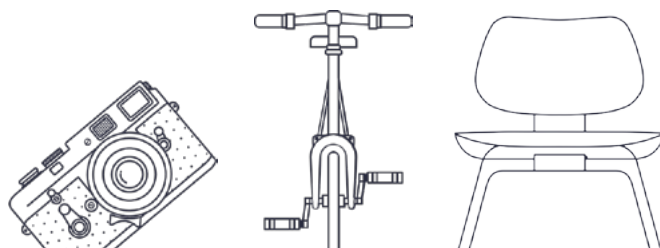


Kinsu



Your insurance policy document

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Thank you for choosing Kinsu.

Your policy number:

Your contract number:

The insured individual(s):

Period of insurance: From DD.MM.YYYY until further notice.

Sum insured:

Thank **you** for choosing Kinsu. This is **your** insurance policy.

We understand how important it is to have peace of mind when it comes to protecting **your** home and treasured possessions. **We** are here to take care of that for **you**.

The information **you** have given us forms part of the contract of insurance, and this document is evidence of that contract. Please take a moment to read it so that **you** are satisfied and understand the extent of the insurance.

Making a claim on your insurance

Please notify Kinsu as soon as **you** think **you** might have a claim, either through the Kinsu app or on 0800 021 3254. **You** will be told what information to provide **us** and what to expect next.

If there has been malicious damage, theft or attempted theft, **you** need to tell the police. **We** will need a crime reference number to process **your** claim.

We aim to settle **your** claim as quickly and fairly as possible. **We** will assess **your** claim and then decide whether to repair, replace or pay for any lost or damaged item(s).

Our contact details

If **you** have any questions, please contact us

- through the **Kinsu app**
- by email help@kinsu.co.uk
- telephone 033 0332 1004 or
- by writing to us at **Kinsu, 3 Lombard St, London EC3V 9AA.**

Conditions

About you

You need to be at least 24 years old on the policy start date.

Renewing your policy

You have a monthly rolling subscription, which means that **your** insurance will continue to be renewed every month as long as **we** continue receiving **your** insurance premium.

Changes in your circumstances

Using **our** contact details above, please tell **us** within 14 days of **you** becoming aware about any changes in the information **you** have provided to **us**. **We** will then tell **you** if the changes affect **your** policy.

Changes to your policy

We may make changes immediately if the change is favourable to **you**. **We** will advise **you** within 30 days of the change having been made.

We will notify **you** if **we** decide or need to change **your** policy cover or the price of **your** insurance.

We will not make another change for at least two months unless **we** are obliged to do so by law or regulation or any other code of practice or regulatory guidance.

Cancelling your policy

You can cancel **your** policy at any time and **your** policy will expire after the last period **you** have paid for. **Your** policy will end automatically if **you** do not pay any premium. **We** will contact **you** and request the payment within seven days. If **we** still do not receive payment, **your** policy will be cancelled.

We can cancel this contract of insurance by giving **you** 30 days' notice. **We** will only cancel this

contract for a reason such as:

Non-cooperation or failure to supply any information or documentation **we** request;

You have provided **us** with incorrect information; **If you** use threatening or abusive behaviour or language towards **us**; or

If there is a change to the risk that means that **we** can no longer provide **you** with insurance cover.

Control of claims

If **you** receive a writ summons or other legal process in connection with a claim under the policy, please send it immediately to **us**, using **our** contact details above, so that **we** can help **you** to solve it.

We want to secure the best possible claim for **you**, so please do not admit, deny, negotiate or settle a claim without **our** written consent.

Arbitration

If **we** admit liability for a claim but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator that **you** and **we** appoint jointly. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

The policy will be voided if a claim is found to be false or fraudulent in any respect, if **you** or anyone else acting on **your** behalf use fraudulent means to obtain any benefit under this policy, or if **you** wilfully cause any damage.

Definitions

Whenever **you** see words in bold, they have the meanings shown here.

Accidental damage

Sudden, unintentional and unexpected physical damage that can be seen.

Contents

What is included: All **your** belongings.

What is not included:

- motor vehicles, apart from caravans, trailers, watercraft or their accessories;
- pets or working animals;
- any part of the buildings;
- any item mostly used for **your** trade or profession;
- any item insured under any other insurance policy.

Domestic staff

A person employed to carry out domestic duties associated with the **home** and not employed by you in any capacity in connection with any business trade profession or employment.

Excess

The amount **you** must pay towards each and every claim made.

Gadget

Any portable electronic device, apart from drones and medical equipment.

Home

The private dwelling, garage and domestic outbuildings at 4 Home Address, KN1S2U.

Period of insurance

The start date and end date of **your** policy.

Personal possession

Items normally carried about the person that belong to **you**.

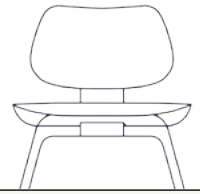
Us, we or our

Kinsu as administrators of **your** policy or Certain Underwriters at Lloyd's as insurers.

You or your

The policyholder(s): Chris Ferreira.
Any member of the policyholder's household permanently residing at **your home**.

Your home contents and personal possessions



When things go wrong and **your home contents** or **personal possessions** get accidentally damaged, destroyed, lost or stolen, **we** cover the cost of repairing or replacing them.

What's covered?

Your contents for physical loss or damage worldwide.

What's not covered?

- Theft or attempted theft from the **home** other than as a result of violent and forcible entry;
- **Accidental damage** caused by someone other than **you**.
- Flood, other than escape of water from fixed equipment or pipes.

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; or
- Transport, unless the item is suitably packed and secured.

Limits - How much we cover

You are insured for the sum of £££.

Insurance for	Covered up to (£)	Excess (£)
Any one item	£££	
Loss or theft of keys	250	
Freezer contents	250	
Property in the open within the grounds of your home	2,500	50
Theft or disappearance of property from any unattended vehicle when secured out of sight	2,500	
Theft of valuables kept in a safe from unattended hotel rooms	2,500	
Pollution and/or contamination	2,000,000	

Legal liability

If something happens that **you** could be held legally liable for, **we** will cover **you** for legal costs and payouts.

What's covered?

- Any amounts **you** become legally liable to pay as damages for bodily injury as owner or occupier of **your home**;
- Any amounts **you** become legally liable to pay as damages for an accident resulting in damage to property, pollution or contamination at **your home**;
- Any amounts **you** become legally liable to pay as damages for bodily injury; or
- Any amounts **you** become legally liable to pay for **accidental damage** to property worldwide.

What's not covered?

- Legal liability for bodily injury to **you**, any other permanent member of the **home**, or any person who at the time of sustaining such injury is engaged in **your** service;
- Legal liability for bodily injury arising directly or indirectly from any communicable disease or condition;
- **Your** legal liability arising out of any criminal or violent act to another person or property;
- In Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **period of insurance**;
- **Your** legal liability arising directly or indirectly out of any profession, occupation, business or employment;
- Legal liability that **you** have assumed under contract and that **you** would not have otherwise been liable for;
- Legal liability resulting from **your** ownership, possession or use of:
 - Motorised or horse drawn vehicle other than domestic gardening equipment;
 - Power-operated lift other than stairlifts;
 - Aircraft or watercraft other than manually operated rowing boats, punts or canoes; or
 - Animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.
- Legal liability arising out of **your** ownership, occupation, possession or use of any land or building that is not within the premises;
- If **you** are entitled to payment under any other insurance, until such insurance(s) is exhausted.

Mobile phones, cameras and other gadgets



If **you** lose **your** mobile phone or it is stolen, please report it to **your** network provider within 24 hours of the incident.

You have chosen to insure **your** camera and laptop. **We** use the generic term '**gadget**' to refer to them from now on.

What's covered?

- The cost of repair when **your gadget** is damaged as a result of an accident;
- Replacement for **your gadget** when it is accidentally damaged beyond repair, stolen or accidentally lost;
- Replacement part(s) for **your gadget** when only parts are damaged, stolen or lost; and
- Cost of any calls, texts and downloads made without **your** permission while the **gadget** is not barred by the network provider, but only during the first 24 hours after **your gadget** is stolen or accidentally lost.

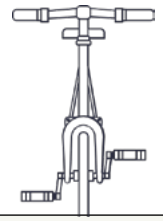
What's not covered?

- Damage caused by routine servicing, inspection, maintenance or cleaning;
- Damage caused by a manufacturing defect or a **gadget** recall;
- Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- If the IMEI or serial number cannot be determined from **your gadget**;
- Damage to or theft of **your gadget** while it is in the possession of anyone other than **you** or a member of **your** household;
- Scratching, denting or marking of **your gadget** affecting the appearance of **your gadget** but not affecting its performance or functionality in any way; or
- If **your gadget** is stolen from a motor vehicle (including a motorcycle) that did not have all windows and doors closed and locked and all security systems activated.
- Loss, theft, damage or breakdown as a result of not taking care of **your gadget**;
- Additional equipment or accessories which are used with **your gadget**;
- Any costs or expenses which are not directly associated with the incident which caused the claim; or
- Any liability arising out of **your** use or ownership of **your gadget**, including any illness or injury resulting from it.

Limits - How much we cover

Item	Covered up to (£)	Excess (£)
Phone screen	150	25
Phone	1,000	25
Camera	£££	50
Other gadget	2,500	50

Bicycles



We will pay for any loss or damage to **your** bicycle and accessories.

What's covered?

- Theft of **your** bike from **home** when **you** have any existing security devices in operation, minimum of a five lever mortice deadlock to BS3621 standard or a five lever padlock on external doors;
- Theft of **your** bike from a communal hallway within the building, when it is secured through the frame by a Sold Secure approved lock to an immovable object;
- Theft of **your** bike when it is left unattended but secured to an immovable object by a Sold Secure Bronze rated lock through the frame, or the bike is left in safe and secure closed location;
- Theft, loss or **accidental damage** of **your** bike when in transit with an airline, when the bike is securely packaged in a bike box; and
- Theft or **accidental damage** of **your** bike when it is in a vehicle that has all doors, windows and other openings closed and locked.

What's not covered?

- Theft or **accidental damage** whilst the bike is hired or loaned by **you** to any other person;
- Any accident whilst the bike is being used in competition;
- Theft when using the bike for hire, reward, courier services or the carriage of paying passengers;
- **Accidental damage** when using the bike to perform stunts or whilst using equipment designed for undertaking stunts;
- Cosmetic damage; or
- Faulty or defective design, materials or workmanship, or latent defect(s) in operation.

Replacement bike hire

If **you** need a bike while **your** claim is in progress, **we** will provide **you** with the reasonable cost of the hire of an alternative bike.

Limits - How much we cover

Item	Covered up to (£)	Excess (£)
Bike & accessories	£££	50

General exclusions

These exclusions apply throughout **your** policy.
We will not pay for:

Gradual deterioration

Wear and tear, moth or vermin, infestation, corrosion, damp, wet or dry rot, mould or frost, or anything which happens gradually.

Damage by unauthorised repairer

Damage resulting from repairs carried out by a repairer not authorised by **us**.

Riot/civil commotion

Any loss damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Pre-existing damage liability or injury

This policy does not cover damage, liability or injury occurring before the cover under **your** policy started.

Illegal activities exclusion

We will not be liable for any loss or damage caused as a result of the property being used for illegal activities.

Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.
The exclusions above do not apply to the following covers:
Liability to **domestic staff**;
Tenant's Liability;
Liability to The Public.

Pollution/contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:
A sudden and unforeseen and identifiable incident;
Leakage of oil from a domestic oil installation at **your home**.

Radioactive contamination and nuclear assemblies exclusion

We will not pay for:
Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from: (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Electronic data exclusion clause

We will not pay for:

Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
Any legal liability of whatsoever nature; directly or indirectly caused by or contributed to by or arising from:
(a) Computer viruses, erasure or corruption of electronic data;
(b) The failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion “computer virus” means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Biological and chemical contamination clause

We will not pay for:

Loss or damage to any property, or any loss or expenses resulting or arising therefrom;
Any legal liability of whatsoever nature;
Death or injury to any person;
directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;
(a) Terrorism; and/or
(b) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

The causing, occasioning or threatening of harm of whatever nature and by whatever means;
Putting the public or any section of the public in fear;
in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Sanctions

We will not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Making a complaint

We are committed to providing **you** with an exceptional level of service. However, **we** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. If this happens, **we** want to hear about it so that **we** can try to put things right. Please do the following:

- Get in touch with **us** through the Kinsu app, by email help@kinsu.co.uk, telephone 033 0332 1004 or by writing to **us** (Kinsu, 3 Lombard St, London EC3V 9AA) and explain that **you** wish to make a complaint;
- Give **us your** name and a contact telephone number;
- Quote **your** policy and/or claim number, and the type of policy **you** hold; and
- Explain clearly and concisely the reason for **your** complaint. This will help **us** record **your** complaint and take steps to solve it.

Taking your complaint further

In the event that **you** remain dissatisfied and wish to take **your** complaint further, **you** can refer the matter to: Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN. Telephone 020 7327 5693, Email: complaints@lloyds.com. Details of Lloyd's complaints procedures are set out on their website at www.lloyds.com/complaints

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. This is a free and impartial service and will not affect **your** legal rights. Contact: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone from UK landline: 080 0023 4567 (free), from UK mobile phone: 030 0123 9123 (**your** network provider may charge), and from outside the United Kingdom: +4420 7964 1000. Email: complaint.info@financial-ombudsman.org.uk

Alternatively, if **you** purchased **your** insurance online, please note that **you** can, if **you** wish, also submit **your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU), who have bought goods or services online, get their complaint resolved. **You** can access the ODR Platform using the following link: <http://ec.europa.eu/consumers/odr/>

This does not affect **your** right to submit **your** complaint following the process above. Please note that under current rules the European Commission will ultimately redirect **your** complaint to the Financial Ombudsman Service (FOS).

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract of insurance. Further Information about the Scheme is available from: Financial Services Compensation Scheme, 10th Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Website: <http://www.fscs.org.uk>

About this insurance policy and Kinsu

This insurance has been arranged by Kinsu and is underwritten by Certain Underwriters at Lloyd's.

We are regulated for **your** protection by the Prudential Regulation Authority and Financial Conduct Authority, who ensure **our** financial security. Find out more in www.fca.org.uk/register

We adhere to the Codes of Practice of the Association of British Insurers (ABI) and the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme (FSCS).

The Law applicable to this Policy

Your policy is governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Data Protection Act 1998

Any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Subject to the provisions of the Data Protection Act 1998, **you** are entitled to receive a copy of the information **we** hold about **you**. **You** may be charged a fee for this. Such requests should be made to: The Data Protection Officer, Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA.

Any information **you** give **us** will be used by **us** and **we** may also share this information with other group companies. To prevent fraud, insurers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurers.

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Telephone: 030 3123 1113 or 016 2554 5745, or
Email: casework@ico.org.uk.

Rights of Third Party

Nothing contained in this policy gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999. In other words, this policy is between **you** (the insured) and **us**. No one else has any rights or can impose any terms within the policy

Several Liability Clause

The insurers' obligations under the contracts of insurance are several and not joint, and their obligations are limited only to the extent of their individual subscriptions. The insurers are not responsible for any part of a co-subscribing insurer who for any reason does not satisfy all or part of its obligations.