

Welcome to Canopus Home Owner Property Insurance

Thank you for choosing Canopus to insure your home and valued possessions.

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 Canopus Insurance policy. It does not contain the full terms and conditions, which can be found within your policy.

Significant Features and benefits	Significant or unusual exclusions or limitations
<p>We provide cover for your home, contents and personal possessions. This means that we cover your property against the specific perils / events listed in each section of the policy wording, subject to the conditions, limitations and exclusions stated in the policy wording.</p> <p>We insure your buildings and the contents in your home with optional cover for personal possessions on a worldwide basis, as long as those items are away from home with you for no more than 90 days in any one period of insurance.</p>	<p>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.</p> <p>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.</p>

Summary of Cover

BUILDINGS COVER

Cover for listed perils / events	Accidental loss or damage cover is available as an optional additional cover
Loss of rent or the cost of alternative accommodation	Up to 25% of the buildings sum insured
Trace and access cover	We will pay up to £2500 to locate the source of an escape of oil or water from the domestic heating, cooking or water systems at your home.
Garden Cover	Costs you have to pay to restore your garden following loss or damage by fire, lightning, explosion, aircraft, earthquake, theft or malicious damage or damage caused by emergency services, up to £1,000 during any period of insurance

CONTENTS COVER

Cover for listed perils / events	Accidental loss or damage cover is available as an optional additional cover
Gifts	Up to £2,500 for wedding, anniversary, birthday, religious or other celebratory gifts bought by or for you but not yet given, so long as you inform us about such items within 60 days
Replacement Keys and locks for your home	Up to £250
Outdoor items	Up to £2,500 within the boundaries of the home or up to £5,000 within an outbuilding
Domestic garden machinery	We will pay up to £2,500 in total for these items but they must be kept in a locked building when you are not using them and used on the land belonging to the premises.
Money in the home	Up to £500
Credit cards in the home	Up to £1,000
Freezer contents	Up to £500

PERSONAL POSSESSIONS

Unspecified items – Accidental damage to or loss of valuables, antiques and works of art, gold and silver and personal possessions belonging to you anywhere within the UK and up to 90 days worldwide	Your schedule will state if this optional cover is in force and the sum insured applicable Up to £1500 per any one item
Specified items – Accidental damage to or loss of valuables, antiques and works of art, gold and silver and personal possessions belonging to you anywhere within the UK and up to 90 days worldwide	Your schedule will state if this optional cover is in force and the sum insured applicable
Pedal Cycles	Your schedule will state if this optional cover is in force and the sum insured applicable
Money outside the home and up to 90 days worldwide	Up to £500
Fraudulent use of credit cards outside the home and up to 90 days worldwide	Up to £1,000
Mobile Phone cover outside the home and up to 90 days worldwide	Where accidental damage has occurred the first £250 of any claim

COVER FOR UNOCCUPIED BUILDINGS

Three Coverage Options available

UNOCCUPIED LEVEL 1	UNOCCUPIED LEVEL 1 Plus	UNOCCUPIED LEVEL 2
<p>Buildings for unoccupied level 1 are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, lightning, explosion or earthquake • Collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals • Property Owners Liability 	<p>Buildings for unoccupied level 1 plus are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Earthquake • Collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals • Property Owners Liability • Storm, Flood or Weight of Snow • Falling trees or branches • Falling satellite dishes, receiving aerials and their fittings or masts • Subsidence or heave of the site upon which the buildings stand or landslip 	<p>Buildings for unoccupied level 2 are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Earthquake • Collision involving aircraft, aerial devices or anything dropped from them, vehicles or animals • Property Owners Liability • Storm, Flood or Weight of Snow • Falling trees or branches • Falling satellite dishes, receiving aerials and their fittings or masts • Subsidence or heave of the site upon which the buildings stand or landslip • Escape of Water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer • Freezing or forcible or violent bursting to any fixed heating or domestic water installation at the residence • Theft or attempted theft involving forcible and violent entry or exit • Riots, strikes, labour or political disturbance or civil commotion • Malicious persons or vandals • Accidental damage of fixed glass sanitary ware and ceramic hobs all forming part fo the buildings • Accidental damage to underground services to the residence for which you are legally liable • Accidental damage extension
<p>Contents for unoccupied level 1 are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • As above • No cover available for contents within outbuildings and/or garages 	<p>Contents for unoccupied level 1 plus are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • As above • No cover available for contents within outbuildings and/or garages 	<p>Contents for unoccupied level 2 are covered for loss or damage caused by:</p> <ul style="list-style-type: none"> • As above • No cover available for contents within outbuildings and/or garages
<p>CONDITIONS APPLICABLE FOR UNOCCUPIED LEVEL 1 COVER</p> <ul style="list-style-type: none"> • You or your representatives shall visit the residence for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections remedied immediately • You shall maintain the premises in a good condition and ensure it remains structurally sound • All loose material to be kept clear of the property 	<p>CONDITIONS APPLICABLE FOR UNOCCUPIED LEVEL 1 PLUS COVER</p> <ul style="list-style-type: none"> • You or your representatives shall visit the residence for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections remedied immediately • You shall maintain the premises in a good condition and ensure it remains structurally sound • All loose material to be kept clear of the property 	<p>CONDITIONS APPLICABLE FOR UNOCCUPIED LEVEL 2 COVER</p> <ul style="list-style-type: none"> • You or your representatives shall visit the residence for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections remedied immediately • You shall maintain the premises in a good condition and ensure it remains structurally sound • All loose material to be kept clear of the property • Water to be turned off at the mains • All final exit doors are secured with either UPVC multi locking system or a Mortice deadlock • All accessible windows are secured with key operated locks or be screwed shut • Should the premises be undergoing structural refurbishment or has a commercial element then it is your duty to ensure that all doors and windows be sealed against illegal entry with shutters or are boarded up

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLICABLE TO ALL SECTIONS

Any damage, legal liability or costs and expenses directly or indirectly caused by, contributed to or arising from

Pollution

Pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them.

Land

Any loss (including loss of value) of or damage to the land or any part of the land.

Loss in value

Loss in value of any property following repair or replacement.

Existing and Deliberate Damage

Any loss or damage occurring before cover starts or arising from an event before cover starts or caused deliberately by you or any permanent member of your home

POLICY EXCESS

The standard policy excess is £100 for each and every claim if your risk is fully occupied.

The standard policy excess is £250 for each and every claim if you have any level of unoccupied cover

The excess is increased to £350 for each and every claim resulting from Escape of Oil and Water.

The excess is increased to £1000 for each and every claim resulting from Subsidence, Landslip or Heave.

COOLING OFF PERIOD

You are entitled to cancel this contract of insurance by writing to your insurance broker within fourteen (14) days of either:

- * the date you receive this contract of insurance; or
- * the start of the period of insurance

Any return premium due to you will depend on how long this contract of insurance has been in force and whether you have made a claim. This will be calculated on a proportional daily rate basis for the period you had coverage. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

CANCELLATIONS

Following the expiry of your cooling off period you can cancel this policy at any time by writing to your insurance broker. If you wish to do so you will be entitled to a refund of the premium paid less a deduction for the period you have been provided with cover for. The amount returned will also be subject to an additional £30.00 administration fee.

Following the expiry of your Cooling off Period you can cancel this policy at any time by writing to your insurance broker. If you wish to do so and the Cooling off period has passed you will be entitled to a refund of the premium paid less a deduction for the period you have been provided with cover for and subject to a minimum premium of £30.00 being retained by U-SURE Insurance Ltd to cover administration costs. Any return premium due to you will depend on how long this policy has been in force and whether you have made a claim. This will be calculated on a proportional daily rate basis for the period you had coverage.

NOTIFICATION OF A CLAIM

If you need to notify us of a claim, or of any circumstances or incident which may cause a claim. You should contact us as soon as possible on 0344 856 2266.

QUESTIONS AND COMPLAINTS

Our aim is to ensure that all aspects of your contract of insurance are dealt with promptly, efficiently and fairly.

At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your contract of insurance or the handling of a claim you should, in the first instance, contact your broker.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at anytime by referring the matter to the Policyholder & Market Assistance team at Lloyd's.

The contact details are:
Policyholder & Market Assistance,
Lloyd's,
Fidentia House,
Walter Burke Way,
Chatham Maritime,
Kent,
ME4 4RN

Tel: 02073275693;

Fax: 02073275225;

E-mail: Complaints@lloyds.com

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.

FINANCIAL SERVICE COMPENSATION SCHEME

Canopus Managing Agents Limited are covered by the Financial Services Compensation Scheme, full details can be found on their website at www.fscs.org.uk.

ACCESSIBILITY

This document and any other documentation in respect of this insurance can be provided to you in Braille, large font or audio. If you require any of these formats please ask U-SURE Insurance Ltd.