

# Home Insurance

## Insurance Product Information Document



**Company: Markham Private Clients Limited**

**Product: Home Insurance Policy**

Registered in the United Kingdom. Authorised and Regulated by the Financial Conduct Authority. Registration number 673532

### Underwritten By:

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Management Agents Limited. Canopus is a brand name for Canopus Management Agents Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847. Canopus Managing Agent Limited, Gallery 9, One Lime Street, London, EC3M 7HA.

ARC Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This policy is underwritten by AmTrust Europe Limited, AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within other documentation that you will receive either before or after you take out this insurance.

### What is this type of insurance?

Markham Private Clients Home insurance is designed to meet the needs of customers who wish to protect their home Buildings and/or Contents against loss or damage, and protect themselves against claims made against them for compensation following an accident. Family Legal Protection provides insurance to cover advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule. Home Emergency cover provides insurance to cover assistance costs for certain types of home emergencies as detailed in this document, your policy and your insurance schedule.



### What is insured?

#### Buildings

**The amount we'll pay to rebuild your home as referenced in the policy wording and specified in your policy schedule.**

- ✓ Loss or damage to the structure of your home, garages and outbuildings, including from accidental damage, flood, escape of water, fire and subsidence.
- ✓ Increased water meter charges following an escape of water which gives rise to a claim (up to £50,000 in any one period of insurance).
- ✓ Alternative accommodation (up to a period of 60 months).
- ✓ Cost of tracing and accessing water leaks.
- ✓ Cost of tracing and accessing oil leaks.
- ✓ Public liability if you're held liable (as the occupier, or as a private individual) for injury to a third-party or damage to their property.

#### Contents

**The amount we'll pay to replace your contents as referenced in the policy wording and specified in your policy schedule.**

- ✓ Loss, damage, fire, theft or attempted theft, including accidental damage to contents in the home, its garages, outbuildings or garden.
- ✓ Antiques and Works of Art unless specified on the schedule (up to £50,000).
- ✓ Valuables unless specified on the schedule (up to £25,000).
- ✓ Freezer contents.
- ✓ Personal Money (up to £10,000).
- ✓ Pedal Cycles.
- ✓ Homeworking equipment.
- ✓ Replacement of locks and keys.
- ✓ Occupiers and personal liability – if you are found to be legally responsible for injury to a third party or damage to their property.

#### Family Legal Protection

**Legal advisers' costs up to £50,000 to help you pursue or defend a claim in the following situations:**

- ✓ Personal Injury
- ✓ Clinical Negligence
- ✓ Consumer Pursuit
- ✓ Consumer Defence
- ✓ Property Infringement
- ✓ Property Damage



### What is not insured?

#### Buildings and Contents

- ✗ The cost of general maintenance, wear & tear.
- ✗ Damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost.
- ✗ Damage arising from faulty design, specification, workmanship or materials.
- ✗ Damage from mechanical or electrical faults or breakdown.
- ✗ Damage caused by dryness, dampness, extremes of temperature or exposure to light.
- ✗ Any loss or damage caused by, or contributed to by, or arising from any kind of pollution and/or contamination.
- ✗ Motor vehicles, caravans, trailers, hovercraft, aircraft, gliders, watercraft (other than manually operated rowing boats, punts or canoes, stand up paddle boards, sailboards or dinghies) and any accessory which is designed to be used with any of these.
- ✗ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.  
Deliberate acts by you or on your behalf

#### Family Legal Protection

- ✗ We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ We won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ We won't cover claims for Consumer Pursuit, Consumer Defence or Property Sale and Purchase if the amount in dispute is less than £250 (plus VAT).

#### Home Emergency

- ✗ Loss or damage arising from emergencies which were known to you before the start of this policy.
- ✗ Any Loss where you did not contact us to arrange repairs.
- ✗ This insurance does not cover normal day to day maintenance at your home that you should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate emergency.



- ✓ Property Sale and Purchase
- ✓ Employment Defence
- ✓ Tax
- ✓ Legal Defence
- ✓ Motor Prosecution Defence
- ✓ Jury Service
- ✓ Personal Identity fraud
- ✓ Tenancy Dispute
- ✓ Tenant Eviction and Pursuit of Rent Arrears
- ✓ Hotel Expenses & Storage Costs

#### Home Emergency

We'll provide assistance in the event of the following Home Emergencies:

- ✓ Plumbing
- ✓ Drainage
- ✓ Failure of Internal Electrics
- ✓ Security
- ✓ Pests
- ✓ Internal Gas Pipe
- ✓ Boiler and Heating System
- ✓ Temporary Heating

#### Optional Annual Travel

Cover as referenced in the policy wording and specified in your policy schedule:

- Medical, Repatriation And Other Expenses
- Cancellation or curtailment charges
- Baggage
- Money & Travel documents
- Hi-jack and kidnap
- Personal accident
- Legal expenses
- Winter sports extension (If requested)



#### Travel

- ✗ Maximum 90 days per trip.
- ✗ Maximum age limit 71.
- ✗ £10,000,000 Medical, emergency travel, repatriation
- ✗ £25,000 cancellation, curtailment per trip



#### Are there any restrictions on cover?

- ! Excess – The amount you are required to pay as the first part of each and every claim made. The excess amounts are shown in your policy schedule.
- ! Endorsements &/or clauses may apply to your policy, these will be shown in your policy schedule.



#### Where am I covered?

- ✓ At the home you're insuring – as long as it's within the United Kingdom, Channel Islands or Isle of Man.
- ✓ Your household goods and possessions in and around your home and whilst temporarily removed anywhere in the world.
- ✓ Family Legal Expenses: For Personal Injury, Consumer Pursuit or Consumer Defence: The United Kingdom, the Channel Islands, the Isle of Man, and the European Union. For all other sections: The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Home Emergency: The United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.



#### What are my obligations?

- When incepting, renewing or making changes to your policy you must take all reasonable care to provide complete, honest and accurate answers to all questions.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the house in a good state of repair.
- You must tell us, your broker/insurance advisor if you:
  - i. Change your address where you normally live.
  - ii. Stop using the house as your permanent private residence.
  - iii. Change the use of the house, such as let out to tenants, used for business purposes or becomes unoccupied.
  - iv. Leave the house without an occupant for more than 60 consecutive days.
  - v. Plan to start any conversions, extensions or other structural work to the buildings where the contract is over £100,000.
- You must pay the premium shown on the policy schedule on time (please refer to your invoice).
- You must comply with any conditions and endorsements set out in your policy schedule and the policy wording.
- In the event of a claim under the Building and Contents sections of cover you must notify us as soon as possible, but no later than 30 days after the loss. In the event of a claim under the Family Legal Protection section of cover you must notify us as soon as possible, but no later than 180 days of you becoming aware of the insured incident, or 45 days for claims relating to Identity Fraud and Tenant Eviction & Pursuit of Rent Arrears. In the event of a claim under the Home Emergency section of cover you must notify us as soon as possible once you become aware of an emergency.
- If a claim for liability is made against you, or you receive any letter, claim, writ, summons or other document, you must forward to us, no later than 7 days of receiving.



#### When and how do I pay?

Payment is to be made within 30 days of the start date of your insurance. Please contact your broker for full details of when and how you pay.



#### When does cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The period of insurance will be shown in your policy schedule.



#### How do I cancel the contract?

##### Cooling off period

If you change your mind, you are entitled to cancel this contract of insurance by writing to us at Markham Private Clients Limited, Merlin Place, Milton Road, Cambridge CB4 0DP, United Kingdom or by email [info@markhambrokers.com](mailto:info@markhambrokers.com) within fourteen (14) days of either the date you receive this contract of insurance, or the start date of the period of insurance, whichever is the later. We will give you a full refund of the premium paid unless you have made a claim or there has been an event that could result in a claim being made against this contract of insurance.

##### Right to cancel

You can cancel this contract of Insurance at any time by writing to us. Any return premium to you will depend on how long this contract of insurance has been in force and whether you have made a claim.