

Key features of your policy – Evolution

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 insurance document.

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 that **you** have requested at the time of quotation.

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.

How to claim

If a claim or possible claim occurs **you** must report it to **us** as soon as possible. Please phone **our** 24-hour helpline on **0330 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 £1,000 for water charges payable following accidental damage to domestic water or heating system.

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

Up to £5,000 for carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines and tumble dryers which are in a **private residence** rented by a **tenant or tenants** under a tenancy agreement for at least six months.

Contents - Section two

1. Contents with or without **accidental damage** (which may be optional) which are in a **home** which is owned and permanently lived in by **you** and **your family** only, or in a **private residence** which **you** are renting under a tenancy agreement for at least six months:

In the **home** or **private residence**:

up to £250 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 these items (but not more than £1,500 for any one item, pair or set).

up to £500 for guests' clothing and **personal belongings**.

up to £5,000 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 £5,000 for business equipment belonging to **you**.

up to £2,500 for theft or attempted theft from any garage or outbuilding (£5,000 for free-standing hot tubs, jacuzzis or spas).

up to 15% of the Contents sum insured for loss of rent, alternative accommodation or rent **you** pay.

up to £750 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** or **private residence**, except for theft or attempted theft from any garage or outbuilding when the limit is £2,500.

Other contents:

up to £500 for **contents** outside but within the boundaries of **your home** (£5,000 for free-standing hot tubs, jacuzzis and spas).

Wedding gifts – the Contents sum insured is increased by 10% for 14 days before and 14 days after a **family** wedding.

Christmas gifts – the Contents sum insured is increased by 10% for the month of December.

Birthday and wedding anniversary gifts – the Contents sum insured is increased by 10% for 7 days before and 7 days after a **family** birthday or wedding anniversary.

up to £250 for replacement locks and keys following loss or theft.

up to £100 for spoilage of fridge and freezer contents caused by failure of the unit or accidental failure of the electricity or gas supply.

up to £5,000 compensation for death in the **home** or **private residence** caused by specified insured events but only for persons aged 16 or over.

Accidental damage to **contents** (optional benefit)

Up to £1,000 for china, glass, pottery, porcelain or other brittle substances.

Up to £2 million for Personal liability and liability as occupier of **your home or private residence**.

Up to 10% of the contents sum insured 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**.

2. Contents which belong to **you** or for which **you** are legally responsible which are in a **private residence** being lived in by a **tenant or tenants** who are in full- or part-time employment, self-employed, retired or unemployed because of a disability:

In the **private residence**:

up to the amount shown on **your** schedule for household furniture.

Personal items - Section three (optional cover). Only covered if shown on your schedule.

Up to £1,000 per item of unspecified valuables, clothing and personal belongings.

Up to £500 per item of unspecified sports and camping equipment.

Up to £750 in total for theft or attempted theft from an unattended motor vehicle of unspecified valuables, clothing, personal belongings, sports and camping equipment and specified pedal cycles 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.

Money and credit cards - Section four (optional cover). Only covered if shown on your schedule.

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

For a **home** which is owned and permanently lived in by **you** and **your family** only or in a **private residence** which **you** are renting under a tenancy agreement for at least six months:

We will not pay the first £50 of every claim other than claims for accidental damage where the excess will be £75 and subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

For a **private residence** rented by a **tenant or tenants** who are in full- or part-time employment, self-employed, retired or unemployed because of a disability, under a tenancy agreement for at least six months:

We will not pay the first £100 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

For a **private residence** rented by a **tenant or tenants** who are in full- or part-time education at a university, college or teaching establishment, under a tenancy agreement for at least six months:

We will not pay the first £125 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement). For:

(a) a **home** owned and used by **you** and **your family** as a holiday **home**, second residence or weekend **home** or let commercially as a holiday **home**; or

(b) a **private residence** rented by a **tenant or tenants** who live in the **private residence** as accommodation arranged by a government department or local council, as long as the tenancy agreement is between **your tenant or tenants** and **you**, or **your** appointed letting agent:

We will not pay the first £150 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

For a **home** which has been left without an **occupant** for more than 30 days in a row, **we** will not pay the first £250 of every claim other than claims for subsidence, heave or landslip where the excess will be £1,000 (or as specified by endorsement).

Contents - Section two

For a **home** which is owned and permanently lived in by **you** and **your family** only or in a **private residence** which **you** are renting under a tenancy agreement for at least six months:

We will not pay the first £50 of every claim other than claims for accidental damage where the excess will be £75 (or as specified by endorsement).

For a **private residence** rented by a **tenant or tenants** who are in full- or part-time employment, self-employed, retired or unemployed because of a disability, under a tenancy agreement for at least six months:

We will not pay the first £100 of every claim.

For a **home** owned and used by **you** and **your family** as a holiday **home**, second residence or weekend **home** or let commercially as a holiday **home**, **we** will not pay the first £150 of every claim.

Personal items - Section three

The first £50 of every claim (or as specified by endorsement).

Money and credit cards - Section four

The first £50 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 you are not happy with the way the matter is dealt with, please write to:</p> <p>Divisional Underwriter - UK Property Sompocanopius Gallery 9 One Lime Street EC3M 7HA</p> <p>Please include your policy number, which is shown on the schedule.</p>	<p>If you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case.</p> <p>The address is: Complaints Team Lloyd's Market Services One Lime Street London EC3M 7HA</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** or **private residence**, and maintain the **home** or **private residence** 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** or **private residence** unfurnished or **unoccupied** (either temporarily or permanently);
you regularly leave the **home** or **private residence** unattended;
you change how the **home** or **private residence** 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** or **private residence** is used for **your** business, trade or profession;
the **home** or **private residence** 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.