All My Things Insurance

Insurance Product Information Document

Kinsu

Company: KINSU Product: 'All My Things' Policy

This document contains some important facts about Kinsu home contents and personal possessions Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?
Kinsu 'All My Things' Insurance provides cover for your home contents and personal possessions in the event that they get accidentally damaged, destroyed, lost or stolen. We cover the cost of repairing or replacing them.

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited which is registered in the UK. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 204847

What is insured?

- ✓ Your home contents and personal possessions for physical loss or damage up to the sum insured.
- ✓ Loss or theft of keys up to £250
- ✓ Freezer contents up to £250
- ✓ Property in the open within the grounds of your home up to £2,500
- ✓ Theft or disappearance of property from any unattended vehicle when secured out of sight up to £2,500
- ✓ Theft of valuables kept in a safe from unattended hotel rooms up to £2,500
- ✓ Cash up to £250
- ✓ Legal costs and payouts up to £2,000,000 for any amounts you become legally liable to pay, subject to some restrictions

What is not insured?
Loss or damage caused by or arising from;

- × Misuse or faulty design, workmanship or materials
- × Dryness, dampness, extremes of temperature or exposure to light;
- × Your domestic animals chewing, scratching, tearing or fouling;
- × Dyeing, cleaning, repairing, renovating, restoration or being worked on;
- × Pollution or contamination of any kind;
- × Lack of general maintenance

Are there any restrictions on cover?

- Flood is not covered, other than the escape of water from fixed equipment or pipes
- Certain legal liabilities, please refer to policy wording for details
- Loss or damage arising due to Wilful negligence is excluded.

Where am I covered?

- ✓ Within your home and wherever you take your possessions whilst travelling worldwide

What are my obligations?

- You must select and maintain a sum insured that reflects the replacement cost of all of your possessions to the best of your knowledge.
- You have a minimum key operated lock system meeting BS3621 standards on the entry doors leading solely into your home and key operated locks for all other exit doors or accessible windows
- If you lose your mobile phone or it is stolen, you need to report it to your network provider within 24 hours of the incident.
- If there has been malicious damage, theft or attempted, you need to tell the police. We will need a crime reference number to process your claim.

When and how do I pay?
Premiums are taken directly from your stored credit card monthly on the first of every month. (Other than your first payment which occurs on the day you purchase)

When does the cover start and end?
Your cover will take effect on the date purchased, as show within the policy document and continue on a rolling monthly basis until cancelled.

How do I cancel the contract?
You have a 14 day cooling off period, so you can cancel your policy within 14 days of the policy start date. We will refund any premiums you have paid as long as you have not made a claim. After that first 14 days, you can cancel your policy at any time and your policy will expire after the last period you have paid for. This can be done by email