

# Home contents in Storage Insurance

## Insurance Product Information Document

This insurance is underwritten by The SCOR Syndicate at Lloyd's. SCOR Syndicate is managed at Lloyd's by The SCOR 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 in storage insurance policy.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p>✓ Loss or damage to your home contents and personal possessions whilst within an individual self-storage unit at the Location shown on the policy schedule.</p>	<p>✗ Loss or damage by theft unless caused by forcible and violent entry to or exit from the storage unit in which your contents are located.</p>
<p>✓ Loss of or damage to an item being transported as long as it is adequately packed and secured well enough given the nature of the item and how it is transported.</p>	<p>✗ Theft from any unattended motor vehicle</p> <p>✗ Loss or damage to jewellery, fine art and antiques unless specified on the policy schedule</p>
<p>✓ The additional perils covered are explosion, lightning, aircraft, earthquake, riot, civil commotion, storm, flood, burst pipes, impact by road vehicles, sprinkler leakage.</p>	<p>✗ Loss of or damage to an item being transported unless it is adequately packed and secured well enough given the nature of the item and how it is transported</p> <p>✗ Loss of damage to vehicles, including motorcycles and mopeds, caravans, boats and/or trailers</p>
<p><b>Possible Extensions</b></p>	<p>✗ Living creatures, plants</p>
<p>✓ The policy may be extended to include business equipment, fine art and antiques.</p>	<p>✗ Loss or damage caused by wear and tear, rust, rot, fungus or mould, normal settlement or anything which happens gradually</p> <p>✗ Loss or damage caused by cleaning, repair, renovation, restoration or any similar process</p>
	<p>✗ Pollution or contamination</p> <p>✗ Faulty workmanship or design, or the use of unsuitable or faulty materials</p> <p>✗ Mechanical or electrical faults or breakdown</p> <p>✗ Electronic data</p>
 <b>Are there any restrictions on cover?</b>	
<p>! Endorsements may apply to your policy. These will be shown in your policy documents.</p>	
<p>! the single item limit of £5,000 for home contents and personal possessions</p>	
<p>! the single item limit of £1,000 for fine art unless specified on the schedule</p>	
<p>! the single item limit of £500 for mobile phones unless specified on the schedule</p>	
<p>! the single item limit of £500 for portable electronic gadgets unless specified on the schedule</p>	
<p>! the single item limit of £500 for pedal cycles</p>	



## 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
  - 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.
- 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 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, please contact us.



## 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.