

# Your Home Policy

CHUBB®

Masterpiece®

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This document gives you key information about the Chubb Masterpiece Home Insurance Policy. Please read our policy booklet for full terms and conditions. Please contact your insurance broker if you have any questions, or for more literature about Chubb.

<b>Policy name:</b>	Masterpiece Home
<b>Type of insurance:</b>	Buildings, Contents, Valuables, Family Protection, Liability, Legal Expenses, Home Emergency cover, Travel
<b>Underwritten by:</b>	Chubb European Group Limited, except for Legal Expenses and Home Emergency cover. Legal Expenses and Home Emergency cover is underwritten by Brit Syndicate 2987 at Lloyd's, and is administered by ARAG plc. (ARAG)

Significant Features/ Benefits	Significant Exclusions/ Limitations
Our aim is to provide the broadest and most appropriate cover possible for you. The headings in bold refer to the section of our policy booklet to which the features or exclusions are applicable	
<b>Step 1: Appraisal Service</b> We will visit your home to confirm the rebuilding cost of your house and in most cases will advise on a sum insured for your contents	
<b>Step 2: Cover</b> Unless specifically excluded in the policy, we cover your possessions for 'all risks' wherever you are in the world. We have few restrictive conditions and no under-insurance penalties	The only exception is <b>Annual Travel Cover</b> , which is perils based, where the policy specifically declares what is included
<b>Step 3: Claims</b> In the event of a claim you have the option of a cash settlement with no penalty, or, you can nominate your own suppliers for replacement and your own craftsmen for repair	Under <b>House and Contents Cover</b> we will usually ask you to pay a 'deductible' as stated in your policy schedule. There is no deductible for total claims over £10,000 (except subsidence) or for <b>Valuable Articles</b>
<b>House Cover - accidental damage or loss automatically covered</b>	
<b>Extended Replacement Cost cover</b> This applies if you accept our appraiser's recommendation for your buildings sum insured. It guarantees to rebuild your house after a total loss, even if the cost is more than the buildings sum insured	We may not be able to provide this for some Grade 1 listed homes or properties of unusual construction. Here the basis of cover will be replacement cost
<b>Environmental Upgrade</b> We will pay up to £25,000 to install green power generating equipment following a covered loss	Only applies if a covered loss of £10,000 or more occurs, and if this is the first time green power equipment has been installed
<b>Utility cover</b> To purchase alternative water and/or power supplies to replace your existing 'environmentally friendly' supplies (e.g. solar, wind, geothermal)	A £10,000 limit applies
<b>Trace and Access</b> We will pay to trace a leak of oil, water or gas within your home and reinstate any damage caused up to the total buildings sum insured	
<b>Unlimited loss of oil or metered water</b> We cover the cost of loss of oil or metered water that escapes from your home's heating or water system	
<b>Oil Damage</b> We cover damage caused by the escape of oil from any fixed domestic heating installation. We also cover the cost of clearing up contamination or pollution of land and/or water caused by any sudden, unforeseen and identifiable oil leakage from a domestic oil installation	A limit of £50,000 applies to the costs of clearing up contamination or pollution of land and/or water
<b>Other permanent structures</b> Covered up to 20% of the buildings sum insured	

Significant Features/ Benefits	Significant Exclusions/ Limitations
<b>Contents Cover - Worldwide accidental damage or loss automatically covered</b>	
<b>Extended Replacement Cost cover</b> This applies if you maintain at least the sum insured for your Contents as previously agreed, including any adjustments by us based on appraisals, re-evaluations and annual adjustments for inflation	A maximum limit of 25% more than the sum insured shown on your schedule applies
<b>Cyber bullying</b> We will pay certain costs you incur as a result of on line bullying	The most we will pay in any one period of insurance is £50,000
<b>Newly acquired items</b> Automatically covered to 25% of the contents sum insured	These items must be added to the policy within 60 days of acquisition
<b>Automatic cover for Business Equipment</b>	A £2,500 per item limit applies, within a total payment limit of £25,000
<b>Students Fees</b> We will pay for any unrecoverable fees following enforced cancellation or early withdrawal of a resident of the insured location from their course as a result of their death or becoming incapacitated due to a sudden and unforeseen accident or long-term illness	A limit of £10,000 applies
<b>Event cancellation</b> up to £25,000	No cover for cancellation from death, illness or injury of those under 6 or over 65
<b>Automatic cover for hired Marquees</b>	A £30,000 limit applies
<b>Valuable Articles Cover</b>	
<b>'Agreed Value' for specified items</b> , e.g. fine art or jewellery, with no deductions	
<b>Extended Replacement Cost cover for specified Fine art</b> , If under insurance is discovered following a total loss, subject to the sum insured being proved by a professional valuation dated within the 3 years prior to the loss, we will pay the market value immediately before the loss, up to an additional amount of £2m more than the agreed value of the specified item of Fine art	The maximum amount we will pay above the agreed value is £2m
<b>Extended Replacement Cost cover for all other specified valuables</b> If under insurance is discovered following a total loss, subject to the sum insured being proved by a professional valuation dated within the 2 years prior to the loss, we will pay the market value immediately before the loss, up to the total sum insured for the relevant category	
<b>Automatic cover for items of fine arts or jewellery loaned to you</b>	Unless otherwise agreed by us, cover is restricted to 7 days and the maximum amount payable is £250,000 for fine arts and £50,000 for jewellery
<b>Newly acquired items</b> automatically covered to 25% of the specified sum insured	Fine arts limit of £1m. All other valuables limit of £250,000. These items must be added to the policy within 60 days of acquisition
<b>Public Liability Cover</b>	
<b>Worldwide Legal Liability cover</b> limits of £2m, £5m and £10m are available	£2m limit for incidents with vehicles not registered for road use and child's play equipment. Does not include illness cover so does not provide the cover required for some employers by the Employers' Liability (Compulsory Insurance) Regulations 1969
<b>Credit Card Fraud cover</b> up to £50,000	

Significant Features/ Benefits	Significant Exclusions/ Limitations
<b>Family Protection Cover</b>	
<p><b>Cover for loss and emotional trauma from car jacking, aggravated burglary, aggravated assault, child abduction, hijacking, stalking, air and road rage</b> for you and your family</p>	<p>Aggravated Burglary cover applies only in respect of incidents occurring in your main home(s) Limits for each section are set out in our policy booklet</p>
<b>House and Contents Legal Expenses Cover (Administered by ARAG)</b>	
<p><b>Legal expenses cover</b> up to £100,000 per incident, including employment disputes, contract disputes, clinical negligence, disputes with domestic employees, personal injury, property protection, tax protection, work legal defence, motor legal defence, attendance expenses and identity theft protection</p>	<p>Costs incurred before acceptance of a claim Disputes existing before cover commenced which you knew (or ought to have known) could lead to a claim Claims with less than 51% prospects of success The claim must be reported immediately and during the policy period You cannot choose your own solicitor prior to the issue of legal proceedings unless there is a conflict of interest Claims relating to a venture for gain</p>
<b>House and Contents Home Emergency Cover (Administered by ARAG)</b>	
<p><b>Call-out charges, labour and materials</b> up to £1,000 following a home emergency relating to: main heating system, plumbing and drainage, home security, toilet unit, domestic power supply and vermin infestation</p>	<p>Costs incurred before acceptance of a claim. A boiler more than 15 years old and/or which has not been serviced 12 months prior to a home emergency claim. Pre-existing problems. Claims relating to outbuildings or garages</p>
<b>Annual Travel Cover - with Winter Sports</b>	
<p><b>Cover up to age 75.</b> No pre-existing medical conditions excluded Medical/ repatriation expenses £10m per person Cancellation and curtailment £10,000 per person Personal accident £50,000 per person</p>	<p>For any person that has attained the age of 75, cover ceases at the expiry date of the policy following such person's 75th birthday, or any earlier cancellation of the cover We do not cover any expenses arising from illness if you are travelling against the advice of a qualified medical practitioner; or to obtain medical treatment; or where a terminal prognosis has been given; or for costs incurred for a condition that was awaiting diagnosis before the trip commenced, or for costs incurred for conditions existing before the trip commenced that required hospital or specialist treatment We do not cover trips in, to or from Iran</p>

# The details you need to know

## How do I make a claim?

### **House Cover, Contents Cover, Valuable Articles Cover, Public Liability Cover, Family Protection Cover and Annual Travel Cover.**

To make a claim, you should contact your insurance broker, or call Chubb on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

With Chubb you have:

- No claim forms to complete
- The choice of a full cash settlement or replacement/ repair using your own supplier

### **House and Contents Legal Expenses and Home Emergency Cover**

To make a claim, please call ARAG on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

## How long is my period of cover?

Masterpiece is an annual contract that can be renewed each year subject to the terms and conditions then applicable. You should periodically review your sums insured to ensure they remain accurate and let us or your broker know if they need to be updated.

## What are my cancellation rights?

You have a statutory right to cancel your new insurance policy within 14 days of receipt of the policy documentation or 14 days from the effective date of the policy - whichever is the later. We will refund any premium you have already paid, but may retain a proportion that relates to the time on risk and, in addition, an administrative fee if you have made a claim. Any refund will be paid within 30 days of receipt of your cancellation notice. If you decide not to continue with the policy after the 14 day period, you may cancel the policy at any time by returning it to us or notifying us in writing of the future date at which the cancellation is to take effect. Any return premium will be calculated on a pro-rata basis relating to the time on risk and will depend upon any claims made by you.

If you decide to cancel you should initially contact your broker.

## What is the complaints procedure?

### **House Cover, Contents Cover, Valuable Articles Cover, Public Liability Cover, Family Protection Cover and Annual Travel Cover.**

We aim to provide the best possible level of service. If for any reason you are unhappy with our service or have other cause for complaint, please contact your Insurance broker or contact us at:

Chubb Private Clients, Chubb European Group Limited, One America Square, 17 Crosswall, London, EC3N 2AD, United Kingdom  
**020 7956 5000**

### **House and Contents Legal Expenses and Home Emergency Cover**

To make a complaint, please call ARAG on **0800 018 0678**

(from outside the UK +44 20 7031 3905)

Should you remain dissatisfied you can pursue your complaint further with Lloyd's by contacting:

Policyholder and Market Assistance, Market Services, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN. If Lloyd's are not able to resolve the complaint you can ask the Financial Ombudsman's Service to review your case:

Insurance Division, The Financial Ombudsman's Service, Exchange Tower, London, E14 9SR  
**0800 023 4567**  
complaint.info@financial-ombudsman.org.uk

## What are my compensation rights?

Chubb is covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members, in specified circumstances, are unable to meet any valid claims under their policies. Further information can be obtained from Chubb at our address above, or from the FSCS at:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU  
**0800 678 1100 / 020 7741 4100**

## What are my data protection rights?

Chubb collects and processes personal information about you, such as your name, address, policy number and any other personal details you provide to Chubb (directly or through your broker) in order to provide you with insurance and claims services. Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store your personal information on an electronic database, which may also be available to other member insurer of the Chubb Group with Chubb Limited as its ultimate holding company operating outside Europe. Chubb has taken reasonable measures to protect your personal information once it is transferred outside Europe in accordance with our normal data security policies. We may also disclose your personal information to outside parties, such as premium collection agencies, re-insurers, external lawyers and claims administrators, to facilitate the provision of insurance and claims services to you, or as allowed by law, or as requested or required by regulatory bodies.

## What is the law applicable to my policy?

You and Chubb are free to choose the law that applies to the policy. Unless we otherwise agree with you, the law of England and Wales shall apply.

## Where is Chubb registered and who regulates it?

Chubb European Group Limited, 100 Leadenhall Street, London, EC3A 3BP, United Kingdom.

## **T +44 (0)20 7956 5000**

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk>

# Chubb. Insured.<sup>SM</sup>

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

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