
- ✓ Theft or attempted theft.
- ✓ Riots, civil commotion & malicious damage
- ✓ Subsidence, landslip, heave up to £2500 or up to £1000 in the UK
- ✓ Frost damage to fixed water tanks, apparatus & pipes
- ✓ Breakage or collapse of fixed radio & television aerials, fixed satellite dishes, solar panels and their fittings & masts.
- ✓ Breakage of fixed glass & sanitary fixtures

Contents which are your household goods and personal property within your holiday home. The fixtures & fittings of the buildings which are attached to your holiday home and garden furniture within the holiday home.

- ✓ Property in the open.
- ✓ Accidental damage to televisions, audio & video equipment including radios, DVD players, recorders, home computers and satellite decoders.
- ✓ Breakage of mirrors / fixed glass in furniture.
- ✓ Rent you have to pay & alternative
- ✓ Accommodation costs up to 10% of the buildings sums insured

- ✓ Accidents to Domestic Staff up to £5 million
- ✓ Liability to the Public up to £5 million



What is insured? Continued

Optional cover

- Accidental damage to buildings & contents
- Property owners liability on contents only cover
- Increased cover for power surge in Spain & Portugal



What is not insured?

- ✗ Loss or damage to domestic fixed fuel-oil tanks in the open, tennis courts, drives, swimming pools, irrigation systems, patios, terraces, walls, gates and fences by storm, flood or weight of snow.
- ✗ Loss or damage to motor vehicles or their accessories including outboard engines (other than garden machinery), caravans, trailers or watercraft or their accessories.
- ✗ Any injury sustained to your domestic staff in connection with any car in Canada or the USA and any injury after the total period of stay in either or both countries has exceeded 30 days in any one period of insurance.
- ✗ Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies. Any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- ✗ Existing and deliberate damage. Wear and tear and faulty workmanship.



Are there any restrictions on cover?

- ! Flood cover is not available in certain areas.
- ! If your property is unoccupied for 30 consecutive days or more an occupancy clause will apply
- ! If your holiday home is let there will be no cover for theft or attempted theft from your holiday home unless there has been violent and forcible entry. There will be no cover for the persons renting your home, accidental damage or breakage or malicious damage caused by the persons legally on the premises.
- ! Emergency travel costs up to a limit of £1250 for one return ticket for you and £750 for one return ticket for a member of your family.
- ! No Earthquake cover for Greece, Italy and Cyprus.
- ! No subsidence cover available for properties in France.
- ! Excess - the amount you are required to pay as the first part of each and every claim made. The excess amounts are shown in your policy schedule.



Where am I covered?

- ✓ At the holiday home you are insuring.



What are my obligations?

- You must take reasonable care to provide us with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your insurance adviser about any changes we may not pay a claim.
- You must tell your insurance adviser if you have an accident or injury so they can tell you what to do next if you need to make a claim.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance adviser



When does the cover start and end?

From the start date (shown in your policy schedule) for 12 months



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your insurance adviser. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.