Bspoke Private Clients

Platinum Home Insurance

Insurance Product Information Document

Company: Bspoke Commercial Limited T/A Bspoke Private Clients

Sections 1 (Buildings), 2 (Contents) and 3 (Your Liabilities) of this Insurance policy is underwritten by Accelerant Insurance UK Limited which is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658)

Sections 4 (Property Emergency Solutions) and 5 (Family Legal Solutions) of this insurance policy is managed and provided by ARAG Plc who are authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 452369. These sections are underwritten by ARAG Legal Expenses Insurance Company Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Firm Reference Number: 202106

This document is a summary of the key benefits and exclusions provided by the policy and does not contain the full terms and conditions of your insurance. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance? Platinum Home Insurance is an annually renewable Home insurance policy for individuals who live in high-value property and/ or own expensive items.

What is insured?

Buildings, Contents, Fine Art & Antiques and Jewellery & Watches and Liabilities

- ✓ All risks of physical loss or damage to the structure of your home, its outbuildings and other structures
- ✓ Alternative accommodation if you can't live in your home following an insured event
- ✓ Contents extended replacement up to 150% of the contents sum insured
- ✓ Detecting and repairing leaking pipes outside your home up to £25,000
- ✓ All risks of physical loss or damage to your households' possessions while in your home and anywhere in the world
- ✓ Newly acquired possessions of to 25% of the contents sum insured, if you tell us within 90 days of acquiring them
- ✓ Market appreciation of fine art and antiques, up to 200% of the specified contents sum insured
- ✓ Property owner's and occupier's liability up to £10,000,000 if you're legally responsible for damaging another person's property or causing their death or injury
- ✓ Employer's liability to up to £10,000,000 if your domestic staff suffer accidental injury or death as a result of work they are employed to do for you
- ✓ Environmental Upgrade of up to £25,000 or 10% of the claim value, whichever is lower

Property Emergency Solutions and Family Legal Solutions

- ✓ Access to a 24-hour, 365-day home emergency helpline
- ✓ Repairer call-out cover up to £1,500 for emergencies such as utility failure, burst pipes or pest infestations
- ✓ Up to £150,000 to take legal action or appeal against a range of legal disputes
- ✓ Access to several helplines, including counselling assistance, identity theft resolution and a 24-hour, 365-day legal advice helpline
- ✓ Access to the Consumer Legal Services website which provides a range of law guides and legal documents

What is not insured?

- × Loss or damage due to wear and tear / lack of maintenance
- × Accidental damage, theft, attempted theft and vandalism when your home is unoccupied for over 60 days in a row
- × Loss or damage if you have not told us that building works are being carried out at your home, when the total cost for all building works will be more than £200,000 or 25% of the buildings sum insured whichever is lower
- × Loss or damage to outdoor items (e.g. fences, trees, lawns) due to natural causes (e.g. flood, storm, frost)
- × Possessions left on view in unattended vehicles
- × Jewellery, watches and money belonging to guests

Property Emergency Solutions and Family Legal Solutions

- × Contractor's costs that are incurred without consent
- × Legal actions where there the prospect of success is less than 51%
- × Circumstances existing before your cover starts

Are there any restrictions on cover?

- ! Limits of cover shown in the policy wording
- ! Excesses & endorsements detailed on the schedule
- ! Contents cover – Market appreciation cover only applies if a valuation exists
- ! Contents cover – We will not pay more than:
  - ! £50,000 for each unspecified item of Fine Art & Antiques
  - ! £35,000 for each unspecified item of Jewellery or Watches
  - ! £50,000 for Office Equipment
  - ! £20,000 for Money

Where am I covered?

This policy will cover the property specified in your Policy Schedule and for Contents anywhere in the world subject to the limits specified in your Policy Wording and Schedule.

What are my obligations?

You must make a fair presentation of the risk to Us at inception, renewal and variation of Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that You must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If You have any doubt about facts considered material, it is in Your interest to disclose them to Us.

Please check that all the information recorded in Your documents is correct. If there are any inaccuracies or omissions, please inform Us immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must take all reasonable precautions to prevent loss or injury and comply with any security or other loss prevention conditions in Your policy document. You must notify Us promptly of any event which might lead to a claim and follow the Claims Procedure set out in Your policy. For further details and any specific obligations relating to Your trade or Business activities following Our assessment of Your risk, please refer to Your policy documents.

When and how do I pay?

We require payment of the full premium or a deposit premium before you take out your policy. Payment options should be discussed with Your insurance intermediary.

When does the cover start and end?

Cover is provided for a 12 month period from the Start Date as stated in the Policy Schedule

How do I cancel the contract?

You can cancel Your policy at any time. If You wish to cancel and Your cover hasn't started, We will refund your premium in full. If You cancel after Your cover has started and provided there hasn't been a claim, We will refund the full premium paid less a proportionate deduction for the time We have provided cover. To cancel Your policy, contact Your insurance intermediary.