

# 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 are underwritten by Liberty Managing Agency Limited for and on behalf of the members of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets. Liberty Managing Agency Limited (company number 3003606, PRA/FCA no: 204945) is a limited liability company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales at 20 Fenchurch Street, London, EC3M 3AW. Markham provide your personal information to Liberty Managing Agency Limited on behalf of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets, the insurer. Liberty's privacy notice provides information on how Liberty processes personal information and the rights of individuals, which can be accessed at [www.libertyspecialtymarkets.com/privacy-cookies](http://www.libertyspecialtymarkets.com/privacy-cookies). To obtain a hard copy of the privacy notice, please contact Liberty at [dataprotectionofficer@libertyglobalgroup.com](mailto:dataprotectionofficer@libertyglobalgroup.com).

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England. Company Number 02585818. ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.

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 Expenses 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 provides help 24/7 from a qualified contractor chosen by us if a sudden unexpected event causes or is likely to cause damage to your home, make it unsafe or insecure to stay in or create a health risk to you. The maximum payable by the insurer is £1,500 for all claims related by time or original cause.



### What is insured?

#### Buildings

Underwritten by Liberty Managing Agency on behalf of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets

**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

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**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.



### 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 Expenses

- ✗ Claims that do not have a 51% chance or more of success.
- ✗ Circumstances existing before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Claims arising from or relating to an amount below £100.
- ✗ An employer's disciplinary procedure.
- ✗ Disputes with tenants.
- ✗ Disputes about loans, mortgages, pensions or investments.
- ✗ Business or trade contracts or tax matters or a venture for gain.

- ✓ 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

The cover under this section is provided by ARAG plc.

**Legal costs up to £100,000 to help you in the following situations:**

- ✓ Employment
- ✓ Contract
- ✓ Property
- ✓ Personal Injury and Clinical Negligence
- ✓ Tax Disputes (Including Self-employed Persons' Tax Disputes)
- ✓ Legal Defence
- ✓ Loss of Earnings (up to £10,000)
- ✓ Identity Theft
- ✓ Disputes with Domestic Employees
- ✓ School Admission Appeals (up to £25,000)



#### Home Emergency

The cover under this section is provided by ARAG plc.

**Assistance if you experience one of the following home emergencies:**

- ✓ The failure or breakdown of the main heating system.
- ✓ The sudden damage to, or blockage or breakage or flooding of the drains or plumbing system.
- ✓ Damage to or the failure of external doors, windows or locks.
- ✓ Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function.
- ✓ The failure of your home's domestic electricity or gas supply.
- ✓ The loss or theft of the only keys if you cannot replace them to gain access to your home.
- ✓ Vermin infestation causing damage inside your home.
- ✓ Overnight accommodation costs following a home emergency which makes your home unsafe, unsecure or uncomfortable to stay in overnight.

**The maximum payable by the insurer is £1,500 for all claims related by time or original cause.**

- ✗ Purchase or sale of a motor vehicle.
- ✗ Building work or design, worth more than £75,000.
- ✗ Injuries that develop gradually or that do not arise from physical injury.
- ✗ Tax avoidance, fraud, late or careless tax returns.
- ✗ Parking offences.

#### Home Emergency

- ✗ Events that do not result in your home becoming damaged, unsafe or unsecure to stay in.
- ✗ Contractor's costs that you incur without our consent.
- ✗ An Insured Event which happens within the first 48 hours of cover if this policy was purchased at a different date from any other related insurance policy.
- ✗ The costs of reinstatement or redecorating your home where damage has been caused.
- ✗ Wear and tear, day-to-day maintenance and making permanent repairs once the emergency has been dealt with.
- ✗ Heating breakdown if your boiler is more than 15 years old.
- ✗ LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw/hr.
- ✗ Your home being left unoccupied for more than 30 days consecutively.



#### Are there any restrictions on cover?

- ! Cover applies only for the contractor's call out charge, labour costs, repair materials, replacement parts where we have agreed it is necessary and up to the sum shown in your policy wording.
- ! You will have to pay for emergency accommodation and make a claim to us to be reimbursed.
- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £100,000 for all claims arising from the same originating cause.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.
- ! A £250 excess applies to nuisance and trespass claims.
- ! Loss of earnings are capped at £10,000
- ! School admission appeals are capped at £25,000
- ! Personal injury claims where the injury or death occurs outside of the UK, Isle of Man, Channel Islands, EU countries, Norway or Switzerland are capped at £25,000.
- ! 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 are 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:
  - Change your address where you normally live.
  - Stop using the house as your permanent private residence.
  - Change the use of the house, such as let out to tenants, used for business purposes or becomes unoccupied.
  - Leave the house without an occupant for more than 60 consecutive days.
  - 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, St. John's Innovation Centre, Cowley Road, Cambridge, CB4 0WS, 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.