



Majestic Overseas Home
Summary of Cover

LLOYD'S

Introduction

The summary provides key information about your insurer and the insurance cover available within the Majestic Overseas Home Insurance policy, but does not contain the full terms and conditions of the insurance. Full details can be found in the certificate wording and a copy is available on request. If you are in any doubt as to any cover provided please contact your broker. You need to keep us informed about any changes in your circumstances, so that, in the event of a claim, you still have adequate and valid insurance cover.

The Insurer

This insurance is underwritten by certain Underwriters at Lloyd's, under a facility administered by Carroll Insurance Group Limited. All Lloyd's underwriters are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

About the policy

Type of Insurance: Overseas home and contents insurance

The Majestic Overseas Home Insurance Policy is a household insurance product for clients with properties outside of the United Kingdom, Isle of Man or Channel Islands. The cover is provided for an extensive list of events such as fire, storm, earthquake, flood, theft – fuller details of all the events are provided in the Insurance Certificate.

Duration of the policy

The period of insurance will be for 12 months unless otherwise agreed by us, and will be shown in the schedule.

How to make a claim

If you need to make a claim under this policy you should contact the claims team at; Carroll Insurance Group Limited, 2 White Lion Court, Cornhill, London EC3V 3NP (Tel: +44 (0)20 7623 2228).

Details of the Financial Services Compensation Scheme (FSCS)

Lloyd's underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if a Lloyd's underwriter is unable to meet its obligations to you under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme at the address shown below:

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU
Tel: +44 (0)20 7892 7300
Web: www.fscs.org.uk

Cooling off and cancellation rights

Your statutory right to cancel this insurance within the Cooling Off Period

You are entitled to cancel this insurance by contacting your broker within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance;

whichever is the later. Providing you have not made any claims, we will refund your premium.

Cancellation of this insurance after the Cooling Off Period

You can cancel this insurance at any time during the period of insurance by contacting your broker. We will only cancel this insurance or any part of it for a valid reason or if there are serious grounds to do so such as; failure to supply requested security documentation, we have established that you have provided us with incorrect information and you have failed to provide a remedy when requested or non-payment of premium.

Any premium due to you will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance (if you pay by instalments but you have not paid the full annual premium, then the balance of your annual premium will become payable upon cancellation).

How to make a complaint

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Manager at Catlin Underwriting Agencies Limited. Their address is:

Address: Catlin Underwriting Agencies Limited, 20 Gracechurch Street, London, EC3V 0BG
Tel: +44 (0) 20 7743 8487
E-mail: Catlincomplaints@catlin.com

Catlin aim to provide you with its decision on your complaint, in writing, within 28 calendar days of receipt of the complaint.

Significant features, benefits, limitations & exclusions

Whenever we refer to page numbers in this document, they refer to the relevant page in the full Majestic Overseas Home Insurance Certificate.

| SIGNIFICANT FEATURES AND BENEFITS <i>This section of the certificate covers:</i> | LIMITATIONS & EXCLUSIONS <i>We will not pay:</i> |
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Section One – Buildings & Section Two – Contents / Cover (Pages 9, 10, 13 & 14)

We cover your buildings and contents for loss or damage caused by:

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| <ul style="list-style-type: none"> • fire, smoke, lighting, explosion or earthquake • aircraft and other flying devices or items dropped from them • earthquake • storm, flood, weight of snow, hail • escape of water from fixed water tanks, apparatus or pipes • theft or attempted theft • subsidence, landslip and heave • escape of oil from fixed domestic oil-fired heating installations • collision by any vehicle or animal • riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously • breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts • falling trees, telegraph poles or lamp posts • accidental damage | <ul style="list-style-type: none"> • For the first £1,000 or 2% of the building sum insured (whichever is the greater) for each claim caused by earthquake • For moth, vermin, wear and tear, infestation, corrosion, damp, wet or dry rot, fungus, mould or any other gradually operating deterioration • For accidental damage, theft or attempted theft (unless accompanied by violent and forcible entry), whilst your home is lent, let or sub let |
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Section One – Buildings / Additional Cover (Pages 11 & 12)

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| Alternative accommodation (While your home cannot be lived in following loss or damage we have agreed to pay under this section) | Alternative accommodation for more than one year |
| Fees and extra expenses (25% increase in the sum insured) | |
| Fire brigade charges | More than £5,000 in total |
| Garden restoration | More than £5,000 in total (or more than £500 for any plant, tree or shrub) |
| Locating a leak (Cost of finding an escape of domestic fuel or water) | More than £5,000 in total |
| Purchasers cover | |
| Rent due to you | Rent due to you for more than one year |
| Short circuit | More than £3,000 in total |
| Underground services (Cost of repairing or replacing underground service pipes, cables, sewers and drains you are legally responsible for) | |

Section Two – Contents / Additional Cover (Pages 15 & 16)

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| Accidental Breakage | |
| Alternative accommodation (While your home cannot be lived in following loss or damage we have agreed to pay under this section) | Alternative accommodation for more than one year |
| Contents temporarily removed | |
| Fatal injury (Any fatal injury to you that occurs at your home caused by fire or violence by burglars) | More than £20,000 or £5,000 if under 16 years of age |
| Increased metered water & oil charges (Following accidental loss) | More than £1,500 in total |
| Lock replacement (Following theft or loss of your keys) | More than £2,500 |
| Money & credit cards | More than £2,000 |
| Rent you owe | Rent you owe for more than one year |
| Short circuit | More than £3,000 in total |
| Tenants buildings cover | More than 10% of the sum insured |
| Underground services (Cost of repairing or replacing underground service pipes, cables, sewers and drains you are legally responsible for) | If you are not a tenant of the insured property |

Section Four – Legal liability to the public (Pages 18 & 19)

Your legal liability as owner or occupier of the premises shown in the schedule

More than £3,000,000 for any one claim

Section Five – Valuables, antiques & works of art (Page 21)

Your valuables, antiques & works of art anywhere in the world for physical loss or physical damage up to the amount shown in the schedule

- Loss or damage to any item(s) in transit unless you have arranged to have them professionally packed or you have packed and secured them in relation to the nature of the item and the type of transport
- For moth, vermin, wear and tear, infestation, corrosion, damp, wet or dry rot, fungus, mould or any other gradually operating deterioration
- For accidental damage, theft or attempted theft (unless accompanied by violent and forcible entry), whilst your home is lent, let or sub let

Contents temporarily removed

Newly purchased items (20% increase to cover new purchases)

Significant exclusions or limitations

Important information (Page 1)

- **Adjustment premium**
We will not charge/refund you for any adjustments you make to your policy, if the additional/return premium is under £20 (including Insurance Premium Tax).

General conditions (Page 5)

- **Building work**
You must tell your broker at least 30 days before you undertake any work to build, extend, renovate or demolish any part of the buildings where:
 - the estimated cost is more than £25,000 or more; and/or
 - you have entered into a contract for the works, which in any way, removes or limits your legal rights against the contractorIf you fail to do this we will not have to pay any claim caused by or arising from any building work. When we receive this notice we have the option to change the conditions of this insurance.
- **Occupancy of the property**
You must tell your broker as soon as possible if you:
 - stop using your home as your permanent private residence or;
 - leave your home without an occupant for more than 30 consecutive daysWhen we receive this notice we have the option to change the conditions of this insurance.
- **Premium payment**
We will not make any payment under this insurance unless you have paid the full annual premium to your broker (or you are up to date with your instalment payments).
- **Reasonable care**
You must take all reasonable steps to protect the property insured and keep it in a good condition and repair. You must also take all reasonable steps to prevent accident or injury. If you do not take these steps we will not have to pay any related claim.

Claims conditions & procedure (Page 7)

- **Fraudulent claims**
If you make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claims hereunder shall be forfeited.
- **Dual insurance**
We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected. This clause does not apply to fatal injury (Section Two - Additional cover D).