

keyfacts[®]

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURERS

HOUSEHOLD INSURANCE

Canopius - LLOYD's Syndicates 4444 and 958 are managed by Canopius Managing Agents Limited registered number 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Registered Office Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England and Wales. Reference Number 204847.

LEGAL EXPENSES INSURANCE

DAS Legal Expenses Insurance Company Limited provide the Legal Expenses insurance of this product. DAS are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA). Their registration number is: 103274.

TYPE OF INSURANCE AND COVER

You can choose from Buildings and Contents insurance and may add further options to suit your needs. Your intermediary will provide you with details of the cover you have chosen and will confirm the sums insured that you have requested at the time of quotation.

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 (£7,500 for free-standing hot tubs, jacuzzis and spas).
- * 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 £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 £1,000 for domestic oil leaks caused by 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).

Other contents (continued):

- * 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 £100,000 for unpaid damages awarded to you.
- * Up to £3,000 for new purchases, as long as you tell us within 21 days of purchase.

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.

Legal expenses

Up to £50,000 for legal costs and expenses in connection with the following:

- * Employment Disputes
- * Contract Disputes
- * Bodily Injury
- * Clinical Negligence
- * Property Protection
- * Tax Protection
- * Jury Service and Court Attendance
- * Legal Defence
- * Identity Theft

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.

Legal expenses

- * Employment Disputes: Excludes disciplinary hearing or internal grievance procedures
- * Contract Disputes: The insured person must enter into the contract during the period of the insurance. The amount in dispute must be more than £100. Building work or design where the contract value exceeds £5,000. Disputes arising from a loan, mortgage, pension or investment.
- * Clinical Negligence: Alleged failure to correctly diagnose the condition.
- * Property Protection: Damage must exceed £100. The first £250 of any claims for nuisance or trespass.
- * Tax Protection: Investigations where the insured person is self employed, a sole trader or business partnership.
- * Legal Defence: Parking or obstruction offences. Driving without valid motor insurance. Payment of court orders.
- * Identity Theft: Fraud committed by another insured person under this policy. Losses arising from an insured person's business activities. The insured person must take reasonable action to prevent the misuse of their identity and must notify banks and building societies as soon as they become aware of an incident.

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.

PERIOD OF INSURANCE

The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice.

Your right to change your mind:

You may cancel the insurance without charge and 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.