

Home Contents Insurance





















Insurance Product Information Document

This insurance is underwritten by The Channel Syndicate. Channel Syndicate 2015 is managed at Lloyd's by The Channel Managing Agency Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key cover, exclusions and restrictions. The full terms and conditions of this insurance which you must comply with in order to ensure your cover remains effective, including the general policy limits, can be found in the policy document which is available on request from Chelsea Insurance Brokers.

What is this type of insurance?

This is home contents insurance policy.

 What is insured?	 What is not insured?
The sections of cover which you have selected and the sums insured provided will be shown on your schedule and within the policy wording.	 Maintenance, wear and tear or damage that happens gradually over a long period of time.
Contents	 Mechanical or electrical faults or breakdown.
 All physical loss or damage to your contents and personal possessions both within your home and whilst temporarily removed from the home anywhere in the world for no longer than 60 consecutive days, unless specifically excluded.	 Loss or damage caused by escape of water or oil, theft and damage if your home has been unoccupied for more than 60 continuous days (unless we have agreed otherwise).
 Occupiers and personal liability - if you are found to be legally responsible for injury to a third party or damage to their property.	 Loss or damage from theft from your home unless there is physical evidence of violent and forcible entry into, or exit from, your home.
Jewellery	 War, Nationalisation, Criminal acts
 We will insure the item(s) insured as described in the schedule against physical loss or physical damage up to the sum insured as specified in the schedule.	 Loss or damage away from your home of jewellery and personal possessions unless such items is being worn by you, being carried under your close personal custody and control, or in a locked safe. If in hotel the jewellery must be left in the main hotel safe and not a room safe.
 We will pay for unspecified items that are lost or destroyed. The maximum settlement for unspecified item's is £2,500	
 Loss or damage caused by theft if there is physical evidence of violent or forcible entry into or exit from your home.	
 Loss or damage away from your home if the item insured is being worn by you; being carried under personal custody and control or in a locked safe.	 Loss of or Damage from theft or attempted theft of Item(s) Insured that are contained within a Safety Deposit Box.
Fine Art and Antiques	 Biological, radioactive and chemical contamination.
 We will pay you the value of your property insured for your fine art and antiques collectables being lost, damaged or destroyed. We will not pay more than the sum insured shown in the schedule.	 Loss or damage to gems or repairs to settings to any jewellery item valued over £15,000 unless such item has been examined at your expense every 3 years by the professional valuation bodies.
 We will pay for specified items that are lost or destroyed. We will pay to you the value of such item.	
 We will pay for unspecified items that are lost or destroyed. The maximum settlement for unspecified item's is £5,000	
 Are there any restrictions on cover?	
 Endorsements may apply to your policy. These will be shown in your policy documents.	

- ! We do not cover property that's used for a business or profession (except certain home office equipment under contents cover) unless we have specifically agreed to do so



Where am I covered?

- ✓ Your home at the address as shown on your schedule within the United Kingdom, the Channel Islands or the Isle of Man.
- ✓ Your personal possession and jewellery are covered whilst temporarily removed from home anywhere in the world for no longer than 60 consecutive days.



What are my obligations?

- It's important that the information you provide us with is accurate as failure to do so may result in your policy becoming invalidated and a claim not being paid.
- You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period such as:
 - You change address
 - Your occupation changes
 - If you or anyone insured by the policy becomes declared bankrupt or is the subject of any bankruptcy proceedings, county court judgment or been convicted of, or have any prosecutions pending for any criminal offence (other than a minor driving offence).
- When we are notified of a change, we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancellation" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- In the event of a claim, you must take reasonable steps to aid in the recovery of any item that has been lost. If you do not, we will not have to pay any claim.
- If you replace the Item(s) Insured or purchase additional items to be insured, You will need to notify Us and pay any additional premium We shall require.
- You cannot transfer Your interest in this Policy to anyone else without Our written agreement.
- You must take care and measures to protect any Item(s) Insured and to maintain them in a good state of repair and proper condition.
- You must ensure that all physical protections notified to us on your Proposal Form or subsequently are engaged whenever your home is left unattended.
- If you think a crime has been committed, you must inform the Police within 24 hours form the time of discovery and obtain a crime reference number which you must advise us of. If you are staying in a hotel you must immediately inform the hotel management.
- You must provide either valuation or proof of purchase for jewellery items valued over £2,500, fine art and antiques items valued over £5,000 within 3 weeks from the start date of the policy as shown in the schedule, the date the item is added to the policy, or the date the item is re-valued.
- You shall not authorise the repair or restoration of any damaged item without Our written agreement.



When and how do I pay?

- ✓ For full details of when and how to pay, you should contact your broker.



When does the cover start and end?

- ✓ The cover starts on the date shown on your schedule and lasts for 12 months.



How do I cancel the contract?

- ! You can cancel this insurance at any time by contacting Chelsea Insurance Brokers. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.