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# The Connoisseur® Smart Home Insurance - Key Facts



[www.smarthome2insure.com](http://www.smarthome2insure.com)

01306 740555



**Anthony Wakefield & Company**  
*Fine Art & General Insurance Brokers*

## Connoisseur Household Insurance Policy Summary Statement - 1

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

### Insurer

This Insurance is underwritten by Certain Underwriters at Lloyd's of London (as set out below), which are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Numbers and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

The Underwriters are:

Tokio Marine Kiln, Syndicate 510 at Lloyd's

CNA Hardy, Syndicate 382 at Lloyd's

Novae, Syndicate 2007 at Lloyd's

### About Your Policy

This is a household insurance policy. The main features and benefits are set out below.

#### Household Insurance cover

This insurance only relates to those sections of the insurance which you request and we agree to insure.

#### Specific features and benefits of the policy (as referenced in the sections contained in the insurance document) include:

**Buildings** are defined as: The home and its decorations, fixtures and fittings attached to the home, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks you own or for which you are legally liable and within the premises named in the schedule.

**Contents** are defined as: Household goods and other items, within the home, which are your property or for which you are legally responsible. Please refer to the "Definitions" section of the policy documentation for full details.

**Buildings and Contents** are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices or items dropped from them
- Storm, Flood, Weight of Snow
- Escape of Water from fixed water tanks, apparatus or pipes
- Escape of Oil from fixed domestic oil-fired heating installations
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.
- Subsidence or Heave of the site upon which the Buildings stand or Landslip
- Falling Trees, Telegraph and other Utility Poles or Lamp-posts.

The Buildings and Contents sums insured are index linked to protect you against inflation (only if applicable). Cover can be extended to include Accidental Damage for an Additional Premium.

## Connoisseur Household Insurance Policy Summary Statement - 2

### **Buildings** cover also includes:-

- Frost damage to fixed water tanks, apparatus or pipes
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.
- Accidental damage to fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary ware and ceramic hobs all forming part of the Building.
- Loss of rent due to you and temporary accommodation costs up to 10% of the sum insured for Buildings
- Architect's, Surveyor's, Consulting engineers' and legal fees fees, debris removal and additional costs as a result of Government or Local Authority requirements
- Increased domestic metered water charges up to GBP1,000 in all following an escape of water
- Anyone buying your home until completion of sale
- The cost of finding the source of an escape of water from any fixed water tanks, apparatus or pipes following loss or damage to the Buildings up to GBP2,500
- Your legal liability as owner up to GBP 2,000,000 for any one accident or series of accidents arising out of one event.

### **Contents** cover also includes:-

#### Property in the open up to GBP 5,000

- Temporary removal to certain other premises in the United Kingdom for up to 20% of the sum insured for contents
- Accidental damage to televisions, radios, gaming consoles, DVD players, home computers and all other audio and video equipment all situated within the home including Smart Home Technology
- Accidental breakage of fixed glass and double glazing, sanitary ware forming part of the buildings which you are legally for as tenant and do not have other insurance for
- Accidental breakage of mirrors, glass tops and fixed glass in furniture, glass and ceramic hobs
- Up to 12 months' rent you have to pay or temporary accommodation costs up to 10% of the sum insured for contents if the home cannot be lived in following loss or damage covered under this section
- Fatal injury to you caused by fire or by physical violence by intruders up to a maximum of GBP 10,000 for each insured person (GBP 5,000 for persons under 16 years of age)
- Replacement of locks following theft or loss of keys up to GBP 500
- Increased domestic metered water charges up to GBP 1,000 in all following an Escape of Water
- Your legal liability as occupier for up to GBP 2,000,000 for any one accident or series of accidents arising out of one event for loss or damage to the buildings, as occupier for bodily injury or property damage at the premises, or as private individual for bodily injury and property damage occurring anywhere in the world during the period of insurance.
- Your legal liability for accidents to domestic staff up to GBP 5,000,000 for any accident or series of accidents arising out of one event
- Your legal liability as a tenant for loss or damage to the buildings for up to 10% of the sum insured for contents

#### **Fine Art in the home** on an Agreed Value basis for items with a value of GBP 5,000 or over to include, but not exclusive to the following:-

- Gold & Silver articles and Gold & Silver plated articles (excluding Jewellery and Watches unless kept permanently in an approved safe)
- Pictures, Paintings, Books
- Antique Furniture (excluding Brittle/Fragile Articles)
- Porcelain, Pottery, Bronzes and other Brittle/Fragile Articles, Clocks, Barometers, Stamps, Wines and Spirits, Coin and Bank Note collections

#### **Valuables & Personal Possessions** in and away from the home

##### cover includes:-

- Jewellery, Watches, Furs and Personal Possessions, Mobile Phones, Cameras and Video Cameras, Laptops and Tablets, Hearing Aids and Guns against physical loss or damage within agreed territorial limits
- All items over GBP 5,000 must be specified

## Connoisseur Household Insurance Policy Summary Statement - 3

### Extensions to cover available:-

- Accidental Damage extension available for either /or Buildings and Contents
- Pedal cycles can be covered anywhere in the United Kingdom for theft and accidental damage
- Domestic freezer contents
- Money and Credit Cards can be covered against theft and unauthorised use

## Significant or Unusual Exclusions or Limitations

### 1. Buildings cover

We will not pay for:-

loss or damage while the home is insufficiently furnished for day to day living, or unoccupied for more than 30 consecutive days, in respect of escape of water or oil, frost to fixed water tanks, theft, malicious acts, or the cost of accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs

- loss or damage to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences caused by storm, flood or weight of snow
- accidental damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost and for the cost of general maintenance

### 2. Contents cover

Unless otherwise agreed by us, the following limitations apply to contents:-

- money and bank cards are insured up to a maximum of GBP 500 in total
- deeds and registered bonds and other personal documents are insured up to a maximum of GBP 1,500 in total
- stamps or coins forming part of a collection are insured up to a maximum of GBP 1,500 in total
- gold, silver, gold and silver plated articles, jewellery, watches and furs are insured up to a maximum of GBP 2,500 or 10% of the sum insured for contents whichever is the less
- domestic oil in fixed fuel oil tanks is insured up to a maximum of GBP 2,000

### Contents does NOT include:-

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of buildings
- any property held or used for business purposes
- any property insured under any other insurance

### 3. Exclusions that apply to the whole of this insurance:-

We will not pay for loss, damage or liability arising directly or indirectly by:

- a) nuclear reaction, nuclear radiation or radioactive contamination
- b) war
- c) computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- d) biological or chemical contamination arising from
  - i) terrorism
  - ii) steps taken to prevent terrorism
- e) wear and tear or any other gradually operating cause

## Connoisseur Household Insurance Policy Summary Statement - 4

We will not pay for:-

- existing or deliberate damage
- any loss or damage that is not directly associated with the incident that caused you to claim, unless expressly stated in this contract of insurance
- any reduction in value of the property insured following repair or replacement

We will not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation

- We will not pay any claim if any loss, damage or liability covered under this contract of insurance is also covered wholly or in part under any other insurance. However, if the other insurance has a higher excess, we will pay the difference between the excess on this insurance and the excess of the other insurance.

### 4. Policy Excess

The excess is the amount you will have to pay towards each separate claim. The standard policy excess is GBP 100. For claims resulting from subsidence, landslip or heave the excess is GBP 1,000. Any specific excesses that may be applied will be advised to you.

#### Your duties

- a) you must take all reasonable steps to prevent loss, damage or an accident and keep the buildings in a good state of repair.
- b) you must tell your broker:
  - within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance;
  - at least fourteen (14) days before you start any conversions, extensions or other structural work to the buildings.

When we are notified of a change or of any planned structural work 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 "Cancelling This Insurance" 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

### Period of Insurance

The period covered by this insurance is normally for twelve (12) months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

### Cancellation

You can cancel this insurance at any time by writing to your broker.

We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium
- a change in risk occurring which means that we can no longer provide you with insurance cover:
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

### Refund of premium

This insurance has a cooling off period of fourteen (14) days from either

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

whichever is the later.

## Connoisseur Household Insurance Policy Summary Statement - 5

If the insurance is cancelled then, 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. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If **you** cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance. If we pay any claim, in whole or in part, then no return of premium will be allowed.

### Claims

If you wish to make a claim, you should notify your broker without delay, giving full details of what has happened. Please refer to the "Things you must do" in the "How to make a claim" section of the policy documentation for further details.

### How We Settle Your Claim

**Buildings** - **We** will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

**Contents** - Providing the sum insured is adequate, we will at our option pay either the full cost to repair or, in the event of total loss or destruction of any article, **we** will pay the cost of replacing the article as new as long as you have paid or we have authorised the cost of replacement. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for depreciation.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the policy document.

### Complaints and concerns

#### How to make a complaint

Our aim is to ensure that all aspects of your 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** policy or the handling of a claim you should, in the first instance, contact **your broker** (*or Coverholder, as appropriate*) whose contact details are shown in the schedule. 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 Team

Tokio Marine Kiln,  
20 Fenchurch Street  
London, EC3M 3BY  
United Kingdom  
Tel: + 44 (0) 20 7886 9000

Email: [Complaints@tokiomarinekiln.com](mailto:Complaints@tokiomarinekiln.com)

If **you** are still not satisfied with our response, **you** may then refer **your** complaint to the Complaints Team at Lloyd's. The address of the Complaints Team at Lloyd's is: Complaints, Lloyd's, One Lime Street, London EC3M 7HA

**Tel: 020 7327 5693 Fax: 020 7327 5225**

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Email: [complaints@lloyds.com](mailto: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](http://www.lloyds.com/complaints) and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). The contact details are:

#### The Financial Ombudsman Service,

Exchange Tower, London, E14 9SR

Tel: +44 (0)207 886 9000

Email: [complaints@tokiomarinekiln.com](mailto:complaints@tokiomarinekiln.com)

## Connoisseur Household Insurance Policy Summary Statement - 6

**0800 023 4 567** (calls are free from "fixed lines" in the UK) or;

**0300 123 9123** (call charges may apply in the UK)

**complaint.info@financial-ombudsman.org.uk**

Making a complaint does not affect your right to take legal action, however, FOS will not adjudicate on any cases where litigation has commenced.

### Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract of insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance.

Further information about the Scheme is available from the:

#### Financial Services Compensation Scheme

**10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU**

**Website: [www.fscs.org.uk](http://www.fscs.org.uk)**

### Law and jurisdiction

Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.



[www.smarthome2insure.com](http://www.smarthome2insure.com)

01306 740555



**Anthony Wakefield & Company**  
*Fine Art & General Insurance Brokers*

**LLOYD'S**

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