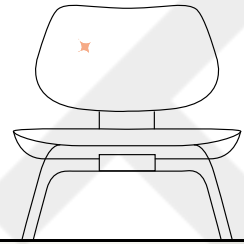
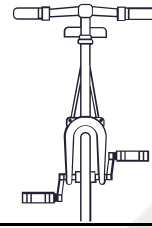
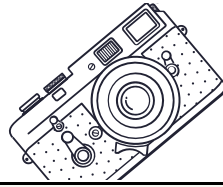


# Kinsu



## Your insurance policy document

- 02** Making a claim on your insurance
- 02** Our contact details
- 03** Conditions
- 04** Definitions
- 05** Your home contents and personal possessions
- 06** Legal liability
- 07** Gadgets: Mobile phones, cameras, laptops and other gadgets
- 08** Bicycles
- 09** General exclusions
- 11** Making a complaint
- 12** About this insurance policy and Kinsu

# Thank you Tim for choosing Kinsu.

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THIS IS A DRAFT POLICY

Your policy number: XXX-XXXX-XXXXXXXX

Your contract number: XXX-XXXX-XXXXXXXX

The insured individual(s): Tim Cook

Period of insurance: From 8/10/2018 at 11:43 AM on a rolling monthly basis until cancelled.

Sum insured: £10,000

Thank you for choosing Kinsu.

We understand how important it is to have peace of mind when it comes to protecting your 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

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Please notify Kinsu as soon as you think you might have a claim, either through the Kinsu app or on 03448561962. You will be told what information to provide us and what to expect next.

Where necessary, we will arrange for someone to contact you as soon as possible to discuss your claim. This person may be one of our own claims staff or an independent Chartered Loss Adjuster.

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), other than for mobile phones under two years of age where you can decide whether we repair, replace or pay for the mobile phone less any applicable excess.

## Our contact details

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If you have any questions, please contact us

- through the Kinsu app
- by email [help@kinsu.co.uk](mailto:help@kinsu.co.uk)
- telephone +443452412563 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.

You are UK resident.

You have never had insurance declined or withdrawn.

You have no unsatisfied IVA's or been declared bankrupt.

You have never been convicted, cautioned or charged (but not yet tried) for any offence other than motoring.

You have a minimum key operated lock system meeting BS3621 standards, if you live in ground floor or basement and have accessible windows.

Your property was not affected by flooding now or at any time in the last 25 years.

## Cooling off period

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.

## 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

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

## Accidental damage

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

## Excess

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

## 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; or
- 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.

## Family

Our definition of family fits whatever your family looks like: friends, partners and kids.

## Gadget

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

## Home

The private dwelling, garage and domestic outbuildings at 21 Bond Street, SW8 1BH.

## Period of insurance

The start date and end date of your policy.

## Us, we or our

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

## You or your

- The policyholder(s): Tim Cook
- Any member of the policyholder's family 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.

## Assumptions

- You need to be at least 24 years old on the policy start date.
- You are UK resident.
- You have never had insurance declined or withdrawn.
- You have no unsatisfied CCJ's or IVA's or been declared bankrupt.
- You have never been convicted, cautioned or charged (but not yet tried) for any offence other than motoring.
- You have a minimum key operated lock system meeting BS3621 standards, if you live in ground floor or basement and have accessible windows.
- Your property was not affected by flooding now or at any time in the last 25 years.

## What's covered?

- Your contents for physical loss or damage worldwide.

## What's not covered?

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 £10,000.

Insurance for	Covered up to (£)	Excess (£)
Any one item	3,000	50
Loss or theft of keys	250	50
Freezer contents	250	50
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	50
Theft of valuables kept in a safe from unattended hotel rooms	2,500	50
Legal Liability	2,000,000	50
Cash	250	50

# 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.

# Gadgets: Mobile phones, cameras, laptops and other gadgets

You have chosen to insure **your all gadgets you own**. We use the generic term 'gadget' to refer to them from now on.

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

## 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
- Additional equipment or accessories used with **your gadget** when included in the value;
- 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 family**;
- 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.
- Losses arising from willful neglect;
- 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 + accessories	1,250	25
Camera + accessories	3,000	50
Laptop + accessories	3,000	50
Other gadget	3,000	50



# Bicycles

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

## What's covered?

- Theft of **your bike** from home when you have any existing security devices in operation, minimum key operated lock system meeting BS3621 standards on external doors;
- Theft of **your bike** from a communal hallway within the building, when it is secured through the frame by a minimum of a Sold Secure Bronze rated lock to an immovable object;
- Theft of **your bike** when it is left unattended but secured to an immovable object by a minimum of 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.

## Limits - How much we cover

Item	Covered up to (£)	Excess (£)
Bike & accessories	3,000	50

## 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.

## Bicycles - Personal Liability

### What's covered?

We will pay up to £1,000,000 for any claim or series of claims that you become legally liable to pay as compensation during the period of insurance arising from the use of any bike for accidental:

- Death, bodily injury or illness of any person, or
- Damage to property not belonging to you or in your custody or control.

### What's not covered?

Legal liability to pay compensation or costs arising from:

- Any business, trade, profession or employment.
- The transmission of any contagious disease or virus.
- Bodily injury to any member of your family or to any employee.
- Accidental loss of or damage to property belonging to or in the possession of you or your family or your employee.
- Any liability arising out of using a bike outside the UK.
- Any punitive, exemplary or aggravated damages awarded against you.
- Any accident whilst the bike is being used in competition.
- Any use of the bike to participate in stunts.



# 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;
- (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](mailto:help@kinsu.co.uk), telephone 0443452412563 or by writing to us (Kinsu, 3 Lombard St, London EC3V 9AA, UK) 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](mailto:complaints@lloyds.com). Details of Lloyd's complaints procedures are set out on their website at [www.lloyds.com/complaints](http://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](mailto: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 Advent and is underwritten by Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited. Registered Office: Canopius Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847. Find out more in [www.fca.org.uk/register](http://www.fca.org.uk/register)

Advent is only regulated by the FCA.

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, Canopius 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](mailto: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.