

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

Sompo 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 (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 options 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.

Claim Phone Number

Making a claim: 0303 366 9000

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.

IF YOU EXCEED ANY LIMIT UNDER THIS INSURANCE THEN THIS POLICY IS NOT SUITABLE FOR YOUR REQUIREMENTS AND YOU SHOULD SPEAK TO YOUR INSURANCE ADVISOR.

Definitions: The meaning of the wordings in the policy

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

- portable entertainment equipment, video and photographic equipment;
- articles of gold or silver;
- any rare or unusual articles that are collectable;
- precious metals or stones;
- jewellery and watches;
- clocks;
- pictures, drawings, sculptures and paintings;
- pearls;
- guns; and
- 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, lavatory pans and cisterns.

Unoccupied

Not used or intended to be 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
1 Buildings

Accidental Damage

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

Section One	Section Limits
We will insure the building against loss or damage caused by : Fire, smoke; Earthquake; Explosion; Lightning; Aircraft or other flying object; 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.	Up to £1,000,000
Extra Benefits included with Buildings	Section limits
Loss of rent or costs for alternative accommodation	£40,000 One to two Bedrooms £55,000 Three Bedrooms £75,000 Four Bedrooms
Loss of rent or costs for alternative accommodation as a result of emergency evacuation	£10,000
Water charges payable following accidental damage to domestic water or heating system	£1,000
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 Buildings limit
Building fees and the cost of removing debris	£75,000
Accidental damage to underground cables, pipes and tanks.	Up to buildings limit
Trace & Access	£10,000
Metered water or oil	£2,500
Emergency access	£2,500
Replacing locks and keys	£1,000
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 buildings limit

The first £150 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 £250
- or as specified by endorsement.

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:

- water overflowing from **Sanitary Ware**.
- 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 buildings** and/or **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> <ul style="list-style-type: none"> fire, smoke; earthquake; explosion; lightning; aircraft or other flying object; riot or civil commotion; impact by vehicle or animal; <p>Breakage of aerials;</p> <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; and storm. 	<p>Up to £80,000</p>
Extra Benefits included with contents	
	Section limits
Household goods and personal belongings ;	Up to Contents limit
<p>High risk items including works of art, pictures and musical instruments. See Definitions section for High risk items definition.</p>	<p>Total limit for high risk items</p> <ul style="list-style-type: none"> £12,500 - One bedroom £15,000 - Two bedroom £20,000 - Three bedroom £25,000 - Four bedroom
High risk item single item limit	£5,000
Free-standing hot tubs, jacuzzis or spas	£5,000
Free-standing wind turbines and solar panels	£1,000
Business equipment	£5,000
Pedal cycles	£1,000 in total
Heating oil	£1,000
Guests' personal belongings	£500
Radio or television aerials, satellite receivers and masts fixed to or in the home	Up to contents limit
Accidental Breakage to glass tops, fixed glass in furniture, ceramic glass in cooker hobs and mirrors glass in cooker hobs and mirrors	Up to contents limit

Extra Benefits included with contents (continued)	Section limits
Temporary accommodation	£25,000
Temporary accommodation as result of emergency evacuation	£5,000
Accidental damage to television sets, video and audio equipment and computers	Up to contents limit
Metered water or oil	£2,500
Theft of contents in outbuildings	£5,000 in total
Theft of oil from tanks in the garden	£1,000
Contents temporarily removed from the home for up to 90 days in one period of insurance	£10,000
Contents in the garden	£2,500
Wedding Gifts	£5,000
Religious festivals and birthday or wedding anniversaries	£5,000
During December	£5,000
Replacing locks and keys	£1,000
Freezer contents	Unlimited
Fatal Injury Benefit	£10,000
Reinstatement of Documents	£500
Tenants' fixtures and fittings	£10,000
Money & Credit cards anywhere in the world	£500
Personal liability	£2,000,000
Accidents to domestic employees	£5,000,000
Unpaid damages	£100,000
Liability as a tenant	£5,000
Downloaded electronic information	£1,000
Accidental loss or damage of contents while moving home	Up to contents limit
Property left in an unattended vehicle	£750

Contents: significant or unusual exclusions or limitations

The first £150 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 £250
- or as specified by endorsement.

Contents does not include laminate and vinyl flooring

We will not pay any escape of water claim resulting from

- water overflowing from **Sanitary Ware**.
- the failure or lack of grout and/or sealant.

3 All Risks

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 60 days in any one **period of insurance**.

Section Three (optional cover)		Single Item Limits
Unspecified high risk items , clothing and personal belongings single item limit		£2,500 except pedal cycles where the limit is £750 per cycle
Specified items		As shown in the schedule

- Up to £750 for theft or attempted theft from an unattended motor vehicle 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.
- 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**)

Unoccupied restrictions: 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

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>Divisional Underwriter - UK Property Sompso Canopus Gallery 9 One Lime Street EC3M 7HA</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 Team Lloyd's One Lime Street London EC3M 7HA</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.

Cancellation

You may cancel the policy 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 policy, 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 the policy, **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.

Reasonable care

You must take all reasonable care to prevent bodily injury, loss, damage or accidents to **your home**, and maintain the **home** and **your contents** in a good state of repair. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

Telling us about a change

You must tell **us** immediately about any change in the information given to **us** which is relevant to this policy. If **you** do not, **your** policy may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway. For example **you** must tell **us** if:

you plan to make structural alterations (convert or extend) to the **buildings**;

you buy new furniture or other household goods and the maximum claims limit is exceeded for **contents** (please read how **we** settle claims under section two: Contents);

you change **your** address;

you plan to leave or make the **home** unfurnished or **unoccupied** (either temporarily or permanently);

you regularly leave the **home** unattended;

you change how the **home** is used (for example, start a business) or take in lodgers, tenants or paying guests;

you are in the process of being or have been declared bankrupt, have any outstanding County Court Judgements, or have received a police caution for or been convicted of or charged with an offence other than driving offences;

the **home** is used for **your** business, trade or profession;

the **home** is not in good condition;

We have the right to alter the premium, change any terms and conditions or cancel the policy when **you** tell **us** about a change.

Anti-fraud and credit checks

We may conduct anti-fraud and credit checks using various databases such as CIFAS, Cue and Hunter at any stage of **your period of insurance** to confirm that all information provided to **us** by **you** is correct.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:

checking details on applications for credit and credit related or other facilities;

managing credit and credit related accounts or facilities;

recovering debt;

checking details on proposals and claims for all types of insurance;

checking details of job applicants and employees;

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Data Protection Notice

It is a condition of this policy that **you** read and accept the terms of this Data Protection Notice.

You should show this notice to anyone covered by this policy.

We will process the details **you** have provided in line with the Data Protection Act 1998 and other laws which may apply. **Your** information may also be processed outside of the European area. In all instances **we** make sure that **your** information has enough protection. So that **we** can assess the terms of an insurance contract, or deal with any claims that may arise, **we** may need to share information which is classed as 'sensitive' under the Data Protection Act 1998. **We** may pass this information to other organisations that **we** have carefully chosen as well as other companies within **our** Group. **We** share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints.

If **you** have any questions, please contact
The Data Protection Officer,
Sompo Canopus,
Gallery 9,
One Lime Street,
London EC3M 7HA