



Name of Insurers

Lloyd's Syndicate 2001 (managed by Amlin Underwriting Limited) as shown in your schedule.

Household Insurance - Policy Summary

The information provided in this summary is key information you should read. This summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

Buildings

See Section One of the Markham Private Clients Home Insurance wording

What is covered as standard

Significant or unusual exclusions or limitations

Loss or damage to the home, decorations, tenants improvements, fixtures, fittings, permanently installed lighting, swimming pools, tennis courts, driveways, footpaths, patios, terraces, walls, gates, fences, hedges, fixed fuel tanks, underground service pipes and cables, sewers, drains, septic tanks, professionally and permanently installed hot tubs and wind turbines

Costs you have to pay to restore your garden following loss or damage by fire, lightning, explosion, aircraft, earthquake, theft or malicious damage

**£2,500 any plant, shrub or tree
Up to 10% of the buildings sum insured during the period of insurance**

Loss of rent due to you or the cost of alternative accommodation while the home is being repaired following an insured event

More than 60 months

Costs you have to pay for finding the source of oil or water leaks within the home which has escaped from any fixed tanks, apparatus pipes or any fixed domestic heating installation

£50,000 in total during the period of insurance

Increased metered water charges you have to pay for escape of water following an insured event

£50,000 in total during the period of insurance

Loss or damage to new fixtures and fittings, fitted furniture and fitted appliances within the home which are waiting to be installed

**25% of the sum insured. There is no cover for loss or damage while installing the fixtures and fittings
There is no cover for property left in the open**

Costs of upgrading your alarm and security systems following a physical criminal assault on you at the home
In addition we will also pay up to £2,500 for professional private counselling fees following a physical criminal assault on you at the premises

**£15,000 in any one period of insurance
There is no cover following any domestic disputes.**

Costs towards essential alterations to the home following an identifiable permanent physical injury to you caused by a sudden and unexpected accident happening within the home

**£25,000 in any one period of insurance
There is no cover for any costs unless you obtain our agreement first**

In the event the buildings of your home are damaged beyond economical repair, and permission to rebuild is refused by your local authority, we will agree to pay up to 125% of the rebuilding cost of your home to help you purchase a similar property in the same area, subject to the sum insured shown in your schedule corresponding to a professional valuation, that we have approved which is less than five years old

Contents

See Section Two of the Markham Private Clients Home Insurance wording

What is covered as standard

Significant or unusual exclusions or limitations

Loss or damage to household goods and personal possessions, while at the home and, as long as these are not already insured, while they are temporarily away from the home anywhere in the world. Contents also includes: tenants' fixtures and fittings, wine, guns and radio and television aerials, satellite dishes, their fittings and masts which are attached to the home	
Garden furniture, garden machinery, permanently fixed statues, ornaments etc. kept in the open but within the premises	£25,000 in total
Money	£7,500 in total
Unauthorised use of credit cards following loss or theft	£35,000 in total
Deeds, registered bonds and other personal documents	£10,000 in total
Collections of stamps or coins	£5,000 in total
Gold and silver	£10,000 in total
Valuables	£10,000 in total
Domestic fuel in fixed tanks	£10,000 in total
Pedal cycles	Up to sum insured
Computer software (including the cost of restoring computer files)	£7,500 during the period of insurance
Replacement lock following theft or loss of keys	
Rent you have to pay for living in other accommodation if the buildings cannot be lived in following loss or damage	More than 60 months
Cost of using alternative accommodation if the buildings cannot be lived in following loss or damage	More than 60 months
Up to 25% of the contents sum insured for new items you have bought but which you have not told us about yet	After 60 days of buying the item if you have not told us about doing so
Wedding, anniversary, birthday, religious or other celebration gifts bought by you but not yet given (or which have been bought for you)	£25,000 during the period of insurance
Increased metered water charges you have to pay after water escapes, which gives rise to a claim	£50,000 during the period of insurance
Personal property of guests up to £5,000 for each person and personal property of domestic staff (who do not live at the property) up to £2,500 for each person	£750 for any one item There is no cover for losses which happen away from the premises
Loss or damage to marquees and associated equipment, which are being temporarily loaned to you and for which you are responsible, while at the premises	£30,000 during the period of insurance
Increased costs of carrying on your home office business following insured loss or damage of your home	£25,000 There is no cover if loss or damage is as a result of terrorism
Loss or damage to the belongings of your parents or grand parents who are living in a residential nursing or care home	£7,500 during the period of insurance £1,000 for valuables There is no cover for money and credit cards

Liabilities

See Sections Three & Four of the Markham Private Clients Home Insurance wording

What is covered as standard

Accidents to domestic staff

Third party bodily injury or property damage

Significant or unusual exclusions or limitations

£10 million for any one accident or series of accidents arising out of any one event

£10 million for any one accident or series of accidents arising out of any one event.
No cover for motorised vehicles other than quad bikes, golf buggies, domestic gardening equipment, motorised vehicles or mobility and motor cycles under 51cc (and provided they are not being used on any public road where statutory insurance applies) where a limit of £5 million applies.

Valuables, antiques and works of art, gold and silver

See Section Five of the Markham Private Clients Home Insurance wording

What is covered as standard

Loss or damage to valuables, antiques and works of art, gold and silver listed in the schedule in the home and while they are temporarily away from the home anywhere in the world

Cover for new items you have bought but which you have not told us about

We will automatically increase the insured value of any item listed in the specification for works of art by up to 200% if the artist dies during the period of insurance. We will only do this for the 6 months immediately following the death of that artist and provided that you can produce an independent professional valuation or a purchase receipt which is not more than 3 years old at the time of loss or damage

If during the period of insurance, someone claims that any item listed in the specification for antiques or works of art is not rightfully yours and you are legally obliged to return the item to its rightful owner because it is proved that you do not have good title to it, we will pay you the amount you paid for it or the value shown in the specification if it is less

For insured valuables kept in your bank, we agree to cover these for loss or damage whilst temporarily removed from your bank or safe deposit for up to 30 days in any one period of insurance without our prior agreement.

Significant or unusual exclusions or limitations

£15,000 in respect of any one item of valuables or gold and silver or £30,000 in respect of antiques and works of art unless otherwise stated in the schedule

25% of the sum insured under each section for valuables, antiques and works of art, gold and silver
There is no cover after 60 days of purchase if you have not told us about buying the item

£100,000 in total during any period of insurance

£100,000 in total during any period of insurance
There is no cover unless you prove that you made enquiries about where the item came from before you bought it

£50,000 limit
No cover unless
- you have a professionally installed safe at the home; or
- items are worn, in your custody and control or in the same room as you, at the time that loss or damage takes place.

**Legal Expenses
(professional fees)**

See Section Six of the Markham Private Clients Home Insurance wording

**What is covered as standard
Professional fees as a result of the following.**

**Significant or unusual exclusions or
limitations**

Your death or personal injury caused by a specific and unforeseen event	Stress, psychological or emotional injury Any claim involving a motor vehicle
Disputes arising out of consumer contracts entered into by you for the purposes of buying, selling or hiring goods or services.	Any works undertaken by or under order of government or local authority Amounts in dispute under £250
Disputes arising out of your property at the home.	Disputes with your landlord or disputes where you are a landlord.
Your contract of employment.	Any allegation of less favourable treatment between men and women in respect of terms and conditions of employment
Representing you at an employment tribunal in respect of an action brought by a domestic employee of yours.	
Your prosecution in a criminal court or in a civil court arising from your employment.	Professional fees where you are entitled to a grant of legal aid or funding from another body Prosecutions involving dishonesty or deliberate violence or driving whilst under influence of drink or drugs.
Your prosecution arising from a motoring offence.	Any claim where prosecution is for driving whilst under the influence of alcohol or non-prescription drugs or without insurance
An examination into your personal tax affairs by HM Revenue & Customs.	Investigation by special compliance officer
An appeal against your local education authority arising out of failure to conform to its admission policy.	Where your child is under 5 years old or has been suspended or expelled from another school.
A probate dispute.	If a valid will has not been made, concluded or cannot be traced
A motor insurance database dispute.	
You becoming the victim of identity fraud.	Identity theft connected with your business profession or occupation £50,000
The fraudulent use of the identity of your motor car or motor cycle.	
Eviction of squatters from your property	£25,000

Unless a limit is specifically referred to above, we will pay up to £250,000 any one claim.

Helplines

See Section Seven of the Markham Private Clients Home Insurance wording

This section provides a 24 hour telephone helpline to assist you with the following.

- Domestic emergencies (such as a fire or flood at your home).
- Medical information and counselling.
- Legal and tax advice.

The assistance and advice offered by the helpline is free, but you will be responsible for the fees and charges incurred from any service that they have referred you to. However, it may be possible to claim for the cost of using a referral involving a domestic emergency if it is caused by an event insured by the policy.

Home Emergency

See Section Eight of the Markham Private Clients Home Insurance wording

If you suffer unexpected damage to your roof, plumbing and drainage or main heating system, domestic power supply, toilet unit, external doors, windows or locks or loss of keys, you may require urgent assistance to carry out repairs, make your home safe or secure, to prevent further damage or to gain access. Home emergency provides a helpline service that will arrange for a reputable contractor to carry out emergency work. In addition, you will be covered for the following costs.

- The contractor's call out charge.
- Up to two hours labour charge.
- Up to £500 (including VAT) for parts and materials.

The maximum payable under home emergency is £1,500 (including VAT) any one incident. However, if this limit is not adequate, you may be able to claim under the buildings section of this policy if the damage arises from an insured event.

Due to the nature of the service it is only available to homes on the mainland of Great Britain, the Isle of Wight and Northern Ireland.

Annual Travel

See Section Nine of the Markham Private Clients Home Insurance wording

You have the option to include annual travel insurance for you and members of your family residing with you. Cover applies for journeys for social, domestic and pleasure purposes only both abroad for up to 90 days and within the United Kingdom (with a pre booked flight or at least a two nights' stay in paid accommodation).

Cover is not available for

- anyone under 16 years of age not accompanied by an adult or on an organized school trip.
- anyone aged 71 or over at the start of the period of cover.
- any claim occurring in a country that is being visited against the advice of the Foreign and Commonwealth Office.

Specific cover restrictions apply in respect of people

- with pre-existing health condition;
- suffering or recovering from a serious injury or illness; or
- who have been advised not to travel for medical reasons.

Persons for whom these restrictions may apply should ask for a copy of the policy wording.

Cover is not available when undertaking hazardous activities - including such activities as ski jumping, ice hockey, bobsledding, off-piste skiing, scuba diving, (unaccompanied, involving visits to wrecks or caves or below 30 metres), potholing, hang-gliding, parachuting, sky-diving, parasailing, land yachting, mountaineering or rock-climbing, armed forces activities or flying as a pilot. This list is not exhaustive and you should request a copy of the policy wording for full details if you are undertaking similar activities.

What is covered as standard

Significant or unusual exclusions or limitations

Medical, emergency travel, repatriation and associated expenses.	the first £100 of each claim. £10,000,000.
Cancellation, curtailment, missed travel arrangements and travel delay.	the first £100 of each claim. £25,000
Temporary loss of baggage.	£500
Travel documents.	£1,000
Hi-jack and kidnap up to £100 per day up to 30 days.	£100 per day up to 30 days
Personal accident.	£100,000 (£10,000 if under 18)
Legal expenses.	£25,000 There is no cover for claims against travel agents and tour operators

Excesses

Unless otherwise stated on your schedule, the following excesses apply to each and every loss.

Section One	£250 excess applies, other than in respect of subsidence, landslip or heave, where £1,000 excess applies.
Section Two	£250 excess applies.
Sections Three	No excess applies.
Section Four	No excess applies.
Section Five	£250 excess applies, other than for specified items where no excess applies.

If a claim is more than £10,000 we will not take off any excess unless you have chosen a voluntary excess or we have applied a compulsory excess as shown in your schedule.

If you claim for the same incident under more than one section and an excess is shown under more than one section, we will only apply one excess.

Section Six	No excess applies.
Section Seven	No excess applies.
Section Eight	£100 excess applies.
Section Nine	£100 excess for covers 1 and 2, no excess applies for covers 3 to 8.

General

Duration of this insurance

The Markham Private Clients Home Insurance policy is issued for a twelve month period. The expiry date will be shown on your schedule.

Cancellation Rights

You may cancel this insurance within 14 days of you buying this insurance, or the day on which you receive the insurance documents, whichever is later. We will provide a full refund of the premium paid. We can decide not to refund any premium if you have made a claim on this insurance.

Claims

In the event of a claim or possible claim under this insurance please contact the Claims Team either by phone on: **0800 028 2881** or in writing to: 2 Britley Courtyard, Bramley, Surrey, GU5 0LA. Full details of How to make a claim are on page 8 of the Markham Private Clients Policy wording.

Complaints procedure

We are dedicated to providing you with a high quality service and we want to make sure that we maintain this at all times.

If you feel we have not offered you a first class service, please contact the insurance broker who arranged the insurance.

If you are unable to resolve the matter with your Broker and want to make a formal complaint, you can do so at any time by referring the matter to either Syndicate 2001 (the Insurer) Complaints Team which is managed by Amlin Underwriting Limited at

E-mail: aulcomplaints@amlin.co.uk
Telephone: **+44 (0)20 7746 1300**
Address: **Amlin Underwriting Limited, St Helen's, 1 Undershaft, London EC3A 8ND**

or

Lloyd's Policyholder & Market Assistance Team at

E-mail: complaints@lloyds.com
Telephone: **+44 (0)20 7327 5693**
Fax: **+44 (0)20 7327 5525**
Address: **Policyholder & Market Assistance, Market Services, Lloyd's, One Lime Street, London EC3M 7HA**

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint – How We Can Help' available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

Amlin Underwriting Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Amlin Underwriting Limited cannot pay a claim to you under this contract. If you are entitled to compensation under the scheme, how much compensation you would receive would depend on the nature of this contract. You can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU and on their website at www.fscs.org.uk)

Cover is underwritten by Lloyd's Syndicate 2001, managed by Amlin Underwriting Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918.

Markham Private Clients Ltd is an Appointed Representative of La Playa Ltd which is authorised and regulated by the Financial Conduct Authority (no. 305655)