

Home Contents & Collections
Policy Summary
PRIVATE CLIENT GROUP



INTRODUCTION

Thank you for choosing Chartis Europe Limited and our Private Client Group for your personal insurance.

Private Client Group is dedicated to providing insurance exclusively for individuals requiring the highest standard of care for their properties and possessions. Our knowledge and experience are complemented by our commitment to exceptional service.

Your Private Client Group client service manager will ensure that you experience excellent personal service and, if you need to make a claim, one of the finest claims services available.

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions and refer to the Schedule attached to the Policy Document for the specific policy benefits and operative times. You can download a Policy Document from our website, www.chartisinsurance.com/uk/pcg or call us on telephone +44 (0) 207 954 8419 for a copy.

This Policy Summary does not form part of the Policy Document.

	Significant features and benefits	Significant or unusual exclusions or limitations	Policy reference
Home and Contents including accidental damage	<p>Guaranteed reconstruction of buildings</p> <p>Worldwide 'All Risk' Contents cover automatically covered at up to 50% of building sum insured</p> <p>Alternative accommodation</p> <p>Water leak detection installation</p> <p>Newly acquired items</p> <p>Green building products installation</p>	<p>We may not be able to provide this cover for Grade 1 listed homes or properties of unusual construction</p> <p>The sum insured for each category of contents and each scheduled item is shown in your schedule.</p> <p>Up to 3 years</p> <p>Up to £1,500 following a water damage loss over £7,500</p> <p>Up to 25% of the contents sum insured for a period of 90 days</p> <p>Up to £2,500</p>	PART III – HOME AND CONTENTS
Collections worldwide 'All Risks' cover	<p>Agreed value for specified items</p> <p>Defective title</p> <p>Death of artist</p> <p>Newly acquired Items</p>	<p>Up to £20,000 single item limit for unspecified items</p> <p>Up to £25,000 or 5% of the collection sum insured, whichever is the lower amount</p> <p>200% of the sum insured up to a maximum of £150,000, subject to a valuation no more than 3 years old</p> <p>Up to 25% of the contents sum insured for a period of 90 days</p>	PART IV – COLLECTIONS
Liability	<p>Worldwide legal liability cover</p> <p>Credit Card fraud</p>	<p>Up to £10 million</p> <p>Up to £50,000</p> <p>Citizens of, or losses which occur in, countries subject to economic sanctions or embargoes may be excluded.</p>	PART V – LIABILITY
Annual travel	<p>Cover for family members</p> <p>Geographical limits</p> <p>Cancellation and curtailment</p> <p>Medical expenses</p> <p>Sports and activities</p> <p>Natural catastrophe – volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire</p>	<p>Persons permanently resident at the risk address listed on the schedule: Age limit 76</p> <p>Excludes any trip into or through Afghanistan, Cuba, Liberia or Sudan</p> <p>Up to £20,000 per person £250 excess per person, per claim, subject to a maximum excess of £500 per occurrence.</p> <p>Up to £20 million per person £250 excess per person, per claim, subject to a maximum excess of £500 per occurrence.</p> <p>Excluded unless listed in the policy document under Sports and Activities. Excludes medical conditions where you have sought the advice of a consultant in the 12 months before you purchased this insurance or booked your trip, whichever is later. £250 excess per person, per claim, subject to a maximum excess of £500 per occurrence.</p>	PART VI – ANNUAL TRAVEL
Kidnap and ransom	<p>Cover for family members</p> <p>Geographical limits</p>	<p>Policyholder, his or her spouse, civil partner or common law partner, any dependant children under the age of 21 who live in the same household.</p> <p>Excludes Iraq, Nigeria, Mexico, Venezuela, Pakistan, Afghanistan, Somalia, Yemen or Philippines Up to £25,000 per occurrence</p>	PART VIII – KIDNAP AND RANSOM
All sections		You usually have to pay an excess as stated in your policy schedule	

INSURANCE PROVIDER

This insurance is provided by Chartis Europe Limited. Chartis Europe Limited is authorised and regulated by the Financial Services Authority.

PURPOSE OF THE INSURANCE

This Home, Contents and Collections insurance is suitable for high value homes and possessions and can cover either:

- Home, Contents and Collections
- Contents and Collections only
- Contents only

PERIOD OF INSURANCE

The period of insurance normally covers 365 days and is stated in your policy schedule. Please speak to your insurance broker if you require a different period.

LAW AND JURISDICTION

This contract will be governed by English Law. The exclusive jurisdiction of the courts of England and Wales will apply, unless you reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

YOUR RIGHT OF CANCELLATION

You can cancel the policy or any part of it at any time by notifying us in writing of the future date that the cancellation is to take effect. If you have not made a claim during the policy period, we will refund the proportion of any premium you have paid for the period of insurance remaining.

Cooling-off period

If this cover does not meet your needs, you may return this policy and schedule to us within 15 days of receipt of the policy or the start date of cover, whichever is later, to:

Private Client Group
The Chartis Building
58 Fenchurch Street
London ECM 4AB
United Kingdom

We will give you a full refund of any premiums paid within 30 days from the date we received notice of cancellation from you, except where a claim has been made by you within the 15 days.

If the premium is paid by direct debit, you must ensure the relevant bank or building society is instructed to stop making payments.

MAKING A CLAIM

To make a claim under this policy please contact your insurance broker or agent. Alternatively you can contact us directly as follows:

Telephone +44 (0) 870 850 0178

Fax +44 (0) 207 954 4929

Email pcgclaims@chartisinsurance.com

YOUR RIGHT TO COMPLAIN

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below. To help us respond even faster, please provide the policy/claim number and the name of the policyholder/insured person.

Claims related complaints

Claims Manager
Private Client Group
The Chartis Building
58 Fenchurch Street
London ECM 4AB
United Kingdom
Telephone: +44 (0)870 850 0178
Facsimile: +44 (0)207 954 4929
Email: pcgclaims@chartisinsurance.com
Online: www.chartisinsurance.com/uk (please select 'contact' followed by 'your feedback')

All other complaints

Client Service Manager
Private Client Group
The Chartis Building
58 Fenchurch Street
London ECM 4AB
United Kingdom
Telephone: +44 (0)207 954 8419
Facsimile: +44 (0)207 954 4929
Email: pcgadmin@chartisinsurance.com
Online: www.chartisinsurance.com/uk (please select 'contact' followed by 'your feedback')

If you wish to make a complaint in relation to the Family Plus Legal Protection section, you should contact:

DAS Family Plus Legal Protection Section Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side
Temple Back
Bristol BS1 6NH
United Kingdom
Telephone: +44 (0)117 934 0066
Email: customerrelations@das.co.uk

Further details of DAS internal complaint handling procedures are available on request.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS) who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The FOS will not consider a complaint if you have not provided us with the opportunity to resolve it previously.

The FOS address is:
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
United Kingdom
Telephone: 08000 234 567 (free for people phoning from a 'fixed line', i.e. a landline at home)
0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
Email: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme. Further information about compensation scheme arrangements is available from the FSCS. See your policy wording for details.

With Chartis offices in nearly every part of the world, Private Client Group is ideally situated to arrange cover for your possessions. That's why we already provide insurance for thousands of discerning individuals around the globe, including some of the most notable and unique properties.

Chartis Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Chartis Europe Limited is a member of the Association of British Insurers.

Registered in England: company number 1486260.
Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

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United Kingdom
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Your world, insured