

# Key features of your policy - Gold

## ABOUT THIS DOCUMENT

This document will outline specific cover features and benefit. 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, 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).

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited who are 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 cover to suit your needs. Your Insurance Advisor will provide you with details of the cover you have chosen and will confirm the sums insured and 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.

## **Cover-specific features and benefits**

### **Buildings - Section one**

Buildings with or without accidental damage (which may be optional).

Up to 20% of the buildings sum insured for loss of rent or costs for alternative accommodation.

Up to £2 million liability cover as the owner of your present and previous homes (up to 7 years after you sold it).

### **Contents - Section two**

Contents with or without accidental damage (which may be optional)

In the home:

Up to £500 for money.

Up to £1,000 for stamp, coin or other collections.

Up to 35% of the contents sum insured for valuables, pictures, works of art and curios in total for such items

Up to £500 for guests' clothing and personal belongings.

Up to £7,500 for any one Plasma, Liquid Crystal Display or Digital Light Projection, Front Projection or CRT Front-Projection television, free-standing hot tub, free-standing jacuzzi or free-standing spa.

Up to £7,500 for business equipment belonging to you.

Up to £3,500 for theft or attempted theft from any garage or outbuilding.

Up to 20% of the contents sum insured for loss of rent, alternative accommodation or rent you pay.

Up to £1,000 for water charges payable following accidental damage to domestic water or heating system.

Up to 20% of the contents sum insured for contents temporarily removed from the home whilst in alternative accommodation as a result of an insured event, except for theft or attempted theft from any garage or outbuilding when the limit is £3,500.

### **Other contents:**

Up to £1,000 for contents outside but within the boundaries of your home.

Wedding gifts - contents sum insured increased by 10% for 14 days before and 14 days after a family wedding.

Christmas gifts - contents sum insured increased by 10% for the month of December.

Birthday and wedding anniversary gifts - contents sum insured increased by 10% for 7 days before and 7 days after a family birthday or wedding anniversary.

Up to £500 for replacement locks and keys following loss or theft.

Up to £1,000 for domestic oil leaks caused by an insured event.

Up to £500 for spoilage of fridge and freezer contents caused by failure of the unit or accidental failure of the electricity or gas supply.

Up to £10,000 compensation for death in the home caused by specified insured events but only for persons aged 16 or over..

Up to £500 for replacing the deeds of your home and documents which are lost or damaged as a result of an insured event.

Up to £1,000 for loss or damage caused by specified insured events to trees, shrubs, plants and lawns and up to £250 for any one tree, shrub or plant.

Up to £5,000 for moving and conveyancing costs, estate agents' fees and removal expenses incurred as a direct result of certain violent crimes committed against you in your home by a non-family member (against whom criminal charges have been brought).

Up to £2,000 for contents which have been temporarily moved to a building where a member of your family is in full-time education in the United Kingdom.

Up to £2,500 for accidental damage (if insured) to china, glass, pottery, porcelain or other brittle substances.

Up to £2 million for personal liability and liability as occupier of your home.

Up to £10,000 for your liability as a tenant.

Up to £5 million for liability for accidents to domestic employees for any one event (plus any agreed costs and expenses).

Up to £3,000 for new purchases, as long as you tell us within 21 days of purchase.

Up to £100,000 for unpaid damages awarded to you.

### Personal items - Section three (optional cover)

Up to £1,500 per item of unspecified valuables, clothing and personal belongings.

### Money and credit cards - Section four (optional cover)

Loss or damage to specified money anywhere in the world.

Loss due to your credit cards being used anywhere in the world without your permission.

Loss of specified travel season tickets.

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

#### Buildings - Section one

The first £75 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

The first £250 of every claim as a result 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.

#### Contents - Section two

The first £75 of every claim (or as specified by endorsement).

The first £250 of every claim as a result 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.

#### Personal items - Section three

The first £75 of every claim (or as specified by endorsement).

#### Money and credit cards - Section four

The first £75 of every claim (or as specified by endorsement).

Any loss not reported within 24 hours of discovery.

More than one excess may apply to a claim, but details of all excesses will be shown in your insurance document (or in your schedule.)

### 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 <b>you</b> are not happy with the way the matter is dealt with, please write to:</p> <p>Divisional Underwriter - UK Property Sompo Canopus Gallery 9 One Lime Street EC3M 7HA</p> <p>Please include <b>your</b> policy number, which is shown on the <b>schedule</b>.</p>	<p>If <b>you</b> are still not satisfied with the way a complaint has been dealt with, <b>you</b> may ask the Complaints Team at Lloyd's to review <b>your</b> case.</p> <p>The address is: <b>Complaints Team</b> 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 <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a> and are also available from the above address.</p>	<p>Having followed this procedure <b>your</b> complaint can be referred to the Financial Ombudsman Service (FOS)</p> <p>The address is: <b>The Financial Ombudsman Service</b> 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 insurance at any time by sending **us** written notice.

The charges that will apply are detailed in the General conditions section of the insurance document.

## Your right to change **your** mind:

**You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

## 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](http://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.