

# Kingsborough

INSURANCE SERVICES

**Specified items** of jewellery, gold or silver articles or furs in excess of £1,000 value each item. Please list items individually – premiums are charged at a rate of £12.72 per £1,000 pro-rata.

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**Hearing Aids** – specifically excluded unless itemised below, premiums are charged at a rate of £12.72 per £1,000 pro rata.

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**Date Insurance to commence:**

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Please enclose your cheque for the appropriate premium which should be crossed and made payable to Kingsborough Insurance Services Limited and forward to the address overleaf. Alternatively, if you wish to pay by debit card or visa/mastercard credit card please enclose a note to this effect and ensure your telephone number is provided so that we may contact you to make the relevant arrangements to debit the appropriate card.

Insurance cannot commence until receipt and acceptance of the proposal and the appropriate premium.

**Please ensure you have signed and dated the declaration overleaf.**

## Declaration

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate. Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may not be paid.

**If you are in any doubt you should consult Kingsborough Insurance Services Limited.**

I understand that the signing of this Proposal does not bind me to complete or Underwriters to accept the insurance, but agree that, should a Contract of Insurance be concluded, this Proposal and the statements made therein shall form the basis of the Contract.

**Signed:**

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**Dated:**

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**Kingsborough Insurance Services Limited  
Queensway House,  
11 Queensway,  
New Milton,  
Hampshire BH25 5NR**

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**For any further information regarding this insurance please contact:-**

**Kingsborough Insurance Services  
Queensway House  
11 Queensway  
New Milton  
Hampshire  
BH25 5NR**

**Tel: 01425 632341  
e-mail: [enquiries@kingsborough.co.uk](mailto:enquiries@kingsborough.co.uk)  
[www.kingsborough.co.uk](http://www.kingsborough.co.uk)**



## Home Contents Insurance

Registered in England No: 3479579

Part of the Peverel Group of Companies  
© Kingsborough Insurance Services 05/10

Authorised & Regulated by The Financial Services Authority –  
FSA register No. 308484

You can check our regulatory status at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by calling the FSA on 0845 606 1234

**keyfacts**®

## Summary of Cover

**It must be emphasised that the following is only a summary of the policy and does not contain the full terms and conditions of this insurance. A full policy wording is available on request.**

This summary does not form part of the contract of insurance. We do not offer advice on the suitability of this product and you should satisfy yourself that it meets your requirements before proceeding. We do not charge arrangement or administration fees.

## How is cover provided?

This Home Contents Insurance Policy has been specially designed in association with Kingsborough Insurance Services Limited and is underwritten by certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority. The policy has been in operation since 1988 and is reviewed annually to ensure its competitiveness.

## Financial Services Compensation Scheme

Lloyd's Underwriters and Kingsborough Insurance Services Limited are covered by the Financial services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter or Kingsborough Insurance Services Limited is unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN, by telephoning 020 7892 7300 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

## The Law applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English law.

## Statement of Demands and Needs

This policy would normally meet the demands and needs of a person who requires home contents insurance based on a sum insured calculated and selected by themselves, which provides full accidental damage cover on their home contents, cover on personal possessions and valuables world wide, and a range of ancillary covers as detailed in the policy document.

## Proposal Form

### Home Contents Insurance

(PLEASE COMPLETE IN BLOCK LETTERS)

Title: Mr/Mrs/Miss: \_\_\_\_\_

Surname: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

(including national dialling code)

Date of Birth: \_\_\_\_\_

(This will be required for telephone verification purposes)

### Declaration:

I wish to apply for cover for Home Contents Insurance and confirm that:

	Agree	Disagree
1 I have sustained no loss or damage within the last five years that would have been covered by this type of insurance whether or not a claim was paid.	<input type="checkbox"/>	<input type="checkbox"/>
2 I have had no proposal declined, renewal refused or special terms or conditions imposed by any insurer.	<input type="checkbox"/>	<input type="checkbox"/>
3 I confirm that the property is normally occupied as my sole dwelling.	<input type="checkbox"/>	<input type="checkbox"/>
4 I am over 40 years of age and my development has a door entry system.	<input type="checkbox"/>	<input type="checkbox"/>

If you have ticked "Disagree" give full details:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Contents Sum Insured

Please tick the appropriate box to show the sum insured you require.

Other sums insured are available on request.

Sum Insured	Annual Premium Inc. Insurance Premium Tax (6%)	Tick Requirement
£12,000	£45.54	<input type="checkbox"/>
£15,000	£56.93	<input type="checkbox"/>
£20,000	£75.90	<input type="checkbox"/>
£25,000	£94.88	<input type="checkbox"/>
£30,000	£113.84	<input type="checkbox"/>

## "All Risk" – Unspecified

Unspecified valuables and personal possessions cover is automatically included within the Policy for a sum insured of £1,500. If you wish a higher sum insured, please indicate your requirement below.

(A single article limit of £1,000 is applicable).

Revised Sum Insured	Additional Inc. Insurance Premium Tax (6%)	Tick Limit Required
£2,000	£15.90	<input type="checkbox"/>
£2,500	£19.88	<input type="checkbox"/>
£3,000	£23.85	<input type="checkbox"/>
£3,500	£27.83	<input type="checkbox"/>
£4,000	£31.80	<input type="checkbox"/>
£5,000	£39.75	<input type="checkbox"/>

## **What will cover cost?**

Cover can be selected from £12,000 at an annual premium of just £45.54 (inclusive of Insurance PremiumTax at the current rate). Higher levels of cover are also available.

## **How do I know how much cover I need?**

It is worthwhile spending a few minutes to walk around your home, carefully assessing your possessions and remembering to include items that would be expensive to replace, such as your furniture, carpets, dinner service and cutlery – you may be surprised at the total!

## **Significant limitations to cover**

- a) Any item that is defined under the All Risks section of the policy as personal possessions and valuables (as defined in extent of cover) is only insured for £1,000. If it is worth more than this it should be insured separately.  
(Please refer to page 15 of the policy document).
- b) If you have valuables (as defined in extent of cover), worth in total more than one third of the total contents sum insured, you must advise Kingsborough Insurance Services Limited so that special arrangements can be made.  
(Please refer to page 3 of the policy document).

- c) Hearing aids and laptop computers are specifically excluded from cover for accidental damage in the home or loss or damage away from the home. However, cover can be provided on request for an additional premium. (Please refer to pages 8 and 15 of the policy document).



## Extent of Cover

### What is covered?

#### Definition of Contents

All Household Goods and Personal Possessions (including money and stamps not forming part of a stamp collection to an amount not exceeding £300) belonging to the Insured or for which he/she is responsible or to members of his/her family permanently residing with him/her contained in his/her private dwelling, excluding property more specifically insured.

Loss of or damage to Contents, as defined above, up to the sum insured caused by these perils:

**FIRE, EXPLOSION, LIGHTNING, EARTHQUAKE,  
AIRCRAFT, IMPACT, RIOT, CIVIL COMMOTION,  
MALICIOUS DAMAGE, WATER DAMAGE,  
THEFT OR ATTEMPT THERE AT,  
FULL ACCIDENTAL DAMAGE.**

## **Definition of Personal Possessions and Valuables**

Personal Possessions are defined as articles worn or carried in everyday life and Valuables are articles of precious metal, jewellery or furs.

Accidental loss of or damage to unspecified personal possessions or valuables, as defined above, anywhere in the world, subject to a limit of £1,500 in total and limits of:

- a) £1,000 any one item of personal possessions, clothing and valuables.
- b) Personal money up to £300.

## **Basis of Settlement of Claims: "New for Old"**

The new replacement cost of household contents.

## **Religious Festival Presents**

The policy sum insured is increased by 5% annually for the months of October, November and December to cover religious festival presents.

## **Compensation for Death**

A sum of £10,000 is payable if death of the insured or his/her spouse occurs as a result of events as defined in the policy.

## **Loss of Keys**

The replacement cost of changing locks should the original keys be lost or stolen, limit £500.

## **Contents in the Open**

e.g. Garden furniture, limit £250.

## **Freezer Contents**

Cover for Contents lost or damaged due to rise or fall in temperature following breakdown or accidental damage to freezer, up to £500.

## **Alternative Accommodation**

Cover of the costs of alternative accommodation if your home is rendered uninhabitable by an insured event subject to a maximum of 20% of the sum insured on Contents.

## **Liability to the Public**

Cover up to £2,000,000 for your liability as Householder for accidents happening in or about the dwelling and causing bodily injury or damage to third party property.

## **Employer's Liability**

Liability is limited to £5,000,000 any one occurrence, inclusive of costs.

## Policy Excess

The first £25 of each and every loss is excluded.

## What is my Policy Period and how is it renewed?

The period of insurance will be 12 months from the start date and will be shown in the schedule. A renewal invitation will be sent to you each year at least 21 days prior to your policy anniversary.

## How do I make a Claim?

### In the event of loss or damage:

- a) Give immediate notice to the Police if theft is suspected.
- b) Advise Kingsborough Insurance Services Limited on 08457 078532 (calls charged at local rate) who will issue you with a claim form. When telephoning please provide the policy number shown on your schedule and full details of your claim.

## How to cancel this Insurance

If you decide that you do not wish to proceed then you can cancel this insurance by writing to Kingsborough Insurance Services Limited within 14 days of either: -

- the date you receive your policy documentation or
- the start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium.

# Kingsborough

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## **I want to insure through this Home Contents Plan, what do I do now?**

Complete, sign and detach the Proposal Form and send it with your cheque or postal order for the appropriate premium to the address below. Please remember if you wish to pay by debit card or visa/mastercard credit card you do not need to attach a cheque but you should attach a note to this effect, quoting your telephone number so that we may contact you to take the relevant details to enable us to debit your card:

### **Kingsborough Insurance Services Limited**

**Queensway House**

**11 Queensway**

**New Milton**

**Hants BH25 5NR**

**Tel: 08457 078532** (calls charged at local rate)



## Complaints Procedure

Our aim is to provide a first class service; however, if you wish to register a complaint you should, in the first instance, write to the Insurance Manager at:

**Kingsborough Insurance Services Limited**  
**Queensway House**  
**11 Queensway**  
**New Milton**  
**Hants BH25 5NR**

or telephone the Insurance Manager on **01425 632341**.

In the event that you remain dissatisfied you may at any time refer the matter to the Complaints Department at Lloyd's. In all communications the policy number appearing on the schedule should be quoted.

Their address is:

**Policyholder and Marketing Assistance Department**  
**Lloyd's Market Services**  
**One Lime Street**  
**EC3M 7HA**

**Tel: 020 7327 5693**

**Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)**

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.