

## KGM Home Frequently Asked Questions

Q. Client owns the property and their immediate family live there (parents/ siblings/ children) no tenancy agreement in place, is this acceptable to you?

A. Buildings and/or Contents is acceptable to us under normal terms and conditions, but the family members should be encouraged to obtain their own contents insurance. Cover is acceptable under My Home or My Home Elite

Q. The property has exposed beams (internal/ external) is this acceptable?

A. Providing the majority construction is standard and the beams are cosmetic this is acceptable subject to normal terms and conditions.

Q. Do you accept lodgers?

A. We can accept up to 3 lodgers providing the number of occupants within the home are proportionate to the amount of bedrooms. Cooking facilities should be communal, not within bedrooms. Cover can be provided under our My Home or My Home Elite schemes.

Q. The client carries out clerical work only from the home, is this acceptable?

A. Yes cover is acceptable subject to normal terms and conditions. Visitors to the home on rare occasions are also acceptable; please refer to KGM for further information. Both My Home and My Home Elite provide cover for Business Equipment; please refer to policy wording for definitions and policy limits.

Q. If the property has been underpinned is this acceptable to you?

A. Yes, providing the property was underpinned over 25 years ago, cover can be accepted subject to normal terms and conditions. If the property has been underpinned within the last 25 years, please refer to the KGM Household Underwriting Team.

Q. Do you accept flat roofs?

A. Please refer to the KGM Household Underwriting Team for further information.

Q. Does the customer need to provide an original valuation for a specified item?

A. In the event of a claim for specified items, the customer will need to provide a professional valuation (within the last 5 years), receipt or proof of purchase predating the loss as proof of value and ownership.

Q. How do clients make a claim or how do we get up to date claim information?

A. Please call Household Claims on 0303 366 9000

Q. How do we obtain duplicate policy documentation and order policy wordings?

A. Please send an email to [broker.services@kgmus.co.uk](mailto:broker.services@kgmus.co.uk) containing your order details, broker agency number and delivery address.

Q. How do we proceed with a manual quotation?

A. Please email a satisfactorily completed proposal form for the quoted scheme to [broker.services@kgmus.co.uk](mailto:broker.services@kgmus.co.uk) with the quote reference clearly noted. We are able to hold cover for 21 days should this be required.

Q. The client is having some building works completed, are you able to provide cover?

A. We are able to provide cover for properties subject to minor works, a Minor Works Questionnaire will need to be completed and sent to [broker.services@kgmus.co.uk](mailto:broker.services@kgmus.co.uk) If the customer is completing cosmetic work only (painting/decorating) and the property remains occupied, cover is acceptable subject to normal terms and conditions.

Q. The client has a wood burning stove within the home, is this acceptable?

A. Providing the home is built of standard construction this is acceptable subject to normal terms and conditions.

Q. The client has an annexe attached to the main dwelling, which is let to tenants, is this acceptable?

A. Yes, providing the client occupies the main dwelling and the number of tenants is proportionate to the number of bedrooms within the annexe, this is acceptable subject to normal terms and conditions. Theft or attempted theft and malicious acts or vandalism caused by tenants is not covered and we will not provide cover for the tenants belongings. The policy wording excludes extended accidental damage whilst the home is lent, let, sublet or shared.

Q. What is the standard excess under the new My Home product?

A. The standard compulsory excess is £100, unless Escape of Water, which is £350 and subsidence, which is £1,000 (subsidence excess relates to the buildings section)

Q. What are the pedal cycle limits under My Home and My Home Elite?

	Contents	Unspecified Personal Possessions
<b>My Home</b>	£1,000 in total	£1,000 per cycle
<b>My Home Elite</b>	£1,000 per cycle/£2,500 in total	£1,000 per cycle/£5,000 in total

For cycles above these limits, they will need to be specified under Section three: All Risks. Any cycle above £3,000 should be referred with details of security protections to [broker.services@kgmus.co.uk](mailto:broker.services@kgmus.co.uk)