

MGAM Limited

MGAM  
MADE AT HOME  
PACKAGE  
INSURANCE  
POLICY  
SUMMARY

**MADE AT HOME PACKAGE INSURANCE POLICY SUMMARY**

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

INSURER	100% Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392).
POLICY NUMBER	As stated in the policy schedule.
PERIOD OF INSURANCE	As stated in the policy schedule.

**COVERS AVAILABLE****Section A - Specified perils.**

Physical loss or damage to the property specified in the schedule happening during the period of insurance while the property is within the confines of the premises.

The following perils are available:

fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked-out workers, malicious persons, earthquake, subterranean fire, spontaneous fermentation, heating or combustion, breakage or collapse of radio and television aerials, aerial fittings and masts, escape of fuel oil, impact, storm, flood, escape of water from water tanks, apparatus or pipes, subsidence, ground heave or landslip, theft or attempted theft, accidental damage.

The sums insured are shown in the policy schedule.

**Section B - All risks.**

Physical loss or damage to the property specified in the schedule by any cause not specifically excluded happening during the period of insurance while the property is within the specified territorial area.

The sum insured are shown in the policy schedule.

**Section C - Employers' Liability.**

Your legal liability to pay damages and claimant's costs, fees and expenses for injury to an employee arising in the course of their employment by you and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

**Section D - Public Liability.**

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising in the course of your business and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

**Section E - Products Liability.**

Your legal liability to pay damages and claimant's costs, fees and expenses for accidental injury to a third party or accidental damage to property belonging to a third party arising out of your products and happening during the period of insurance.

The limit of indemnity is shown in the policy schedule.

**EXTENSIONS**

Employers' Liability

Cover extends to include unsatisfied court judgements.

#### Public Liability

Cover extends to include overseas personal liability.

#### Employers', Public and Products Liability

Cover extends to include defence costs and expenses.

Cover extends to include manslaughter and culpable homicide.

### **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS**

#### Specified Perils

Stock stored in basements or on the ground floor is to be kept 15cm above floor level.

#### All Risks

Stock stored in basements or on the ground floor is to be kept 15cm above floor level.

Excluding damage occurring while the property is within the confines of the premises.

#### Employers' Liability

The maximum limit in respect of asbestos or terrorism claims will not exceed £5,000,000.

Excluding offshore work.

#### Public liability

Excluding contractual liability and damage to property belonging to you or in your care, custody or control.

#### Products Liability

Excluding Contractual Liability.

### **CANCELLATION**

In the first year of this insurance you may cancel this insurance within 14 days of receiving the contract documentation or from the day of the conclusion of the contract, whichever day is the later, and receive a full refund of the premium paid providing there have been no claims either paid reported or outstanding. You may cancel the insurance at any time after this 14 day period but we reserve the right not to allow a return of premium.

To exercise your right to cancel please contact the insurance broker or intermediary who arranged this cover for you.

### **CLAIMS PROCEDURE**

All claims under this insurance are to be notified to us using one of the following methods and quoting the policy number:

Write to: Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.

Telephone: 01908 302011

E-mail: [convexclaims@broadspiretpa.co.uk](mailto:convexclaims@broadspiretpa.co.uk)

You must not admit liability or offer or agree to settle any claim without our written permission.

### **COMPLAINTS PROCEDURE**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

In the first instance please contact your insurance broker or intermediary who arranged this insurance for you or contact the Coverholder using the details specified in the Schedule.

If your complaint is not resolved to your satisfaction please contact MGAM Limited by email: [complaints@mgamutual.com](mailto:complaints@mgamutual.com)

Details of any internal complaint-handling procedures are available on request.

If you remain dissatisfied after MGAM have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) using the details shown below.

### **FINANCIAL OMBUDSMAN SERVICE**

Contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Telephone: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS’s decision is binding upon us, but you are free to reject it without affecting your legal rights.

Accepting an award made by the FOS may affect your rights to subsequently take legal action.

## **COMPENSATION SCHEME**

We contribute to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For non-compulsory types of insurance you may be entitled to compensation of up to 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 0207 741 4100 or 0800 678 1100

or you can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk)