

# Policy Summary Cover – UK & European Household

## Underwritten by Certain Underwriters at Lloyd's

Underwriters at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## Administered by Canopus Specialty Limited

who are authorised and regulated by the Financial Conduct Authority.



This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

### Type of Insurance and Cover

- This insurance provides cover for UK Holiday Home & European Household.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

**Duration:** This is an annually renewable policy. The period of insurance will be shown on your schedule.

Features and benefits included Automatically	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Buildings</b> – the home, fixtures and fittings attached to the home including fixed air conditioning units, solar panels, wind turbines, generators, tennis courts, drives, patios and terraces, walls, gates and fences, fixed fuel tanks, swimming pools and fixed irrigation systems you own or for which you are legally liable within the premises. Accidental damage cover is available on the structure</p> <p>Loss or damage caused by:-</p> <ul style="list-style-type: none"> <li>• fire, lightning, explosion, earthquake or aircraft</li> <li>• storm, flood, escape of water or weight of snow</li> <li>• escape of oil from fixed domestic oil-fired heating installations</li> <li>• escape of water from fixed water tanks, apparatus or pipes</li> <li>• accidental damage to oil pipes, underground supply pipes &amp; cables</li> <li>• theft or attempted theft</li> <li>• collision by any vehicle or animal</li> <li>• riots, strikes, violent disorder, civil commotion &amp; malicious damage</li> <li>• falling trees, lamp-posts or telegraph poles</li> <li>• frost damage to fixed water tanks, apparatus &amp; pipes</li> <li>• breakage or collapse of fixed radio &amp; television aerials, fixed satellite dishes, solar panels and their fittings &amp; masts</li> <li>• breakage of fixed glass &amp; sanitary fixtures</li> <li>• loss of rent</li> <li>• power surge</li> </ul>	<ul style="list-style-type: none"> <li>• Flood cover is not available at certain areas of the United Kingdom.</li> <li>• Subsidence, heave or landslip unless specified in the schedule with a £2500 excess for non-UK properties or £1000 excess for properties within the United Kingdom.</li> <li>• Earthquake for Greece, Italy and Cyprus unless specified in the schedule.</li> <li>• Loss or damage while the buildings are not furnished enough to be normally lived in.</li> <li>• Loss of rent due to you &amp; alternative accommodation costs up to 10% of the sum insured for Buildings.</li> <li>• For storm, flood or weight of snow 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 are excluded.</li> </ul> <ul style="list-style-type: none"> <li>• When the home is left unoccupied, an Unoccupancy Clause will apply (please see notes contained)</li> </ul> <ul style="list-style-type: none"> <li>• When the property is let, cover will not be given for theft or attempted theft from the home unless there has been violent and forcible entry or malicious damage caused by the persons legally on the premises.</li> </ul>	<p>Section One – Buildings &amp; Definitions.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p> <p>General Conditions applicable to the whole of this Insurance.</p> <p>Endorsements.</p>
<p><b>Contents</b> – household goods and personal property, within the home, which belong to you or which you are legally liable for, tenants fixtures &amp; fittings (but only for which you are legally liable) which are attached to the home, garden furniture within the boundary of the home. Accidental damage cover is available on the contents.</p> <p>Cover also includes:-</p> <ul style="list-style-type: none"> <li>• property in the open up to £1000</li> <li>• accidental damage to televisions, audio &amp; video equipment including radios, DVD players, video recorders, home computers and satellite decoders</li> <li>• breakage of mirrors / fixed glass in furniture</li> <li>• rent you have to pay &amp; alternative accommodation costs up to 10% of the sum insured following a claim</li> <li>• theft of contents from outbuildings up to £500 or 3% of the sum insured, whichever is the greater</li> <li>• Domestic freezer contents up to £500</li> <li>• Loss of metered water or oil up to £1000</li> <li>• Permanent residence also includes, college / university, guest effects &amp; wedding gifts.</li> </ul>	<ul style="list-style-type: none"> <li>• Flood cover is not available at certain areas of the United Kingdom.</li> <li>• Subsidence, heave or landslip unless specified in the schedule with a £2500 excess for non-UK properties or £1000 excess for properties within the United Kingdom.</li> <li>• Earthquake for Greece, Italy and Cyprus unless specified in the schedule.</li> <li>• Loss or damage while the buildings are not furnished enough to be normally lived in.</li> <li>• Motor vehicles or their accessories including outboard engines (other than garden machinery), caravans, trailers or watercraft or their accessories.</li> <li>• Any living creature.</li> <li>• Any part of the buildings.</li> <li>• Any property held or used for business purposes.</li> <li>• Any property insured under any other insurance.</li> </ul> <ul style="list-style-type: none"> <li>• When the home is left unoccupied, an Unoccupancy Clause will apply (please see notes contained)</li> </ul> <ul style="list-style-type: none"> <li>• When the property is let cover will not be given for theft or attempted theft from the home unless there has been violent and forcible entry, the property of the persons renting the home, accidental damage or breakage or malicious damage caused by persons legally on the premises.</li> </ul>	<p>Section Two – Contents &amp; Definitions.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p> <p>General Conditions applicable to the whole of this Insurance.</p> <p>Endorsements.</p>

<p><b>Accidents to Domestic Staff</b> – this covers amounts you become legally liable to pay for bodily injury by accident to your domestic staff employed by you at the home up to £2,000,000</p>	<ul style="list-style-type: none"> <li>Any injury sustained 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.</li> <li>Any car elsewhere which is being used for racing, pacemaking or speedtesting.</li> <li>Any injury or illness caused directly or indirectly by the transmission of any communicable disease or condition.</li> <li>Cover only applies if the schedule shows that Section Two Contents is also included.</li> </ul>	<p>Section Three – Accidents to Domestic Staff.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p>
<p><b>Liability to the Public</b> - indemnity in respect of damage to property and bodily injury to third parties up to £5,000,000</p> <ul style="list-style-type: none"> <li>If buildings only are covered legal liability as owner only applies</li> <li>If contents only are covered legal liability as occupier only applies</li> <li>If both are covered legal liability as owner and occupier applies</li> <li>Legal liability arising out of letting the premises is included</li> <li>When the property is your permanent home personal legal liability is given worldwide.</li> </ul>	<ul style="list-style-type: none"> <li>Any liability arising out of the ownership, possession, or operation of any mechanically propelled or horsedrawn vehicle other than a domestic gardening implement.</li> <li>Any liability arising out of the ownership, possession, or operation of any aircraft or watercraft.</li> <li>Any liability arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dog Act 1991.</li> </ul>	<p>Section Four – Legal Liability to the Public.</p>
<p><b>Emergency Travel</b> - if the property insured under Section One is sufficiently damaged to necessitate a claim of over £1500.</p>	<ul style="list-style-type: none"> <li>Travel costs up to a limit of £300 for the insured and 50% for a member of the insured's family not exceeding £150.</li> <li>Cover only applies if the home is a holiday home and the schedule shows that Section One Buildings is also included.</li> </ul>	<p>Section Six – Emergency Travel Cover.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p>
<b>Optional Cover</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy section Information can be found in</b>
<p><b>Valuables and Personal Possessions</b> – including jewellery, furs, gold, silver, gold &amp; silver plated articles, works of art, paintings &amp; sculptures, clothing, baggage &amp; other similar items normally carried about the person &amp; all of which belong to you.</p> <p>Cover for against physical loss or damage anywhere in the world.</p> <p><b>Only available for property that is a permanent residence.</b></p>	<ul style="list-style-type: none"> <li><b>Only available for property that is a permanent residence.</b></li> <li>Money &amp; credit cards.</li> <li>Pedal cycles or golf buggies (unless otherwise stated in the schedule).</li> <li>Sports equipment, (unless otherwise stated in the schedule), contact lenses, corneal lenses &amp; mobile telephones.</li> <li>Any item exceeding £1500 unless specified in the schedule.</li> <li>Breakage of sports equipment whilst in use.</li> <li>Theft or disappearance of jewellery from baggage unless carried by hand under the personal supervision of the assured.</li> <li>Computer equipment unless specified.</li> <li>Any amount over £2000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.</li> <li>Any amount over £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised person.</li> </ul>	<p>Section Five – Valuables and Personal Effects &amp; Definitions.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p>
<p><b>Money and Credit Card Cover</b> – including current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, travellers' cheques, credit cards, charge cards, debit cards, bankers cards and cash dispenser cards all held for private or domestic purposes.</p> <p>Theft or accidental loss within the world.</p> <p><b>Only available for property that is a permanent residence.</b></p>	<ul style="list-style-type: none"> <li><b>Only available for property that is a permanent residence.</b></li> <li>Any amount exceeding £1500 in any one period of insurance.</li> <li>Losses not reported to the Police and in the case of credit cards, to the issuing Company, within 24 hours of discovery.</li> </ul>	<p>Section Seven – Money and Credit Card Cover &amp; Definitions.</p> <p>The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i></p>

## General Exclusions

- The standard policy excess excludes the first £75. Any specific excesses that may be applied will be advised to you.
- 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.
- Terrorism.
- Diminution in value.
- Wear and tear and faulty workmanship.
- Electronic data.
- Biological and chemical contamination.
- The Contracts (Rights of Third Parties) Act 1999 Clarification Clause.
- Indirect loss or damage.

## Your Right to Cancel

You are free to cancel this policy at anytime by contacting your insurance broker who you arranged this insurance with.

If, within 14 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by contacting your insurance broker who you arranged this insurance with. We will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

You are not obliged to provide us with any reason for cancelling this policy within 14 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

### Cancellation Charges

**For clients that have been insured under the policy for less than one year:**

Up to 1 month	20% charge
Up to 3 months	40% charge
Up to 6 months	60% charge
Up to 8 months	80% charge

After 8 months no refund due at all

After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you. A full copy of our Cancellation Notice can be found in the policy wording.

## Claim Notification

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact The Administrator's Claims Department. Telephone: 0844 856 2043. At the time of making a claim, you will be asked:-

- The policy number stated on your schedule.
- A brief description of the circumstances surrounding your loss or damage.
- The name of the insurance brokers who sold you this insurance.

## Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy you should, in the first instance, contact either your insurance broker who you arranged this insurance with or;

### **Scheme Administrators**

**Canopus UK Specialty Limited**

**1<sup>st</sup> Floor, 1 Kings Court Business Park, Charles Hastings Way, Worcester, WR5 1JR**

**Tel: 0333 777 30 39 Fax: 0845 408 5926**

**Email: [contactus@canopus.com](mailto:contactus@canopus.com)**

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Policyholder & Market Assistance at Lloyd's. Their address is:

### **Policyholder & Market Assistance**

**Lloyd's Market Services, G6/86 One Lime Street, London EC3M 7HA**

**Tel: 020 7327 5693 Fax: 020 7327 5225**

**Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)**

Complaints that cannot be resolved by Policyholder & Market Assistance may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect your right to take legal action.

## Financial Services Compensation Scheme (FSCS)

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tele.0800 678 1100 or 020 7741 4100 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

## Law Applicable to Contract

The parties are free to choose the law applicable to this Insurance Contract. Unless you and we have agreed to the contrary this insurance shall be subject to English Law