

Unoccupied Residential Property Policy Wording

Underwritten by
Certain Underwriters as
identified on the Schedule

Version 1



ABACUS

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Index

Page	
5	Introduction
6 - 7	Definitions
8 - 11	General Conditions applicable to the whole of this insurance
10	Cooling Off Period
10	Cancellation
10	Complaints Procedure
10	Claims Notification
12 - 13	General Exclusions applicable to the whole of this insurance
14	Claims Conditions applicable to the whole of this insurance
15 - 19	Section One – Buildings
20 - 22	Section Two – Contents
23 - 24	Section Three – Legal Liability to the Public
25 - 37	Endorsements (only applicable if stated in the schedule)

Introduction

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy wording and **schedule** against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the **schedule**.

When drawing up this policy wording and **schedule**, **we** have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates **ONLY** to those sections of the policy wording which are shown in the **schedule** as being included.

In this policy wording and **schedule**, **we** bind ourselves severally and not jointly, that is, in the event of a loss, each of **us** is liable only for his own share of his insurer's proportion of the risk.

The written authority (contract number shown in the **schedule**) allows ABACUS to sign and issue this policy wording and **schedule** on behalf of **us**.

Your Policy

This policy wording, **schedule** and any **endorsement(s)** applying to **your** policy wording forms **your** insurance document.

This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

1. **you** are clear which sections **you** have requested and want to be included;
2. **you** understand what each section covers and does not cover;
3. **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **your broker** immediately if this document is not correct or if **you** would like to ask any questions.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** cannot meet **our** obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk

Law and Jurisdiction Applicable to this Insurance

Notice to the **Insured**. The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance will be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.

The Insurers

This policy has been arranged by ABACUS on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority(FCA) and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Definitions

Wherever the following words appear in bold in this insurance they will have the meanings shown below.

Accidental Damage Physical damage caused suddenly and accidentally, and not through wear and tear, breakdown or malfunction.

Bodily injury **Bodily injury** includes death or disease.

Buildings

- The **home** and its decorations
- fixtures and fittings attached to the **home**
- permanently installed swimming pools, fixed hot tubs, fixed spas, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks **you** own or for which **you** are legally liable within the **premises** named in the **schedule**.

Contents Household goods and personal property, within the **home**, which are **your** property or which **you** are legally liable for.

Contents includes:

- carpets and unattached wood/laminated flooring
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- permanently sited (but not fixed) hot tubs and spas
- property in the open but within the **premises** up to £250 in total other than:
 - permanently sited (but not fixed) hot tubs and spas
 - radio/television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- unattached fixtures and fittings awaiting installation to the **buildings**
- domestic oil in fixed fuel oil tanks up to £1,000

Contents does NOT include:

- motor vehicles (other than garden machinery), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance
- **money** and **credit cards**
- deeds and registered bonds and other personal documents
- stamps or coins forming part of a collection
- gold, silver, gold and silver plated articles
- **personal possessions**
 - jewellery
 - furs
 - pictures
 - works of art
 - pedal cycles

Credit cards **Credit cards**, charge cards, debit cards, bankers cards and cash dispenser cards.

Endorsement A change in the terms and conditions of this insurance identified in the **schedule**.

Excess/Excesses The amount(s) **you** will have to pay towards each separate claim.

Flood An inundation of water from the normal confines of any natural or artificial water course, streams, rivers, culverts, lakes, ponds, reservoirs, canals, dams, coastal waters and/or the overflowing of water onto land that is dry arising as a direct consequence of **storm**.

Definitions

Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Landslip	Downward movement of sloping ground.
Money	<ul style="list-style-type: none">• current legal tender, cheques, postal and money orders• postage stamps not forming part of a stamp collection• savings stamps and savings certificates and travellers' cheques• premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes.
Period of Insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium or until cancelled.
Personal Possessions	Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to you .
Premises	The risk address which is named in the schedule .
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.
Standard Construction	Built solely of brick, stone or concrete (but not prefabricated walls or panels) and is either flat-roofed or roofed with slate, tile, concrete or metal (providing the metal portion of the roof does not exceed 15%).
Storm	Rain and/or hail and/or snow (including weight of snow) and/or strong winds of 41Knots/47mph or more (Beaufort Scale number 9).
Subsidence	Downward movement of the ground beneath the buildings where the movement is unconnected with the weight of the building.
Terrorism	An act, including but not limited to the threat and/or the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Unoccupied	Any building or part of building or flat which is empty &/or disused &/or unfurnished &/or untenanted &/or where there is no lease in active use.
We/us/our	The Underwriters (either individual or corporate) who have a share in this insurance as shown in the schedule .
You/your	The person or persons named as the insured in the schedule .
Your broker	The insurance broker/agent who placed this insurance on your behalf.

General Conditions applicable to the whole of this insurance

A) Your Duties

1. **You** must take all steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. **You** must tell **your broker** without delay if the **home** becomes let under different circumstances or the nature of tenancy alters from that originally disclosed. When **we** receive this notice **we** have the option to change the conditions of this insurance.
3. **You** must tell **your broker** before **you** start any conversions, extensions or other structural work to the **buildings**. When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

B) Multi Property

Each **home** included under this insurance is considered to be covered as if separately insured.

C) Data Protection & Privacy Statements

Data Transfer Consent

By purchasing this insurance policy with ABACUS, **you** have consented to the use of **your** data as described below.

Data Protection Policy

We are committed to protecting **your** privacy including sensitive personal information; please read this section carefully as acceptance of this insurance policy will be regarded as having read and accepted these terms and conditions.

Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your** policy documents.

How **we** use and protect **your** information and who **we** share it with

We will use **your** information to manage **your** insurance policy, including underwriting and claims & complaint handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. **Your** information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties. **We** may use and share **your** information within **our** group of companies. **We** will provide an adequate level of protection to **your** data.

We do not disclose **your** information to anyone outside of ABACUS except:

- Where **we** have **your** permission
- Where **we** are required or permitted to do so by law
- To credit reference and fraud prevention agencies
- Other companies that provide a service to **us** or **you**
- Where **we** may transfer rights and obligations under this agreement.

We may transfer **your** information to other countries and jurisdictions on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your Rights

Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information **we** hold about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information **we** may ask **you** for a small fee.

Marketing

Your Insurer will not use **your** data for marketing purposes. All information provided is used to manage **your** insurance policy only.

General Conditions applicable to the whole of this insurance

D) Subjectivity Clause

At the inception of or during each **period of insurance**, the insurance provided by this policy wording and **schedule** is subject to **you**:

- a) i. providing **us** with any additional information
- ii. completing any actions agreed between **you** and **us**
- iii. allowing **us** to complete any actions agreed between **you** and **us**.
- b) If required by **us**, allowing **us** access to the **premises** and/or the business to carry out survey(s) and **your** compliance with any risk improvements identified.

If this is the case, then the **schedule** will clearly state the information required and/or the actions to be completed and the dates **we** require such information or the actions to be completed by.

Upon completion of these requirements (or if they are not completed by the required dates) **we** may, at **our** option:

- i. modify **your** premium
- ii. amend the terms and conditions of this policy
- iii. require **you** to make alterations to the **premises** and/or to comply with any risk improvements identified
- iv. exercise **our** right to cancel **your** policy (see cooling off/cancellation rights, Page 10)
- v. leave the policy terms, conditions and premium unaltered.

If **we** proceed with any of the options i. ii. and iii. above, **you** have the right to cancel this policy from a date agreed by **you** and **us** and, providing no claims have been made, **we** will refund a proportionate part of the premium paid for the unexpired period of cover.

E) Your Bank or Building Societies Interest

The rights of the bank or building society that provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to the **home** provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **you** will have to repay them.

F) Non Invalidation Condition

The Insurance by this section will not be invalidated by any act omission or by any alteration whereby the risk of damage is increased unknown to **you** or beyond **your** control provided that immediately **you** become aware of the increase in risk, you inform **us** in writing and pay any appropriate additional premium if required.

G) General Liability Clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

General Conditions applicable to the whole of this insurance

I) Cooling Off Period

If after reading through **your** insurance policy **you** decide not to proceed with this insurance, **you** have the right to cancel without giving any reason providing **your** instructions to cancel are submitted to **your broker** within 14 days of either:

- a) the date **you** received the policy documentation,
 - b) the start of the **period of insurance**,
- whichever is the later.

On receiving **your** instructions **we** will at **your** choice:

- a) cancel the insurance from the inception date, providing no cover and allow a full return premium, or
- b) cancel the insurance from the date **your** instructions are received (providing received within this 14 day cooling off period) and allow a pro rata return premium providing no claims have been reported.

If **you** notify and wish to make a claim within this 14 day cooling off period, **we** will not allow a return premium.

J) Cancellation

1. **We** can cancel this insurance by giving **you** 30 days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to the latest address **we** have for **you** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:
 - Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment by a specific date. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and giving **you** 10 days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
 - Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period;
 - Where **we** reasonably suspect fraud; or
 - Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.
2. **You** can also cancel this insurance at any time by writing to **your broker**. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

K) Index-Linking Clause

The sums insured in Section One - Buildings and Section Two - Contents will be indexed each month in line with the following:

Section One - Buildings: The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.
Section Two - Contents: The Consumer Durables Section of the General Index of Retail Prices.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

L) Complaints Procedure

Please see **your schedule**.

M) Claims Notification

Please see **your schedule**.

General Conditions applicable to the whole of this insurance

N) Reliance on Information Supplied

In deciding to accept this insurance and in settling the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and settling its terms and premium **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your** insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the cancellation condition on Page 10.

We or **your broker** will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** policy; or
- require **you** to pay more for **your** insurance.

O) Security Protections At The Home Condition

It is **your** duty to ensure that when unattended the **home** is secured against entry, all protections provided for the security of the **home** must be:

- maintained in good working order
- in full and effective operation whenever the property is untenanted.

If **you** fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

You must advise **your broker** as soon as the property tenancy status alters.

P) Average (Underinsurance) Clause

The Sums Insured by any item for **buildings** or **contents** are declared to be separately subject to Average.

Average means that if at the time of loss or damage the sum insured for any item is less than the value of the item covered by such sum insured, the amount payable by **us** will be proportionately reduced.

Q). Maintenance and Safety Requirements Condition

a) All gas and electrical appliances and installations must be inspected as required by the appropriate Legislation. Records of all inspections/work including repairs, replacement, maintenance and servicing undertaken and the appropriate documentation/certificate issued must be kept by **you** or a responsible person acting on **your** behalf. **We** must be able to inspect these records upon request;

b) All upholstered furniture must satisfy all requirements of The Furniture and Furnishings (Fire) (Safety) Regulations and any Amendments thereto.

General Exclusions applicable to the whole of this insurance

A) Nuclear Reaction, Nuclear Radiation or Radioactive Contamination

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever;
2. Any legal liability of whatsoever nature, or death or injury to any person directly or indirectly caused by or contributed to, by or arising from nuclear reaction, nuclear radiation or radioactive contamination.

B) 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.

C) Existing &/or Deliberate Loss or Damage

We will not pay for loss or damage:

- occurring before or arising from an event before the beginning of the **period of insurance**.
- caused deliberately by **you** or any person acting on **your** instruction.

D) Indirect Loss or Damage

We will not pay for loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance.

E) Electronic Data Exclusion Clause

We will not pay for:

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom; or
2. any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from:-
 - computer viruses, erasure or corruption of electronic data
 - 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. Computer virus includes but is not limited to 'trojan horses', 'worms' and 'time or logic bombs'.

F) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

G) Biological and Chemical Contamination Clause

We will not pay for:

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever;
 2. any legal liability of whatsoever nature
 3. 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:
- **terrorism**, and/or
 - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **terrorism**.

H) Loss of value

We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.

General Exclusions applicable to the whole of this insurance

I) Wear and Tear

We will not pay for damage caused by wear and tear or anything that happens gradually.

J) Contractors Exclusion Clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

K) Domestic Pets, Insects or Vermin

We will not pay for any damage caused by domestic pets or by insects or vermin.

L) Sonic Bangs

We will not pay for any loss or damage to any property or any loss or expense, indirect loss or legal liability arising out of cooking in rooms unless they are fitted out and designated as kitchens or unless they comply with the Regulatory Reform (Fire Safety) Order 2005.

M) Cooking Clause

We will not pay for any damage caused by domestic pets or by insects or vermin.

N) Sanctions Clause

We will not provide any benefit under this 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.

Claims Conditions applicable to the whole of this insurance

Your Duties

In the event of a claim or possible claim under this insurance **you** must:

1. notify **your broker** or the claims department as shown in **your schedule** as soon as possible giving full details of what has happened.
2. provide **your broker** with written details of what has happened within 30 days and provide any other information **we** may require. **We** will only ask for information in relation to **your** claim
3. forward to **your broker** within 3 days' notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
4. inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. not admit liability or offer or agree to settle any claim without **our** written permission.
6. take all care to limit any loss, damage or injury.
7. provide **us** with evidence of value or age (or both) for all items involved in a claim.
8. not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How We Deal With Your Claim

1. Defence of Claims

We may:

- take full responsibility for conducting, defending or settling any claim in **your** name
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other Insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

3. Fraudulent Claims

If **you** make a fraudulent claim under this insurance contract, **we**:

- a) Are not liable to pay the claim; and
- b) May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above:

- i) **We** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- ii) **We** need not return any of the premiums paid.

Buildings

What is covered

What is not covered

<p>This insurance covers the buildings for loss or damage directly caused by:</p>	<p>We will not pay</p>
<p>1. fire, lightning, explosion or earthquake</p>	<p>the first £100 of every claim</p>
<p>2. aircraft and other flying devices or items dropped from them</p>	<p>the first £100 of every claim</p>
<p>3. storm, flood or weight of snow</p>	<p>a) the first £100 of every claim b) for loss or damage caused by frost or by subsidence, heave or landslip other than as covered under Section One – Buildings, What is covered, item number 9 c) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, fixed hot tubs, fixed spas tennis courts, drives, patios and terraces, gates and fences</p>
<p>4. escape of water from fixed water tanks, apparatus or pipes</p>	<p>a) the first £500 of every claim b) for loss or damage caused by subsidence, heave or landslip other than as covered under Section One - Buildings, What is covered, item number 9 c) for loss or damage to domestic fixed fuel-oil tanks, swimming pools and fixed hot tubs fixed Jacuzzi's, fixed spas d) for the appliance or system from which the water escaped e) for loss or damage due to wear and tear or anything that happens gradually f) for loss or damage while the home is unoccupied</p>
<p>5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</p>	<p>a) the first £100 of every claim b) for loss or damage due to wear and tear or anything that happens gradually c) for loss or damage caused by faulty workmanship d) for the appliance or system from which the oil escaped e) for loss or damage while the home is unoccupied</p>
<p>6. theft or attempted theft</p>	<p>a) the first £100 of every claim b) for loss or damage within the home unless the loss or damage is caused by violent and forcible entry or by deception c) for loss or damage which your lodgers or tenants have caused, allowed, chosen to overlook or not reported to the police d) for loss or damage while the home is unoccupied</p>

Buildings (continued)

What is covered

What is not covered

This insurance covers the buildings for loss or damage directly caused by:	We will not pay
7. collision by any vehicle or animal	the first £100 of every claim
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) the first £100 of every claim b) for loss or damage while the home is unoccupied
9. subsidence or heave of the site upon which the buildings stand or landslip	a) the first £1,000 of every claim b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, fixed hot tubs, fixed Jacuzzis, fixed spas, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event c) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event d) for loss or damage arising from faulty design, specification, workmanship or materials e) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law f) for loss or damage caused by coastal erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions h) for loss or damage caused by normal settlement and/or any general deterioration of the building
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	a) the first £100 of every claim b) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
11. falling trees, telegraph poles or lamp-posts	a) the first £100 of every claim b) for loss or damage caused by trees being cut down or cut back within the premises c) for loss or damage to gates and fences

Buildings (continued)

What is covered

What is not covered

This section of the insurance also covers	We will not pay
<p>A) the cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs <p>all forming part of the home</p>	<p>a) the first £100 of every claim</p> <p>b) for damage caused by chipping, denting or scratching</p> <p>c) for plate glass windows and shopfronts</p> <p>d) for loss or damage while the home is unoccupied</p>
<p>B) the cost of repairing accidental damage to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for</p>	<p>a) the first £100 of every claim</p> <p>b) for damage due to wear and tear, rust, corrosion or anything that happens gradually</p> <p>c) for loss or damage to any part of the cables or service pipes within the buildings</p> <p>d) for loss or damage due to a fault or limit of design, manufacture, construction or installation</p>
<p>C) financial loss due to:</p> <ul style="list-style-type: none"> • loss of rent due to you which you are unable to recover <p>Or, alternatively,</p> <ul style="list-style-type: none"> • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for <p>while the buildings cannot be lived in following loss or damage to the buildings which is covered under Section One</p>	<p>a) any amount over 20% of the sum insured for the buildings</p> <p>b) for loss of rent arising from the tenants leaving the buildings without giving you notice</p> <p>c) rent the tenants have not paid</p> <p>d) for loss of rent to any buildings that were unoccupied immediately before the insured event giving rise to a claim</p> <p>e) for loss of rent or any other expenses you must pay to the letting agent</p> <p>f) for loss of rent arising from any part of the home that is used for anything other than domestic accommodation</p> <p>g) for loss of rent after the home is fit to be let out</p> <p>h) for loss of rent for more than 12 months</p>
<p>D) expenses you have to pay and which we have agreed in writing for:</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under Section One</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage</p>
<p>E) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under Section One – Buildings, What is covered, item number 4</p>	<p>more than £750 in any period of insurance. If you claim for such loss under Sections One and Two, we will not pay more than £750 in total</p>

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>F) anyone buying the home who will have the benefit of Section One until the sale is completed or the insurance ends, whichever is sooner</p>	<p>if the buildings are insured under any other insurance</p>
<p>G) trace and access cover – if there is a leak from your fixed water or oil tanks, apparatus or pipes we will pay for the expenses you incur in locating the source of the leak and making the necessary repairs</p>	<p>more than £5,000 in total during the period of insurance</p>
<p>H) emergency access cover – we will pay you for the costs incurred following damage to the insured premises or destruction to external landscaping caused by the emergency services or persons acting under their control in gaining access to the insured premises as a result of concern for the welfare of the tenant(s) and/or to mitigate damage to the premises caused by an insured peril applicable under Section One – Buildings</p>	<p>a) more than £5,000 in total during the period of insurance</p>

Buildings (continued)

Section One – Buildings – Settling Claims

Conditions that apply to Section One - Buildings only

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under Section One, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a **good state of repair** immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.

Your sum insured

3. **We** will not reduce the sum insured under Section One after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are underinsured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule** less any applicable **excess**.

Contents

What is covered

What is not covered

<p>This insurance covers the contents for loss or damage directly caused by:</p>	<p>We will not pay</p>
<p>1. fire, lightning, explosion or earthquake</p>	<p>the first £100 of every claim</p>
<p>2. aircraft and other flying devices or items dropped from them</p>	<p>the first £100 of every claim</p>
<p>3. storm, flood or weight of snow</p>	<p>a) the first £100 of every claim b) for property in the open</p>
<p>4. escape of water from fixed water tanks, apparatus or pipes</p>	<p>the first £500 of every claim</p>
<p>5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</p>	<p>a) the first £100 of every claim b) for loss or damage due to wear and tear or anything that happens gradually c) for loss or damage caused by faulty workmanship</p>
<p>6. theft or attempted theft</p>	<p>a) the first £100 of every claim b) for loss or damage unless the loss or damage is caused by a violent and forcible entry or by deception c) any amount over £500 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages d) for loss or damage while the home is unoccupied</p>
<p>7. collision by any vehicle or animal</p>	<p>the first £100 of every claim</p>
<p>8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p>	<p>a) the first £100 of every claim b) for loss or damage caused unless loss or damage follows a violent and forcible entry or by deception c) for loss or damage while the home is unoccupied</p>

Contents (continued)

Perils available

What is not covered

This section of the insurance also covers	We will not pay
<p>9. subsidence or heave of the site upon which the buildings stand or landslip</p>	<ul style="list-style-type: none"> a) the first £100 of every claim b) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law e) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions f) for loss or damage by coastal erosion
<p>10. falling trees, telegraph poles or lamp-posts</p>	<ul style="list-style-type: none"> a) the first £100 of every claim b) for loss or damage caused by trees being cut down or cut back within the premises

Contents (continued)

Section Two – Contents – Settling Claims

Conditions that apply to Section Two - Contents only

How **we** deal with **your** claim

1. If **you** claim for loss or damage to the **contents**, **we** will at **our** option repair, replace or pay for any article covered under Section Two.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close a possible to, but not an improvement on, the original article when it was new; and
- **you** have paid or **we** have authorised the cost of replacement

The above basis of settlement will not apply to:

- household linen and clothing
- pedal cycles
- property not proved to be less than 1 year old at the time of the loss
- any item not repaired or replaced

where **we** will take off an amount for depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part and replacements cannot be matched.

Your sum insured

3. **We** will not reduce the sum insured under Section Two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are underinsured, which means the cost of replacing or repairing the **contents** at the time of loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example, if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Legal Liability to the Public

This section applies only if the **schedule** shows that either the **Buildings** are insured under Section One or the **Contents** are insured under Section Two of this insurance.

Part A and Part B of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner of the **buildings** only but not as occupier is covered
- If the **contents** only are insured, **your** legal liability as owner of the **contents** and if **you** have advised **us you** reside at the **building** also as the occupier is covered
- if the **buildings** and **contents** are insured, **your** legal liability as owner of the **buildings, contents** and if **you** have advised **us you** reside at the **building** also as the occupier is covered

Part A

We will pay for your legal liability:	We will not pay for your legal liability:
<p>as owner or occupier up to the sum insured for any amounts you become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance.</p>	<p>a) for bodily injury to:</p> <ul style="list-style-type: none"> • you • any other permanent member of the home unless a signed lease agreement is in force • any person who at the time of sustaining such injury is engaged in your service <p>b) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) arising out of any criminal or violent act to another person or property</p> <p>d) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>e) which you have assumed under contract and which would not otherwise have attached</p> <p>f) arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> i) any motorised or horse-drawn vehicle other than domestic gardening equipment used within the premises ii) any power-operated lift iii) any aircraft (including drones) or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 <p>g) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance, in which case all such pollution and/or contamination arising out of such accident will be deemed to have happened at the time of such accident <p>h) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>i) if you are entitled to payment under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Legal Liability to the Public (continued)

Part B

We will pay for	We will not pay for
any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you	<ul style="list-style-type: none"> • any liability if you are entitled to payment under any other insurance • the cost of repairing any fault or alleged fault

Limit of Indemnity

We will not pay:

- in respect of pollution and/or contamination:- more than £2,000,000 in all
- in respect of other liability covered under Section Three:- more than £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Endorsements

The following clauses apply only if they are mentioned in the **schedule**.

2. Subsidence, heave or landslip Exclusion Clause

It is hereby noted that cover under the following sections:

Section One – Buildings and Section Two – Contents, peril 9, “**subsidence or heave** of the site upon which the **buildings** stand or **landslip**” is specifically excluded.

3. Flood Exclusion Clause

It is hereby noted that cover under the following sections:

Section One – Buildings and Section Two – Contents, peril 3, “**storm, flood** or weight of snow” specifically excludes damage caused by **flood. Storm** and weight of snow cover is unaffected by this **endorsement**.

4. Storm Exclusion Clause

It is hereby noted that cover under the following sections:

Section One – Buildings and Section Two – Contents, peril 3, “**storm, flood** or weight of snow” specifically excludes damage caused by **storm. Flood** and weight of snow cover is unaffected by this **endorsement**.

8. Flat Roof Endorsement

This insurance does not cover any loss or damage as a result of **Storm** unless the areas of flat roof are checked at **your** expense, at least every 5 years. Any defects brought to light by that inspection must be repaired without delay.

9. Minimum Security Clause

This insurance does not cover loss or damage from unauthorised entry to the private dwelling of the **home** unless the undenoted minimum protections are fitted.

External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621).

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.

Windows: Key operated security locks to all ground floor and other accessible windows

10d. Unoccupancy Clause

If the **home** is **unoccupied** it is a condition of the policy that **you must** comply with the following:-

- 1) All security must be maintained and placed in operation whenever the **home** is unattended
- 2) The water must be switched off at the mains and the water system drained **OR** the heating must be maintained at a minimum 15 degrees centigrade or 58 degrees Fahrenheit at all times
- 3) The gas and electricity must be turned off at the mains unless used to maintain the security and/or heating of the **home**
- 4) Any tanks containing fuel or other inflammable liquid must be drained and purged within the first 30 days of vacancy unless used to maintain heating of the **home**
- 5) The **home** must be inspected both internally and externally at least every 30 days by either **you** or **your** representative. A visit record of dates, time and any observations must be recorded in a central inspection record. Presentation of which will be required in the event of a claim
- 6) All waste refuse and other disused combustible material including accumulated mail will be cleared internally and externally from the **home** and removed from the **premises** every 30 days
- 7) Advise **your** Insurance Advisor/Broker as soon as the property tenancy status alters.

10e. Unoccupancy Clause

If the **home** is **unoccupied** it is a condition of the policy that **you must** comply with the following:-

- 1) All security must be maintained and placed in operation whenever the **home** is unattended
- 2) The gas and electricity must be turned off at the mains unless used to maintain the security and/or heating of the **home**
- 3) Any tanks containing fuel or other inflammable liquid must be drained and purged within the first 30 days of vacancy unless used to maintain heating of the **home**
- 4) The **home** must be inspected both internally and externally at least every 30 days by either **you** or **your** representative. A visit record of dates, time and any observations must be recorded in a central inspection record. Presentation of which will be required in the event of a claim
- 5) All waste refuse and other disused combustible material including accumulated mail will be cleared internally and externally from the **home** and removed from the **premises** every 30 days
- 6) Advise **your** Insurance Advisor/Broker as soon as the property tenancy status alters.

Endorsements (continued)

17. **Single flat**

In the event of loss or damage arising from the insured causes to the common parts of the **building** which the insured flat forms part of, **our** liability is limited to the percentage the said flat bears to the total number of flats forming the **building**. In any event **our** maximum liability is the sum insured stated.

18. **Part commercial property**

It is hereby noted that the definition of **home** also includes any commercial portion of the **premises**.

19a. **Unoccupied Cover (Level 2) Extension**

It is noted that the following cover items are specifically included under the policy cover when the **home** is **unoccupied**:

- f) cover item 4 "escape of water from and frost damage to fixed water tanks, apparatus or pipes" limited to a maximum loss cover of £2,500 in any **period of insurance** and subject to any **excess** applicable
- g) cover item 5 "Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation"
- h) cover item A) under **buildings** section one, the cost of repairing **accidental damage** to:
 - Fixed glass and double glazing (including the cost of replacing frames)
 - Solar panels
 - **Sanitary ware**
 - Ceramic hobs

All forming part of the **home**

- i) cover item 6 "Theft or Attempted theft" limited to a maximum loss cover of £2,500 in any **period of insurance** and subject to any **excess** applicable
- j) cover item 8 "Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" limited to a maximum loss cover of £2,500 in any **period of insurance** and subject to any **excess** applicable

19b. **Unoccupied Cover (Level 2) Extension**

It is noted that the following cover items are specifically included under the policy cover when the **home** is **unoccupied**:

- g) cover item 5 "Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation"
- h) cover item A) under **buildings** section one, the cost of repairing **accidental damage** to:
 - Fixed glass and double glazing (including the cost of replacing frames)
 - Solar panels
 - **Sanitary ware**
 - Ceramic hobs

All forming part of the **home**

- i) cover item 6 "Theft or Attempted theft" limited to a maximum loss cover of £2,500 in any **period of insurance** and subject to any **excess** applicable
- j) cover item 8 "Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" limited to a maximum loss cover of £2,500 in any **period of insurance** and subject to any **excess** applicable

Endorsements (continued)

20a. **Unoccupied Cover (Level 3) Extension**

It is noted that the following cover items are specifically included under the policy cover when the **home** is **unoccupied**:

- a) cover item 4 "Escape of water from and frost damage to fixed water tanks, apparatus or pipes" however, between the 1st October and 1st April, there is no cover UNLESS the water is turned off at the mains and the water system drained OR the central heating system is in continuous operation to maintain a minimum temperature of 58 degrees Fahrenheit/15 degrees Celsius at all times
 - b) cover item 5 "Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation" however, any tanks containing fuel or other flammable liquid must be drained and purged within the first 30 days of vacancy unless used to maintain heating of the **home**.
 - c) cover item 6 "Theft or Attempted theft"
 - d) cover item 8 "Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"
 - e) cover items as per the Policy Wording
- A) under **buildings** section one, the cost of repairing **accidental damage** to:
- Fixed glass and double glazing (including the cost of replacing frames)
 - Solar panels
 - **Sanitary ware**
 - Ceramic hobs
- All forming part of the **home**

B) the cost of repairing **accidental damage** to:

- domestic oil pipes
- underground water-supply pipes
- underground sewers, drains and septic tanks
- underground gas pipes
- underground cables

which **you** are legally responsible

D) expenses **you** have to pay and which **we** have agreed in writing for:

- architects', surveyors', consulting engineers' and legal fees
- the cost of removing debris and making safe the building
- costs **you** have to pay in order to comply with any Government or local authority requirements

following loss or damage to the **buildings** which is covered under Section One

E) increased domestic metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section One

F) anyone buying the **home** who will have the benefit of Section One until the sale is completed or the insurance ends, whichever is sooner

G) the cost of finding the source of an escape of water from any fixed water tanks, apparatus or pipes following loss or damage to the **buildings** which is covered under Section One

In respect of items A-G all exclusions shown in the policy wording under the heading "What is not covered" remain excluded from policy cover.

Endorsements (continued)

20b. **Unoccupied Cover (Level 3) Extension**

It is noted that the following cover items are specifically included under the policy cover when the **home** is **unoccupied**:

- a) cover item 5 "Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation" however, any tanks containing fuel or other flammable liquid must be drained and purged within the first 30 days of vacancy unless used to maintain heating of the **home**.
 - b) cover item 6 "Theft or Attempted theft"
 - c) cover item 8 "Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"
 - d) cover items as per the Policy Wording
- A) under **buildings** section one, the cost of repairing **accidental damage** to:
- Fixed glass and double glazing (including the cost of replacing frames)
 - Solar panels
 - **Sanitary ware**
 - Ceramic hobs

All forming part of the **home**

B) the cost of repairing **accidental damage** to:

- domestic oil pipes
- underground water-supply pipes
- underground sewers, drains and septic tanks
- underground gas pipes
- underground cables

which **you** are legally responsible

D) expenses **you** have to pay and which **we** have agreed in writing for:

- architects', surveyors', consulting engineers' and legal fees
- the cost of removing debris and making safe the building
- costs **you** have to pay in order to comply with any Government or local authority requirements

following loss or damage to the **buildings** which is covered under Section One

E) increased domestic metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section One

F) anyone buying the **home** who will have the benefit of Section One until the sale is completed or the insurance ends, whichever is sooner

G) the cost of finding the source of an escape of water from any fixed water tanks, apparatus or pipes following loss or damage to the **buildings** which is covered under Section One

In respect of items A-G all exclusions shown in the policy wording under the heading "What is not covered" remain excluded from policy cover.

21. **Occupancy alteration (1)**

In the event of the **home** becoming occupied **you** must advise **us** of full details of the tenant(s). Subject to tenancy type **your** existing policy cover will be increased to include "What is covered", items 1,2,3,4,5,6,7,8,10 & 11 unless any of the items are specifically excluded by **endorsement**. Failure to inform **us** of any change may result in this insurance becoming invalid.

22. **Occupancy alteration (2)**

In the event of the **home** becoming occupied **you** must advise **us** of full details of the tenant(s).

Subject to tenancy type **your** existing policy cover will be increased to include "What is covered", items 1,2,3,4,5,6,7,8,9,10 & 11 unless any of the items are specifically excluded by **endorsement**. Failure to inform **us** of any change may result in this insurance becoming invalid.

32. **Voluntary Excess Clause (£150)**

Please note all declared **excesses** applicable to this policy and **schedule** are increased by £150 (except for item 9, **Subsidence** that remains unaltered)

Endorsements (continued)

33. **Voluntary Excess Clause (£400)**

Please note all declared **excesses** applicable to this policy and **schedule** are increased by £400 (except for item 9, **Subsidence** that remains unaltered)

34. **Voluntary Excess Clause (£900)**

Please note all declared **excesses** applicable to this policy and **schedule** are increased by £900 (except for item 9, **Subsidence** that remains unaltered)

36a. **Increased Property Owners Liability £5,000,000**

The Limit of insurance covered under Section Three – Legal liability to the Public is amended to read as follows;

Part B

Limit of insurance

We will not pay:

- In respect of pollution and/or contamination – more than £5,000,000 in all
- In respect of other liability covered under Section Three – more than £5,000,000 for any one accident or series of accidents arising out of one event, plus the costs and expenses which **we** have agreed in writing

37. **Part unoccupied Condition**

It is noted that **we** are insuring flats under this policy. If any part of **your** property is currently untenanted or becomes untenanted during the policy period cover restrictions applying specifically to **unoccupied** properties will apply to this untenanted portion of the property.

You must advise **us** as soon as there is a change in occupancy of any part of the **premises**.

41. **Plate Glass Shop Front Exclusion Clause**

Section One (Buildings) of this insurance does not cover any loss or damage to plate glass windows and shop fronts.

42. **Multi Property**

It is hereby noted that the policy limits and **excesses** in this insurance apply to each **premises** as if a separate policy was issued.

47a. **Unoccupied Cover Level 1 - (Restrictions)**

It is noted that under section one (buildings), "What is covered", only the following additional covers will apply:

C) Financial loss due to:

- Loss of rent due to **you** which **you** are unable to recover

Or, alternatively,

- Additional costs of alternative accommodation, substantially the same as **your** existing accommodation, which **you** have to pay for while the **buildings** cannot be lived in following loss or damage to the **buildings** which is covered under Section One

D) The expenses **you** have to pay and which **we** have agreed in writing for:

- Architects, surveyors, consulting engineers, and legal fees
- The cost of removing debris and making safe the building
- Costs **you** have to pay in order to comply with any government or local authority requirements Following loss or damage to the **buildings** which is covered under Section One.

F) Anyone buying the **home** who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner. The remaining additional covers a), b), c), e) and g) will not apply and are specifically excluded.

H) Emergency access cover – **we** will pay **you** for the costs incurred following damage to the insured **premises** or destruction to external landscaping caused by the emergency services or persons acting under their control in gaining access to the insured **premises** as a result of concern for the welfare of the tenant(s) and/or to mitigate damage to the **premises** caused by an insured peril applicable under Section One – Buildings.

Endorsements (continued)

54. Burst Pipes Maximum Loss Limit

It is hereby noted that cover is limited to a maximum loss cover of £2,500 for the initial (first) 30 days of this policy, effective from the commencement date under **period of insurance** in the **schedule**, in respect of the following:

Section One - Buildings and Section Two - Contents, peril 4, "escape of water from and frost damage to fixed water tanks, apparatus or pipes"

But only in respect of damage and any resultant damage caused by either frost or the freezing of water or fuel.

103. Theft exclusion Clause

It is hereby noted that cover under the following sections:

Section One - Buildings and Section Two - Contents, peril 6, "theft or attempted theft" is specifically excluded.

105. Increased Storm Excess Clause (£250)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £250 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

106. Increased Storm Excess Clause (£500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

107. Increased Storm Excess Clause (£1000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

108. Increased Flood Excess Clause (£250)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £250 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

109. Increased Flood Excess Clause (£500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

110. Increased Storm Excess Clause (£1000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 "**storm, flood** or weight of snow" but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

111. Increased Subsidence Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £1,000 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One – Buildings and Section Two – Contents peril 9 "**subsidence** or **heave** of the site upon which the **buildings** stand or **landslip**"

Endorsements (continued)

112. Increased Subsidence Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £1,000 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One – Buildings and Section Two – Contents peril 9 “**subsidence or heave** of the site upon which the **buildings** stand or **landslip**”

113. Increased Subsidence Excess Clause (£5,000)

It is hereby noted that the standard **excess** of £1,000 stated in the certificate wording is increased to £5,000 in respect of the following sections:

Section One – Buildings and Section Two – Contents peril 9 “**subsidence or heave** of the site upon which the **buildings** stand or **landslip**”

114. Increased Escape of Water Excess Clause (£250)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £250 in respect of the following sections:

Section One – Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

115. Increased Escape of Water Excess Clause (£1,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,000 in respect of the following sections:

Section One – Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

116. Increased Flood Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

117. Floodcheck Clause

In exchange for a discount in premium you are agreeing to have the Floodcheck Auto product ready to install or installed already.

In the event that the Floodcheck Auto device is either:

- Not yet installed
- Not fitted correctly
- Not connected to a live mains power supply

The cover for any loss in respect of

Buildings Section 1 “What is covered”, item 4, headed “Escape of water from and frost damage to fixed water tanks, apparatus or pipes” and

Contents Section 2 “What is covered”, item 4, headed “Escape of water from and frost damage to fixed water tanks, apparatus or pipes” will be restricted to a maximum loss limit of £2,500 (less deduction of the policy **excess** that is applicable for this cover).

118. Exclusion of Escape of water from and frost damage to fixed water tanks, apparatus and pipes clause

In exchange for a discount in premium you are agreeing that the following sections of the policy:

- Buildings Section 1, “What is covered”, item 4, headed “Escape of water from and frost damage to fixed water tanks, apparatus or pipes” and,
- Contents Section 2, “What is covered”, item 4, headed “Escape of water from and frost damage to fixed water tanks, apparatus or pipes”

are deleted in full and therefore cover for these sections do not apply.

Endorsements (continued)

120. Increased Flood Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

121. Increased Theft Excess Clause (£250)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £250 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 6 “theft or attempted theft”

122. Increased Theft Excess Clause (£500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 6 “theft or attempted theft”

123. Increased Theft Excess Clause (£1,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 6 “theft or attempted theft”

206. Increased Storm Excess Clause (£750)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £750 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

207. Increased Storm Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

208. Increased Storm Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

209. Increased Storm Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

210. Increased Storm Excess Clause (£5,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £5,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **storm**. The **flood** and weight of snow **excess** remains as per the certificate wording.

Endorsements (continued)

211. Increased Flood Excess Clause (£750)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £750 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

213. Increased Flood Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

214. Increased Flood Excess Clause (£5,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £5,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 3 “**storm, flood** or weight of snow” but only in respect of incidents of **flood**. The **storm** and weight of snow **excess** remains as per the certificate wording.

215. Increased Escape of Water Excess Clause (£750)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £750 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

216. Increased Escape of Water Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

217. Increased Escape of Water Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

218. Increased Escape of Water Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

219. Increased Escape of Water Excess Clause (£5,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £5,000 in respect of the following sections:

Section One - Buildings and Section Two – Contents peril 4 “escape of water from and frost damage to fixed water tanks, apparatus or pipes”.

220. Escape of Water Exclusion

It is hereby noted that cover under the following sections:

Section One - Buildings and Section Two - Contents, peril 4, “escape of water from and frost damage to fixed water tanks, apparatus or pipes” is specifically excluded.

Endorsements (continued)

221. Increased Theft or Attempted Theft Excess Clause (£750)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £750 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 6 "theft or attempted theft".

222. Increased Theft or Attempted Theft Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,500 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 6 "theft or attempted theft".

223. Increased Theft or Attempted Theft Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 6 "theft or attempted theft".

224. Increased Theft or Attempted Theft Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 6 "theft or attempted theft".

225. Increased Theft or Attempted Theft Excess Clause (£5,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £5,000 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 6 "theft or attempted theft".

226. Increased Malicious Damage Excess Clause (£250)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £250 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

227. Increased Malicious Damage Excess Clause (£500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £500 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

228. Increased Malicious Damage Excess Clause (£750)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £750 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

229. Increased Malicious Damage Excess Clause (£1,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,000 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

Endorsements (continued)

230. Increased Malicious Damage Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £1,500 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

231. Increased Malicious Damage Excess Clause (£2,000)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,000 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

232. Increased Malicious Damage Excess Clause (£2,500)

It is hereby noted that the standard **excess** of £100 stated in the certificate wording is increased to £2,500 in respect of the following sections:

Section One - Buildings and Section Two - Contents, peril 8 "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" but only in respect of incidents of malicious acts. The riot, violent disorder, strike, labour disturbance and civil commotion **excess** remains as per the certificate wording.

233. Malicious Damage Exclusion

It is hereby noted that cover under the following sections:

Section One - Buildings and Section Two - Contents, peril 8, "loss or damage caused by riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously" is specifically excluded.

234. Increased Subsidence, Heave or Landslip Excess Clause (£1,500)

It is hereby noted that the standard **excess** of £1,000 stated in the certificate wording is increased to £1,500 in respect of the following sections: Section One - Buildings and Section Two - Contents, peril 9 "**subsidence or heave** of the site upon which the **buildings** stand or **landslip**"

238. Short Term Policy Cancellation Clause

It is hereby noted that if you cancel this policy after the 14 day cooling off period there will be no return of the policy premium allowed.

244a. Structural Work on Premises

It has been specifically noted that **you** have declared **you** will be completing structural work on the **premises** during the **period of insurance**. This **endorsement** confirms that no cover will be in force for any loss, damage or liability caused to any part of the building that is either being constructed and/or structurally worked on, caused directly or indirectly by the structural works being carried out until ALL the construction work at the **premises** is completed. **You** must advise **us** as soon as the construction work is fully completed along with the correct rebuilding value of the **home** including this new construction work.

We will alter **our** records from the date **you** contact **us** and provide the additional cover for the completed works from that date.

Please note that **we** recommend that **you** confirm that the contractor:

- has suitable Public Liability in place as the Contractors Exclusion Clause will still be applied and is unaffected by this **endorsement**.
- has a Contractors All Risks policy in force to provide cover for all the structural works until it is fully completed.

For any advice on these recommendations – please ask **your broker**.

Endorsements (continued)

245. **General Exclusion j) Northern Ireland Exclusion**

We will not pay for damage to any property in Northern Ireland or loss resulting, caused by or happening through, or as a result of;

- a) Civil commotion or
- b) Any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of, or in connection with, any "Unlawful Association"

For the purposes of this exclusion;

- i) "Unlawful Association" means any organization which is engaged in "Terrorism" and includes an organisation which at any relevant time is a proscribed organization within the meaning of the Criminal Damage (Compensation)(Northern Ireland) Order 1977.
- ii) "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceedings where insurers allege that by reason of the provisions of this exclusion any damage is not covered by this Policy the burden of proving that such damage is covered will be upon **you**.

This overriding exclusion applies to this Policy and to any Policy extension, unless such extension expressly cancels this overriding exclusion.

247. **Burglar Alarm Condition (Bells Only)**

It is a condition of this insurance that:

- The **home** is protected by a burglar alarm, minimum standard of security being a bells only alarm system which is maintained under an annual maintenance contract.
- The burglar alarm must be in full and effective operation when the **home** is left unattended

If **you** fail to comply with this condition **we** will not pay for **your** loss or damage under any of the following covers:

- Section One – Buildings, What is covered, item 1 "fire, lightning, explosion or earthquake"
- Section One – Buildings, What is covered, item 6 "theft or attempted theft"
- Section One – Buildings, What is covered, item 8 "any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"
- Section Two – Contents, What is covered, item 1 "fire, lightning, explosion or earthquake"
- Section Two – Contents, What is covered, item 6 "theft or attempted theft"
- Section Two – Contents, What is covered, item 8 "any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"

248. **Burglar Alarm Condition (Central Station) Key holder response only**

It is a condition of this insurance that:

- The **home** is protected by a burglar alarm, minimum standard of security being a NSI or NACOSS approved CENTRAL STATION alarm system which is monitored and maintained under an annual contract
- The burglar alarm must be in full and effective operation when the **home** is left unattended
- The alarm system must signal to the central station who in turn contact the keyholders

If **you** fail to comply with this condition **we** will not pay for **your** loss or damage under any of the following covers:

- Section One – Buildings, What is covered, item 1 "fire, lightning, explosion or earthquake"
- Section One – Buildings, What is covered, item 6 "theft or attempted theft"
- Section One – Buildings, What is covered, item 8 "any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"
- Section Two – Contents, What is covered, item 1 "fire, lightning, explosion or earthquake"
- Section Two – Contents, What is covered, item 6 "theft or attempted theft"
- Section Two – Contents, What is covered, item 8 "any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously"

Endorsements (continued)

249. **Burglar Alarm Condition (Central Station) Police response**

It is a condition of this insurance that:

- The **home** is protected by a burglar alarm, minimum standard of security being a NSI or NACOSS approved CENTRAL STATION alarm system which is monitored and maintained under an annual contract.
- The burglar alarm must be in full and effective operation when the **home** is left unattended
- The alarm system must signal to the central station who in turn contact the police

If **you** fail to comply with this condition **we** will not pay for **your** loss or damage under any of the following covers:

- Section One – Buildings, What is covered, item 1 “fire, lightning, explosion or earthquake”
- Section One – Buildings, What is covered, item 6 “theft or attempted theft”
- Section One – Buildings, What is covered, item 8 “any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously”
- Section Two – Contents, What is covered, item 1 “fire, lightning, explosion or earthquake”
- Section Two – Contents, What is covered, item 6 “theft or attempted theft”
- Section Two – Contents, What is covered, item 8 “any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously”



**ABACUS is a trading style of Alan Blunden & Co Ltd who
are Authorised and Regulated by the Financial Conduct Authority.**

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