

## PORTFOLIO INSURANCE



# Home MAX

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## Policy summary

**keyfacts**®

This document is a summary of the key features of the Home Max insurance policy. It does not contain the full terms and conditions of the contract and it does not form part of any contract between us and you. The full terms and conditions can be found in the Home Max insurance policy wording.

### Who is the policy underwritten by?

Home Max insurance is underwritten by U K Insurance Limited.

### What type of insurance cover does the policy provide?

The Home Max insurance policy provides insurance protection for your domestic buildings and contents.

### How long does the policy cover last?

This policy will run for 12 months or as shown on the policy schedule and has a choice of payment options. We will contact you before the end of the policy period to offer to renew your policy. We will inform you of the premium and any changes to the policy conditions. If we are unable to renew your policy we will tell you of this at least 21 days before the end of the policy.

### What are the significant features and benefits of the policy?

This policy is designed to protect your domestic property against a broad range of risks from loss or physical damage. It is designed to provide insurance cover specifically for owners of higher value homes who may require a more specialist range of insurance cover. Some of the features are outlined below, but you should refer to the Policy Wording for a full description of the insurance cover offered.

### Cover provided

#### Worldwide contents insurance

Our policy provides all risks cover, including accidental loss or damage, for your possessions anywhere in the world.

#### Automatic cover for new acquisitions

Any new purchases are automatically covered for up to 60 days from the date of purchase, up to a maximum of 25% of the overall sum insured.

#### Alternative accommodation

If your home becomes uninhabitable following a claim, we will pay the cost of housing your family for up to 3 years whilst repairs are made.

#### Public liability cover included as standard

We provide up to £5,000,000 of public liability cover.

#### Tenants improvements cover

If you live in a leasehold apartment we can provide insurance for any alterations you have made and are liable for, such as an expensive kitchen or bathroom.

#### Legal Expenses cover included as standard

We provide up to £100,000 of legal expenses cover to help with a variety of legal claims such as Contract and Employment disputes.

#### Home Emergency cover

You will be provided with assistance from a range of contractors in the event of an emergency, such as a plumbing leak or break in to your home to help minimise the damage to your property.

### Services provided

#### Fast, straightforward claims process

Our claims process is designed to be as fast and simple as possible, with dedicated claims handlers managing everything on your behalf until the claim is settled. We also ask for a minimum amount of paperwork and will keep you regularly updated at every step of the claims process.

#### Hassle-Free Claims Payment

In the vast majority of cases we can pay your claim back into the bank account you used to pay your premium.

## What are the significant exclusions or limitations of the policy?

### Section A1

Cover for contents which are temporarily removed from your home is restricted to 60 consecutive days in any period of insurance.

### Section A7

Cover does not extend to all damage caused by subsidence, landslip or heave.

### Section B1

Cover for valuables which are temporarily removed from your home is restricted to 60 consecutive days in any period of insurance.

Any specific exclusions, terms or limits which apply to your policy will be found in your quotation or policy schedule.

## How do I cancel the policy?

If this cover does not meet your needs please call your adviser within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time.

After 14 days, you may cancel your policy at any time by informing us. Any return premium will be calculated on a pro-rata basis providing no claims have been made during the policy year.

## How do I make a claim?

Please contact our claims team immediately on **0208 603 7187**.

We will need you to provide full details of the claim, when it happened and the circumstances of the loss. For further details of how to make a claim please refer to the policy wording.

## How do I make a complaint?

If you need to complain, please call Confidas on **0208 603 7157**.

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with. If your complaint relates to your policy, please contact the agent where it was bought or contact Confidas. If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If Confidas is unable to resolve your complaint then they will refer it to UKI.

Private Insurance

8th Floor

42 The Headrow

Leeds

LS1 8HZ

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Phone: **0300 123 9123** or **0800 023 4567**.

If your complaint relates to Section E – Legal Expenses, you can refer your complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**.



## OUR SPECIALISTS AT YOUR SERVICE

[www.confidas.co.uk](http://www.confidas.co.uk)

Confidas Portfolio Insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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