CALEDON
MGA

Product Summary Sheet

Specialist Home

Caledon helps brokers place specialist home insurance risks in the UK - offering cover for complex, unusual or challenging situations where standard insurers often say no.

Why choose Caledon

- ✔ **Specialist underwriting**: Wide risk appetite for complex and unique home risks.
- ✔ **Expertise**: Experienced team with extensive knowledge of the specialist home insurance market.
- ✔ **Service**: Bespoke specialist home quote portal streamlines the quote process, delivering faster responses for brokers.
- ✔ **Direct access**: Work directly with our experienced underwriting team for immediate support from quote to policy.
- ✔ **A rated capacity**: We are backed exclusively by A rated insurers only - ensuring the most reliable protection for your clients.

Our approach

Our underwriting approach is built on understanding the full story behind every risk.

Rather than relying on rigid rules, our underwriters take the time to look closely at each case, and by asking the right questions, we're able to make informed, balanced decisions that reflect the real risk - offering fair and flexible cover where others may simply decline.

Risk appetite

Cover for UK domiciled clients with properties located in the UK and Channel Islands.

Our risk appetite includes - but is not limited to:

- Unusual construction types
- Business use at the property
- Irregular periods of occupancy
- Previous criminal convictions
- Adverse claims history (such as frequency or large losses)
- Adverse financial history (such as bankruptcy or liquidation)
- History of flood or subsidence damage
- Previously declined insurance/special terms applied

Property Types

Standalone or property portfolios (including a combination of):

- Main home (including part let)
- Residential let properties
- Unoccupied properties
- Holiday or second homes

Product summary

See separate table on reverse for key covers and features.

Interested in becoming a Caledon broker?

Get in touch

If you would like to find out more about Caledon and our specialist approach, we'd be delighted to hear from you.

- Email us at brokerdev@caledonmga.co.uk
- Call the team on 0330 057 0260

Apply online to become a Caledon broker

To get access to our broker portal and start quoting, please visit caledonmga.co.uk and complete our online agency application form.

We aim to respond to all agency applications within 24 hours.

Contact us

Underwriting
T 0330 057 0260 E underwriting@caledonmga.co.uk

Finance
T 0330 057 0260 E finance@caledonmga.co.uk

Claims Enquiries
T 0330 057 0262 E claims@caledonmga.co.uk

Business Development
T 0330 057 0260 E brokerdev@caledonmga.co.uk

Agency Enquiries
T 0330 057 0260 E agency@caledonmga.co.uk

General Enquiries
E contactus@caledonmga.co.uk

Website and Portal Access
caledonmga.co.uk

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Product Summary

Cover and Limits in Definitions	Main Home (incl Part Let)	Holiday / Second Home	Residential Let Home	Unoccupied - Level 1	Unoccupied - Level 2	Unoccupied - Level 3
Minimum Buildings sum insured	£100,000	£100,000	£100,000	£100,000	£100,000	£100,000
Minimum Contents sum insured	>£0	>£0	>£0	>£0	>£0	>£0
Valuables Default Limit	35% of CSI	Limited cover	Limited cover	Limited cover	Limited cover	Limited cover
Single valuables item limit	£5,000	n/a	n/a	n/a	n/a	n/a
Buildings - Perils	**Main Home (incl Part Let)**	**Holiday / Second Home**	**Residential Let Home**	**Unoccupied - Level 1**	**Unoccupied - Level 2**	**Unoccupied - Level 3**
Fire, lightning, explosion, earthquake or aircraft	Included	Included	Included	Included	Included	Included
Storm, flood and weight of snow or ice	Included	Included	Included	Not covered	Included	Included
Escape of water/Heating installation (escape of oil or smoke damage)	Included	Included	Included	Not covered	Not covered	Up to £10,000
Theft or attempted theft	Included	Included	Included	Not covered	Not covered	Up to £10,000
Impact by vehicles or animals	Included	Included	Included	Not covered	Included	Included
Riot	Included	Included	Included	Not covered	Not covered	Up to £10,000
Subsidence	Included	Included	Included	Included	Included	Included
Aerials and satellite dishes	Included	Included	Included	Not covered	Included	Included
Falling trees	Included	Included	Included	Not covered	Included	Included
Optional cover - Accidental damage	Available	Available	Available	Not available	Not available	Not available
Your liability to others as owner of the home and its land	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Buildings - Additional Cover	**Main Home (incl Part Let)**	**Holiday / Second Home**	**Residential Let Home**	**Unoccupied - Level 1**	**Unoccupied - Level 2**	**Unoccupied - Level 3**
Glass, solar panels, bathroom fittings and hobs	Included	Included	Included	Included	Included	Included
Accidental damage to underground pipes	Included	Included	Included	Included	Included	Included
Metered water	£5,000	£2,500	£2.500	Not covered	Not covered	£1,000
Alternative accomodation/Loss of Rent	25% of BSI/24 months	25% of BSI/24 months	25% of BSI/24 months	Not covered	Not covered	Not covered
Loss of oil	£7,500	£2,500	£2,500	Not covered	Not covered	£1,000
Replacement locks	£5,000	£5,000	£5,000	£2,500	£2,500	£2,500
Automatic contents cover for residential let homes	n/a	n/a	£5,000	n/a	n/a	n/a
Theft by Tenants for residential let homes	n/a	n/a	£10,000	n/a	n/a	n/a
Contents - Perils	**Main Home (incl Part Let)**	**Holiday / Second Home**	**Residential Let Home**	**Unoccupied - Level 1**	**Unoccupied - Level 2**	**Unoccupied - Level 3**
Fire, lightning, explosion, earthquake or aircraft	Included	Included	Included	Included	Included	Included
Storm or flood	Included	Included	Included	Not covered	Included	Included
Escape of water/Heating installation (escape of oil or smoke damage)	Included	Included	Included	Not covered	Not covered	Up to £10,000
Theft	Included	Included	Included	Not covered	Not covered	Up to £10,000
Vehicles or animals	Included	Included	Included	Not covered	Included	Included
Riot	Included	Included	Included	Not covered	Not covered	Up to £10,000
Subsidence	Included	Included	Included	Included	Included	Included
Falling trees	Included	Included	Included	Not covered	Included	Included
Optional cover - Accidental damage	Available	Available	Available	Not available	Not available	Not available
Liability to others as occupiers of the home	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Liability to your domestic staff under a contract for service	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
Contents - Additional Covers	**Main Home (incl Part Let)**	**Holiday / Second Home**	**Residential Let Home**	**Unoccupied - Level 1**	**Unoccupied - Level 2**	**Unoccupied - Level 3**
Glass, solar panels, bathroom fittings and hobs	Included	Included	Included	Not covered	Not covered	Not covered
Accidental damage to underground pipes	Included	Included	Included	Not covered	Not covered	Not covered
Audio & visual	Included	Included	Included	Not covered	Not covered	Not covered
Fridge & Freezer contents	£1,000	£1,000	Not covered	Not covered	Not covered	Not covered
Rent you owe and alternative accomodation	25% of CSI/24 months	Not covered	Not covered	Not covered	Not covered	Not covered
Liability as tenant	£25,000 or 10% of the CSI	Not covered	Not covered	Not covered	Not covered	Not covered
Replacement locks	£5,000	£5,000	£5,000	£2,500	£2,500	£2,500
Metered water	£5,000	£2,500	£2,500	£2,500	£2,500	£2,500
Loss of oil	£7,500	£2,500	£2,500	£2,500	£2,500	£2,500
Theft by Tenants for residential let homes	n/a	£10,000	£10,000	n/a	n/a	n/a