Markham Private Clients Home Insurance

Policy Summary

The purpose of this document is to provide a summary of the significant features, benefits, exclusions and limitations of the insurance cover provided under the Markham Private Clients Home Insurance policy. It does not contain the full terms and conditions, which can be found within your policy booklet.

Significant features and benefits	Significant or unusual exclusions or limitations
We provide all risks cover for your home, contents (including fine art and antiques) and valuables. This means that we cover everything that might happen to your property and then list any exclusions which apply. We insure your contents and valuables on a worldwide basis, as long as those items are away from home with you on a temporary basis.	There is an excess payable, which means that you must pay the first amount of any claim. The amount of the excess will be shown on your schedule; although we will waive the excess if the amount that you are claiming is more than £10,000. If however you are claiming as a result of subsidence, you must pay the first £1,000 regardless of the total cost of the claim. There is no cover for loss or damage caused by building works if the contract value is more than £100,000, unless this has been agreed by us before the works commence.

Buildings cover

All risks cover	Includes accidental loss or damage
Extended replacement cover	We will rebuild your home following a total loss even if the cost is more than the sum insured as long as you have had a professional valuation
Loss of rent or the cost of alternative accommodation	Up to five years
Trace and access cover	We will pay up to your sum insured to locate the source of an escape of oil or water from the domestic heating, cooking or water systems at your home
Increased metered water charges	Up to £50,000
Essential alterations	If you have an accident and you need to alter your home, we will pay up to £50,000
Security upgrade	If you are assaulted in your home, we will pay up to £25,000 towards upgrading your alarm and security systems
New fixtures and fittings	Up to 25% of the buildings sum insured, so long as you inform us about such items within 30 days
Unfixed building materials	Up to £50,000 when kept within your home
Garden cover	Up to 10% of the buildings sum insured

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Replacement locks	Up to the buildings sum insured – no excess applies to this cover
Domestic utility expenses	We will pay your loss of income for up to 60 days
Environmental upgrades	We will pay the lesser of £5,000 or 10% of the insured cost of repairs for an environmental energy producing system, following an insured loss of the same nature which exceeds £10,000
Fly tipping	Up to £50,000
Home upgrades	We will pay the lessor of £5,000 or 10% of the insured cost of repairs towards improvements intended to lessen or prevent further escapes of water or flood, following an insured loss of the same nature which exceeds £10,000

Contents cover

All risks cover	Includes accidental loss or damage whilst at the home and whilst temporarily away from the home anywhere in the world
New acquisitions	Up to 25% of the sum insured, so long as you inform us about such items within 90 days
Gifts	Up to £50,000 for wedding, anniversary, birthday, religious or other celebratory gifts bought by or for you but not yet given
Damage caused by your domestic pets	Up to £7,500 during the period of insurance
Increased cost of running your home office business	Up to £50,000 and not exceeding 12 months
Replacement locks for your home	Up to the contents sum insured – no excess applies to this cover
Marquees	Up to £50,000 for loss or damage to hired-in marquees and associated equipment
Hole in one	Up to £1,000 – no excess applies to this cover
Kidnap and ransom	Up to £50,000
Family in residential care	Up to £15,000 for the belongings of your parents or grandparents living in a residential nursing or care home
Outdoor items	Up to £50,000 or 10% of the contents sum insured
Domestic garden machinery, quad bikes, golf buggies and mobility aids	Up to £25,000 in total for these items but they must be kept in a locked building when you are not using them
Manually operated watercraft	Up to £15,000
Money	Up to £10,000

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Credit cards	Up to £35,000
Tenants liability	If you are a tenant or leaseholder, we will pay up to £1,000,000 for loss or damage to fixtures and fittings
Freezer contents	Up to the contents sum insured – no excess applies to this cover
Fatal injury	Up to £5,000 if under 16 and up to £125,000 for over 16's – no excess applies to this cover
Home upgrades	We will pay the lessor of £5,000 or 10% of the insured cost of repairs towards improvements intended to lessen or prevent further escapes of water or flood, following an insured loss of the same nature which exceeds £10,000

Valuables, Antiques and Works of Art, Gold and Silver cover

All risks cover	Includes accidental loss or damage whilst at the home and whilst temporarily away from the home anywhere in the world
New acquisitions	Up to 25% of the sum insured or £50,000, whichever is greater so long as you inform us about such items within 90 days
Temporary removal of Valuables from a bank	Up to £50,000 for up to 30 days in any one period of insurance
Death of an artist	Up to 200% increase, subject to a maximum of £100,000
Defective title	Up to £100,000 if you discover that you do not have good title to an item specifically listed on your schedule

Liability cover

Domestic employer's liability	Up to £10,000,000
Property Owners liability	Up to £10,000,000
Occupiers Liability	Up to £10,000,000
Personal liability	Up to £10,000,000

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Annual Travel cover – This cover is optional and needs to be selected if required

Territorial limits	Worldwide cover
Medical and emergency expenses	Up to £10,000,000
Cancellation and curtailment	Up to £25,000 any one journey
Winter sports extension	Ski hire up to £50 per day for up to 10 days, ski package up to £200 per week for up to 4 weeks, piste closure up to £50 per day for up to 30 days

Legal Expenses cover

Legal costs and expenses in respect of: • Personal injury • Clinical negligence • Consumer contracts • Property • Employment • Disputes with domestic employees • Tax • Legal defence • Loss of earnings • Identity theft • Repossession • Recovery of rent arrears • Accommodation & storage costs	We will pay up to £100,000 as long as your case has reasonable prospects of success in the opinion of the appointed advisor. Limit for loss of earnings is £1,000 If you are claiming costs for accommodation & storage under the Legal Expenses section the most we will pay is £175 per day and up to £5,250 in total for accommodation and up to £50 for each complete week for storage up to a total of £300.

Telephone Helplines

This section provides the following helplines and website access free during the period of insurance:

Legal advice	24 hour helpline
Tax advice	9am-5pm Monday to Friday (excluding bank holidays) helpline
Identity theft advice and resolution	8am-8pm helpline
Consumer and landlord legal services websites	24 hour website access

Home Emergency cover

Home emergency	We will pay up to £1,500 towards emergency costs in respect of your: • Main heating system • Plumbing and drainage • Home security • Toilet unit • Domestic power supply • Lost keys • Vermin infestation • Alternative accommodation costs

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Insurer

The Markham Private Clients Home Insurance policy is underwritten by Lloyd's Syndicate 2001, managed by MS Amlin Underwriting Limited through its appointed representative Amlin UK Limited.

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. We strongly urge you to review your policy each year to ensure you have adequate cover in place

Cancellation rights

You may cancel this insurance within fourteen days of buying this insurance or from the day on which you receive the insurance documents, whichever is later. We will provide a full refund of the premium paid if you have not made a claim on this insurance. To understand how this contract may be terminated by you or us outside of this period, please refer to the 'How to cancel this insurance' section of the policy wording.

Claims

If you need to make a claim, you should contact your Broker as soon as possible. Please also refer to the 'How to make a claim' section of the policy wording. For 24 hour access to emergency contractors, please contact us on our emergency helpline on 0330 303 1841.

Complaints procedure

We take pride in the service provided to you, however, if you are unhappy with any aspect of the handling of your insurance or claim in respect of anything other than legal expenses, helplines or home emergency cover, please contact Complaints, MS Amlin Underwriting Limited, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG. If your complaint concerns legal expenses, helplines or home emergency cover, please contact ARAG plc Customer Relations, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

If for any reason your complaint is unable to be resolved within two weeks, you may contact Lloyd's at Complaints, Lloyd's, One Lime Street, London, EC3M 7HA and subsequently the UK Financial Ombudsman Service. Full details will be provided at each stage of the process. Further information can be found under the 'How to make a complaint' section of the policy wording.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If you were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and on their website www.fscs.org.uk.