

# KC Crystal Household Insurance Policy Summary

**This is a summary of cover available under KC Crystal. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance on request.**

## KC Crystal

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KC Crystal is an annual household insurance contract underwritten by Ageas Insurance Limited.

KC Crystal offers a Buildings and Contents policy where you choose the maximum claim limit.

Cover is also available on a bedroom rated policy, where the maximum claim limit for buildings and contents is shown on your schedule. On the bedroom rated policy, Buildings and Contents cover is available for properties with no more than 5 bedrooms.

The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Unspecified personal belongings, Specified personal belongings, Pedal cycles and Personal legal protection. The sections and extensions of cover you have chosen and the maximum claims limits are shown on your policy schedule.

## Main benefits

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If you have chosen Buildings cover, we will cover the structure of your home including outbuildings, garages, garden walls, gates, fences, paths and drives against loss or damage from specific perils (for example – fire or malicious damage), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or malicious damage), as summarised on the next page and detailed in your policy document.

## Significant Features and Benefits (Cover)

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find information in your Policy Booklet
Buildings	✓	N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Protection against squatters	✓	N/A	£10,000 (in any one period of insurance)	Section 1 – Buildings
Trace and access source of leak for escape of water and escape of oil causes	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Professional fees and costs	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to fixed glass, ceramic hobs, sanitary fixtures and fittings and solar panels	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 million	Section 1 – Buildings
Contents	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	High risk property within the home – Bedroom rated product 1 bedroom - £7,000 2 bedrooms - £8,500 3 Bedrooms - £10,000 4 bedrooms - £12,500 5 bedrooms - £15,000 High risk property within the home – Sum Insured rated product 1/3 of the contents maximum claim limit Please refer to you insurance advisor for confirmation of the product agreed (The maximum claim limit for theft of jewellery or watches from the Home is £10,000 unless stolen from a fixed, locked safe)	Section 2 – Contents
Business equipment	N/A	✓	£5,000 (Limit for any one item is £2,000)	Section 2 – Contents
Money	N/A	✓	£750	Section 2 – Contents
Credit cards	N/A	✓	£1,000	Section 2 – Contents
Freezer food	N/A	✓	Up to the maximum claim limit for contents	Section 2 – Contents
Theft of Contents from an outbuilding or garage	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from a secured outbuilding or garage	N/A	✓	£2,500 per outbuilding; £5,000 overall limit	Section 2 - Contents
Contents temporarily removed	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Public and personal liability	N/A	✓	£2 million	Section 2 – Contents
Liability for domestic employees	N/A	✓	£10 million	Section 2 – Contents
Unpaid damages	N/A	✓	£2 million	Section 2 – Contents
Tenant's liability	N/A	✓	20% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Loss or damage to contents during removal by professional contractors	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Increase in the maximum claim limit for religious festivals, birthdays and family weddings and civil partnership ceremonies	N/A	✓	£5,000	Section 2 – Contents
Accidental breakage to audio and visual equipment, DVD players, glass, mirrors and personal desktop computers	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Counselling Fees	N/A	✓	£1,000	Section 2 – Contents
Garden cover	N/A	✓	£1,000	Section 2 – Contents
Downloaded data	N/A	✓	£1,000	Section 2 – Contents
Students belongings	N/A	✓	£5,000 (limit for any one item £1,000)	Section 2 – Contents
Compulsory evacuation alternative accommodation	✓	✓	£500 under either the Buildings or Contents section of cover.	Section 1 – Buildings Section 2 – Contents
Newly acquired fixtures/contents	✓	✓	£1,000 under either the Buildings or Contents section of cover.	Section 1 – Buildings Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of either the Buildings or Contents maximum claim limits	Section 1 – Buildings Section 2 – Contents
<b>Optional covers available</b>				
Accidental damage to Buildings and Contents	✓	✓	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified personal belongings. Includes 60 days worldwide cover per year. Includes pedal cycles under £501	N/A	✓	A choice of £1,000 to £10,000 (in increments of £1,000). A £2,000 limit for any one item applies	Section 2 – Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice, a limit of £2,000 for any one cycle applies	Section 2 – Contents
Personal legal protection	✓	✓	£50,000	Section 3 – Personal legal protection

## Significant exclusions and limitations

Detail	What is not insured	Section that applies
<b>Policy Conditions</b> Matching pairs or sets	<b>Please refer to the Policy Conditions section of your policy booklet for full details.</b> We will not pay for the cost of replacing, recovering, remodelling or loss in value of undamaged items of a matching pair or set. See item 12 of the Policy Conditions section for full details of this exclusion.	<b>All sections</b>
<b>General policy exclusions</b>	<b>Please refer to the Policy Exclusions section of your policy booklet for a full list of policy exclusions.</b> Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or a member of your family. Any reduction in the market value of any property following its repair or reinstatement. Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your home in a good condition. Please read the general exclusions section for further details.	<b>All sections</b>
<b>Buildings</b>  Storm or flood Subsidence  Escape of water  Accidental damage to underground services	<b>Please refer to 'What is not insured' under 'Section 1 Buildings' in your policy booklet for full details of the exclusions that apply.</b> Damage to fences, gates, or swimming pool, jacuzzi and hot tub covers. Loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause. Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.	<b>Section 1 – Buildings</b>
<b>Contents</b>  Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desk-top personal computers.  Theft or attempted theft	<b>Please refer to 'What is not insured' under 'Section 2 Contents' in your policy booklet for full details of the exclusions that apply.</b> Damage to items designed or intended to be hand-held, carried or portable - including e-readers, smartphones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers.  When your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.	<b>Section 2 – Contents</b>
<b>Public and personal liability</b>	<b>Liability arising out of owning, using or possessing any:</b> animals-however, You are insured for domestic dogs, except those specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to the act	<b>Section 2 – Contents</b>
<b>Optional cover - Accidental damage</b>	<b>Please refer to 'What is not insured' under 'Section 1 Buildings - Accidental damage' and 'Section 2 Contents - Accidental damage' in your policy booklet for full details.</b> Loss or damage caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear.	<b>Section 1 – Buildings</b> <b>Section 2 – Contents</b>  Section 1 – Buildings & Section 2 – Contents
<b>Optional cover - Personal belongings extensions</b>	<b>Please refer to 'What is not insured' under 'Section 2 Contents - Unspecified personal belongings' in your policy booklet for full details.</b> Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless; the item is kept in a locked covered boot or glove compartment; all access points to the vehicle are closed and locked; any extra security systems are turned on; or there is any evidence that forced and violent entry took place.	<b>Section 2 – Contents</b>

## Policy Excess

The following excesses apply on top of any other excess that may apply (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Buildings Excess
Causes 1-5, 8-9 and 11-22	£100
Subsidence (Cause 6)	£1,000
Escape of Water (Cause 7)	£250
Property Owners Liability (Cause 10)	£0

Contents	Contents Excess
Causes 1-6, 8-13 and 18-36	£100
Escape of Water (Cause 7)	£250
Liability and Unpaid Damages (Causes 14-17)	£0
Unspecified Personal Belongings	£100
Specified Personal Belongings	£100
Pedal Cycles Extension	£100

£250 for Property protection: nuisance or trespass claims under Section 3 - Personal legal protection.

## Cancellation Procedure

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations. You have 14 days from when you receive your policy documents or enter into this contract enter the commencement date of your policy, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less the administration charge. If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

You may cancel your policy at anytime after the cooling-off period by telephoning or writing to us. As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

We or anyone we authorise have the right to cancel this policy at any time by sending you fourteen days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Changes to the information detailed on your proposal form or on a statement of insurance or schedule which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy, less the administration charge. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. For cancellation of Section 3 – Personal Legal Protection, please see page 38 of your policy.

## How to make a claim

Telephone the Ageas Household claims helpline on **0845 122 3019. This line is open 24 hours a day, 365 days a year.** Please have your policy details available. Alternatively, you can write to us at the address at the bottom of this page. We can immediately confirm whether your policy covers you for the incident.

Customers who have purchased Personal legal protection and wish to make a claim under this section should call DAS on **0845 120 8415.**

Please refer to the Household claims page and items 11 and 12 in the Policy Conditions section of your policy booklet for how to make a claim and how we will deal with your claim.

## Complaints Procedure

If you are unhappy with any part of our service, please follow the procedure below:

- Contact our Ageas Customer Service Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, England. Alternatively, e-mail us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Unless your complaint relates to Section 3 - Personal legal protection, in which case please write to DAS Customer Relations department at the DAS Head Office address DAS House, Quayside, Temple Back, Bristol, BS1 6NH. Or you can phone us on 0844 893 9013 or email us at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

- If you are not satisfied with our final decision you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7741 4100.**

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