



HOUSEHOLD INSURANCE POLICY

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP IT IN A SAFE PLACE

Do not wait until **You** have a claim before **You** read and understand this **Policy** – please read it now and keep it in a safe place.

In particular make sure that:-

- All the details shown in the **Schedule** are correct (let **your** Insurance Broker know immediately if any changes are necessary).
- **You** have read the conditions relating to those Sections covered including the General Conditions and Exclusions.
- **You** understand the notes on how to make a claim as stated in General Conditions & **your** duties in respect of Ministry of Justice Portal Claims as outlined in the **Schedule**
- **You** understand the notes and how to make a complaint as stated in the Complaints Section of the **Schedule**

If **you** have any queries about the **Policy** do not understand any part of it or feel that it does not meet **your** requirements please consult **your** Insurance Broker.

Welcome to Your Home Insurance

Thank **you** for selecting Gresham Underwriting Household Protect Policy to protect **your** property. **Your** policy is underwritten by PEN Underwriting Limited.

This is **your** Gresham Underwriting Household Protect Policy Wording, setting out **your** insurance protection in detail. **Your** premium has been based upon the information shown in the **Schedule** and **you** should ensure that:

- **You** are clear which sections of cover **you** have included, the details of which are shown on **your Schedule**;
- **You** understand what each section covers and the restrictions and exclusions that apply;
- **You** are clear of what **your** responsibilities are under the policy as a whole.

We hope that **you** are never unfortunate enough to need to make a claim but if **you** are, **you** can rest assured that **you** will receive an excellent level of service from our team of specialists.

This booklet includes the following important information:

- The terms and conditions of this insurance; and
- Easy to follow guidelines on what **you** need to do if **you** wish to make a claim.

Important information about your policy

We want to help **you** understand **your home** insurance policy and make **you** aware that the information **you** have provided is part of a legally binding contract of insurance with us.

This booklet, the statement of fact, **Schedule** and any endorsements are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need, and keep all documents in a safe place.

When drawing up this contract we have relied on the information and statements **you** have provided in the statement of fact. During the Period of Insurance **you** are insured for those sections shown in **your Schedule** as being included.

This contract does not give, or intend to give, rights to anyone else. No one else can enforce any part of this contract.

If **you** are in any doubt about the level of cover provided, or if **you** have any questions relating to this insurance, please contact **your** Broker immediately.

The Law Applicable to this Insurance

Under the laws of the United Kingdom both **you** and we are free to choose the law which applies to this contract to the extent permitted by those laws. Unless **you** and we agree otherwise, the law which applies to this insurance is the law which applies to the part of the United Kingdom where the premises are located.

We and **you** have agreed that any legal proceedings between **you** and us in connection with this insurance will only take place in the courts of the part of the United Kingdom in which the premises are located.

This insurance is underwritten by a consortium of the following leading UK insurers:-

Ageas Insurance Limited

Registered Number 354568.

Registered in England and Wales at Ageas House, Hampshire, Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Royal Sun Alliance Insurance Plc

Registered Number 93792.

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. You can check the details of these with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 678.

Details of each insurer's proportionate liability will be provided on request.

Cancelling this Policy

Cooling-off Period

If after reading through **your** insurance policy **you** decide not to proceed with this insurance, **you** have the right to cancel back to the start of the period of insurance without giving any reason, providing **your** instruction to cancel is submitted to **your** Broker within 14 days of either:

- the date **you** receive the policy documentation, or
- the start of the period of insurance,

whichever is the latter.

Providing no claim has been made we will refund **your** premium in full.

Your Right to Cancel

If **you** wish to cancel **your** policy after 14 days **you** can do so at any time by contacting **your** Broker.

- On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis, providing no incidents have occurred which give rise to a claim.
- On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which **you** have paid and therefore no refund will be due.

Our Right to Cancel

We can cancel **your** policy by giving **you** 30 days written notice at **your** last known address. We will only cancel this policy or any part of it for a valid reason, such as:

- Non-payment of premium;
- We have identified serious grounds (such as the use or threat of violence or aggressive behaviour against our staff, contractors or property);
- There is a change in risk occurring which we are unable to insure;
- Non-cooperation or failure to supply any information or documentation we request;
- We establish that **you** have provided us with incorrect information;
- Failure to take reasonable care of the property insured;
- **You** breach any terms and conditions of **your** policy.

Where possible, we will try to seek an opportunity to resolve the matter with **you**.

If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance based on a proportional daily rate depending on how long this insurance has been in force.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance, no refund for the unexpired portion of the premium will be given.

This will not affect **your** right to make a claim for any event that happened before the cancellation date.

Please note that upon cancellation of this policy your Broker may impose a charge. Please contact your Broker for further information.

Where the following words appear in **bold** in this insurance contract, they will have the meanings shown below.

Accidental Damage

Sudden, unexpected and visible damage which is not inevitable and has not been caused on purpose.

Bodily Injury

Includes death or disease.

Broker

The intermediary who arranged this insurance on **Your** behalf.

Buildings

The **home** and its decorations including:

- Fixtures and fittings attached to the **home**,
- Greenhouses, tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,

which **You** own or for which **you** are legally responsible within the premises named in the **Schedule**.

Contents

Household goods, **valuables** and **personal belongings**, within the **home**, which are **your** property or which **you** are legally responsible for.

Contents include:

- Tenants fixtures and fittings,
- Radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**,
- **Contents** that are within the premises shown in the **Schedule** but not contained within the **home** or **outbuildings** at the time of loss or damage up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**),
- **Contents** in **outbuildings** up to £2,500, unless otherwise stated in the **Schedule**,
- Deeds and registered bonds and other personal documents up to £1,500 in total,
- **Valuables** and **personal belongings** up to £7,000 in total, with the limit for any one item being £2,500 within the **home**, unless otherwise stated in the **Schedule**,
- **Office Equipment** up to £5,000,
- Domestic oil in fixed fuel oil tanks up to £750,
- Pedal cycles up to £500 per pedal cycle within the **home**, unless otherwise stated in the **Schedule**,
- Money and credit cards up to £500 in total, unless otherwise stated in the **Schedule**.

Contents does not include:

- Motor vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories,
- Any living creature,
- Any part of the **buildings**,
- Any property held or used for business purposes other than as defined under **office equipment**,
- Any property insured under any other insurance,
- Landlords fixtures and fittings.

Credit Cards

Includes charge cards, debit cards, banker's cards and cash dispenser cards.

Endorsement

A change in the terms and conditions of this insurance.

Excess

The amount stated in this booklet or in the **Schedule** and payable by **you** in the event of a claim.

Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

Home

The private dwelling and the garages and **outbuildings** used for domestic purposes at the premises shown in the **Schedule**, which **you** are legally responsible for.

Landslip

Downward movement of sloping ground.

Money

- Current legal tender, cheques, postal and money orders,
- Postage stamps not forming part of a stamp collection,
- Savings stamps and savings certificates, travellers' cheques,
- Premium bonds, luncheon vouchers and gift tokens,

all held for private or domestic purposes.

Office Equipment

Office equipment used in conjunction with **your** business in the **home** which belongs to **you** or for which **you** are legally responsible.

Office equipment includes:

- Furniture,
- Computers and associated equipment
- Printers,
- Fax machines and modems,
- Photocopiers and scanners,
- Phone equipment.

Office equipment does not include:

- Loss of magnetism or corruption of data;
- Compensation for **you** not being able to use the **office equipment**;
- Equipment more specifically insured by any other insurance;
- The cost of reconstituting any lost or damaged data;
- More than £1,000 in respect of stock or goods held for business purposes;
- **Money** held for business purposes;
- Loss or damage following the equipment being confiscated or repossessed;
- Loss or damage to computer software.

Outbuildings

Garden sheds, summer houses or greenhouses, on a permanent foundation, up to a maximum of £5,000 any one outbuilding, unless specifically stated otherwise in the policy **Schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable **buildings**; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

Period of Insurance

The duration of this policy as shown in the **Schedule**.

Personal Belongings

Personal belongings are items that belong to **you** and are normally worn or carried on the person.

Personal belongings includes:

- Luggage,
- Clothing,
- Sports, musical, camping and photographic equipment,
- Mobile phones,
- Portable computer equipment.

Personal belongings does not include:

- Tools used or held for business, professional or trade purposes,
- **Valuables**,
- Contact or corneal lenses or hearing aids unless otherwise specified in the **Schedule**,
- Pedal cycles,
- Any property insured under any other insurance.

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.

Standard Construction

The **buildings** which are constructed of brick, stone or concrete and roofed with slates, tiles, metal or concrete.

Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

Terrorism

Any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means,
- Putting the public or any section of the public in fear,

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

United Kingdom

The '**United Kingdom**' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

Unfurnished

Where the main **buildings** are not furnished enough for **you** to live in.

Unoccupied

Where the **buildings** have not been lived in by **you** for more than 30 consecutive days during the **period of insurance**.

Valuables

Items of gold, silver or other precious metals, jewellery and furs, and other collections (paintings, works of art etc.) which belong to **you** or are **your** legal responsibility.

We/Us/Our

The Insurer stated in the **Schedule**.

You/Your/Insured

The person or persons named in the **Schedule** and all members of **your** family who permanently live in the **home**, including any resident domestic staff employed by **you**.

Our service commitment to you

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

If **you** have any questions or concerns about **your** insurance or the handling of a claim, **you** should contact **your** broker

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

Customer Relations Team

RSA

P O Box 2075

Livingston

EH54 0EP

Tel: 0800 107 6161

Fax: 01422 325 227

Email: crt.halifax@uk.rsagroup.com

If **you** remain dissatisfied, **you** may refer the matter at any time to:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Tel: 0800 023 4567 (for landline users)

0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

In all communications the policy/certificate number appearing in the **Schedule** should be quoted.

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service.

Our service commitment to you

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

If **you** have any questions or concerns about **your** insurance or the handling of a claim, **you** should contact:

Policy Enquiries	Claims Enquiries
Gresham Underwriting Ltd Crown House Home Gardens Dartford DA1 1DZ Tel: 01322 223883 Email: enquiries@greshamonline.co.uk	Gresham Underwriting Ltd Crown House Home Gardens Dartford DA1 1DZ Tel: 01322 223883 Email: enquiries@greshamonline.co.uk

In the event of a claim, the client should contact the insurer's claims team at:

The Affinity Claims Team
PO Box 1291
Preston
PR2 0QJ
Tel: 03301 026 796
Email: newclaims@directgroup.co.uk

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

Customer Relations Team
RSA
P O Box 2075
Livingston
EH54 0EP
Tel: 0800 107 6161
Fax: 01422 325 227
Email: crt.halifax@uk.rsagroup.com

If **you** remain dissatisfied, **you** may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

In all communications the policy/certificate number appearing in the **Schedule** should be quoted.

Your right to take legal action against us is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service.

How to make a Claim

Although **we** hope that **you** will never need to make a claim on **your** insurance policy, **we** have made everything as simple and straightforward as possible should **you** ever need to use **our** claims service.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

If **you** need to make a claim under this policy, please contact **us** straight away by calling the claims helpline on:

03301 026 796

To help **us** deal with **your** claim quickly we may require **you** to provide **us** with assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Policy/Certificate number
- The date of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value.

When **you** call **us**, **we** may:

- Ask **you** to get estimates for building repairs or replacement items; or
- Arrange for the damage to be inspected by one of our claims advisors, an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- Arrange for the repair or a replacement as quickly as possible; or
- For some claims **we** or someone acting on **our** behalf may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

For **Buildings** claims, **we** have a network of authorised repairers ready to put things right. If **we** appoint an authorised repairer:

- They will make **your home** safe for **you**,
- If further work is required, they will arrange a convenient time to complete the work,
- **You** will not need to obtain estimates,
- **You** can be assured of the standard of the work.

For **contents** or **valuables** and personal belongings claims, if an authorised repairer or supplier is used:

- **we** will arrange for someone to repair or replace the lost or damaged items,
- **you** can be assured of the standard of work.

Applicable to the whole of this insurance

These are the Claims terms and conditions which **you** and **your** family will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

- If **you** or **your** family are the victim of malicious damage, vandalism, theft or attempted theft or accidental loss **you** must tell the police immediately and obtain the police reference number. Tell us as soon as **you** can.
- If **you** or **your** family are the victim of riot **you** must tell us as soon as **you** can or no later than 7 days after the riot.
- For all other claims **you** must notify us as soon as possible, giving full details of what has happened.
- **You** must provide us with details of what has happened within 30 days of discovering the loss or damage.
- If a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive must be forwarded to us within 14 days, unanswered.
- **You** must not admit liability, or offer or agree to settle any claim without our written permission.
- **You** must take care to limit any loss, damage or liability.

How we deal with your claim

We may request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property;
- Dates and location of when/where damaged items were purchased; and/or
- For damaged property, confirmation by a suitable qualified expert that the item **you** are claiming for is beyond repair.

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

We have the right, if we choose, in **your** name but at our expenses to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

You must provide **us** with any information and assistance as **we** may reasonably require about any claim. **You** must help us to take legal action against anyone or help defend any legal action if **we** ask **you** to.

Other Insurance

If, at the time of any loss, damage or liability covered under this insurance, there is any other policy on force, insuring the same loss, damage or liability covered by this policy; **we** shall only be liable for **our** proportional share.

Applicable to the whole of this insurance

These are the conditions of the insurance **you** and **your** family will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Take care

You must take care to provide complete and accurate answers to the questions we ask when **you** take out, make changes to, and renew **your** policy.

You must take care to avoid any accident and to prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in a good state of repair.

You must always make sure that the sums insured shown in **your Schedule** are adequate.

- i. **Buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus an amount for architects', surveyors', consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements,.

Please note that the rebuilding cost of **your home** may be different from its market value.

- ii. **Contents** should be insured for the full cost of replacement as new.

Change in Circumstances

Using the address on the front of **your Schedule you** must tell us within 14 days as soon as **you** know about any of the following changes:

- **You** are going to move **home** permanently;
- Someone other than **your** family is going to live in **your home**;
- **Your home** is going to be used for short periods each week or as a holiday **home**;
- **Your home** is going to be unoccupied;
- Work is to be done on **your home** which is not routine repair, maintenance or decoration, for example any structural alteration or extension to **your home**;
- **You** or any member of **your** family has received a conviction for any offence except for driving;
- Any increase in the value of **your contents** or the rebuilding cost of **your buildings**;
- Any part of **your home** is going to be used for any trade, professional or business purposes;
- There is no need to tell us about trade, professional or business use if:
 - i. The trade, professional or business use is only clerical; and
 - ii. There are no staff employed to work from the **home**; and
 - iii. There are no visitors to the **home** in connection with the trade, profession or business; and
 - iv. There is no business money or stock in the **home**.

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this policy.

If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Transfer of Interest

You cannot transfer **your** interest in the policy without our written permission.

Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then:

- we shall not pay the claim;
- we shall not pay any other claim which has been or will be made under the policy;
- we may declare the policy void;
- we shall be entitled to recover from **you** the amount of any claim paid under the policy since the last renewal date;
- we shall not make any return premiums;
- we may inform the Police of the circumstances.

Payments

- a) Where payment of premium is not made, any cover otherwise provided by this insurance will be inoperative from the date the premium was due.
- b) Where a claim has been notified during the current period of insurance, **you** must continue with the monthly payments throughout the remaining period of insurance, or pay the remaining premium in full. If **you** fail to do so, we may deduct any outstanding amount from any claims settlement.

Important Notice

Please note that if the information provided by **you** is not complete and accurate, we may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any excess, or
- revise the extent of cover or terms of this insurance.

Applicable to the whole of this insurance

1. Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- b) Any legal liability of whatsoever nature,

Directly or indirectly caused by or contributed to, by or arising from:

- i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. 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.

3. Existing and/or Deliberate Damage

We will not pay for loss or damage:

- i. Occurring outside of the Period of Insurance;
- ii. Caused deliberately by **you** or any person lawfully in the **home**,

4. Pollution or Contamination Exclusion

We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- i. When caused by oil or water escaping from a fixed oil or fixed water installation, or,
- ii. When 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 **home**, and
- iii. Reported to us not later than 30 days from the end of the **Period of Insurance**.

In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

5. Contract (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.

6. Electronic Data Exclusion

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
- b) Any legal liability of whatsoever nature,

Directly or indirectly caused by or contributed to, by or arising from:

- i. Computer viruses, erasure or corruption of electronic data,
- ii. The failure of any equipment to correctly recognise the change of date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

7. Terrorism

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of Terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

8. Confiscation

We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

9. Loss of Value

We will not pay for any reduction in market value of any property following its repair or reinstatement.

10. Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

11. Wear and Tear

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

12. Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Period of Insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **Period of Insurance**, provided no claims have been paid or are outstanding.

13. Defective Design or Construction

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

14. Unoccupied or Unfurnished Properties

You must tell **us** immediately as **you** become aware that **your home** is going to be **unoccupied** or **unfurnished**.

When **we** are notified, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this policy.

If **you** do not tell **us** **we** may:

- i. cancel **your** policy and refuse to pay any claim, or
- ii. not pay any claim in full, or
- iii. revise the premium and/or change any **excess**, or
- iv. revise the extent of cover or terms of this insurance.

Data Protection Act 1998

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

How your information will be used and who we share it with

Your information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties.

If **you** contact **us** electronically, we may collect **your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

We may use and share **your** information with other members of the Group to help **us** and them:

- Asses financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with **you**;
- Understand our customers' requirements;
- Develop and test products and services

We do not disclose **your** information to anyone outside the Group except:

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

We may transfer **your** information to other countries on the basis that anyone **we** pass it to provide an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.

From time to time **we** may change the way **we** use **your** information. Where we believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object, **you** will consent to that change.

We will not keep **your** information for longer than is necessary.

Sensitive Information

Some of the 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 carry out the services described in **your** policy documents. Please ensure that **you** only provide us with sensitive information about other people with their agreement.

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees

Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **your** policy, **you** must tell **us** about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

How to contact us

On payment of a small fee, **you** are entitled to receive a copy of the information **we** hold about **you**. If **you** have any questions, or **you** would like to find out more about this notice **you** can write the address shown in **your Schedule**.

The following cover applies only if the **Schedule** shows that **buildings** is included.

What is covered	What is not covered
Loss or damage to your buildings during the period of insurance caused by the following insured events:	Any cause already excluded within the General Exclusions. The excess shown in your schedule
1. Fire, smoke, lightning, explosion or earthquake.	
2. Aircraft and other flying devices or items dropped from them.	
3. Storm, flood or weight of snow.	<ul style="list-style-type: none"> Loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section 1 Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, fences, gates and hedges, Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) Loss or damage to any moveable contents in the open Loss or damage caused by weight of snow to garages and outbuildings which are not fully enclosed or have a plastic or glass roof or are not of standard construction.
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.	<ul style="list-style-type: none"> Loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section 1, Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, Loss or damage to heating installations that are outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost stat device, Loss or damage caused by failure of or lack of sealant and/or grout.
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	
6. Theft or attempted theft.	
7. Collision or impact by any vehicle or animal.	
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	
9. Subsidence, or heave of the site upon which the buildings stand or landslip.	<ul style="list-style-type: none"> Loss or damage to domestic fixed fuel-oil tanks, swimming pools or covers, tennis courts, drives, patios and terraces, walls, gates and fences unless the exterior walls of the private dwelling are also affected at the same time by the same cause, Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same cause, 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, Loss or damage caused by river or coastal erosion, Loss or damage caused by structures bedding down or settlement of newly made up ground, shrinkage or expansion, Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions.

What is covered	What is not covered
Loss or damage to your buildings during the period of insurance caused by the following insured events:	Any cause already excluded within the General Exclusions. The excess shown in your schedule
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	
11. Falling trees, branches, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> Loss or damage cause by trees being cut down or cut back,

The following cover applies only if the **schedule** shows that **buildings** is included.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
a) The cost of accidental damage to: <ul style="list-style-type: none"> Fixed glass and double glazing (including the cost of replacing frames), Solar panels, Sanitary ware, Ceramic hobs, all forming part of the buildings .	
b) The cost of Accidental Damage to: <ul style="list-style-type: none"> Domestic oil pipes, Underground water supply pipes, Underground sewers, drains and septic tanks, Underground gas pipes, Underground cables, serving the Home and which You are legally responsible for.	
c) If you have to move out of your home because of any loss or damage covered under Section 1 buildings , we will pay you for one of the following expenses or losses we have agreed to: <ul style="list-style-type: none"> The cost of alternative accommodation for the time you cannot live in your home, An amount equal to the rent which you pay while you are not living in your home. We will only pay under this Section for the period your home is unfit to live in.	<ul style="list-style-type: none"> Any amount over 10% of the sum insured for the buildings damaged or destroyed.
d) Expenses you have to pay and which we have agreed in writing for: <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 and Government or local authority requirements, Following loss or damage to the buildings under Section 1.	<ul style="list-style-type: none"> Any expense for preparing a claim or an estimate for loss or damage, Any costs if Government or local authority requirements have been served on you before the loss or damage.
e) Increased metered water charges you have to pay following an escape of water which gives rise to an admitted claim under event 4 of Section 1 (buildings).	<ul style="list-style-type: none"> More than £750 in any period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £750 in total.
f) Anyone buying the home who will have the benefit of Section 1 (buildings) cover until the sale is completed or the insurance ends, whichever is sooner.	<ul style="list-style-type: none"> Loss or damage if the buildings are insured under any other insurance.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
g) The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the Home if the keys are lost or stolen anywhere in the world.	<ul style="list-style-type: none"> • More than £500 in total.
h) If your buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your home , we will pay the cost of removing and replacing any other parts of your buildings necessary to find and repair the source of the leak and making good.	<ul style="list-style-type: none"> • More than £2,500 any one event.
i) Damage to the buildings caused by forced access to deal with medical emergency or to prevent damage to the home .	<ul style="list-style-type: none"> • More than £1,000 in any period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £1,000 in total.

Accidental Damage to the Buildings

The following cover applies only if the **Schedule** shows that accidental damage to **buildings** is included:

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
This extension covers accidental damage to the buildings .	<ul style="list-style-type: none"> • Damage or any proportion of damage which we specifically exclude elsewhere under Section 1 (Buildings), • The buildings moving, settling, shrinking, collapsing or cracking, • Damage while the home is being altered, repaired, professionally cleaned, maintained or extended, • The cost of general maintenance, • Damage from mechanical or electrical faults or breakdown, • Damage caused by dryness, dampness, extreme of temperature or exposure to light, • Damage to swimming pools or covers, gates and fences and fuel tanks, • Damage caused by domestic pets, • Depreciation in value,

Personal Liability (as owner of the Home)

The following cover applies only if the **Schedule** shows that **Buildings** is included:

What is covered	What is not covered
<p>We will pay all amounts which you become legally liable to pay as owner of the buildings and land belonging to it for accidents happening in and around your home during the period of insurance which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person other than you or a domestic employee, • Loss or damage to property which you or your domestic employees do not own or have legal responsibility for. <p>If you die, we will pay amounts your personal representatives become legally liable to pay for liability under this Section.</p> <p>We will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, we will also pay any costs and expenses we have agreed in writing.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <p>You are not covered for liability arising:</p> <ul style="list-style-type: none"> • As occupier of the home, • From any agreement or contract unless you would have been legally liable anyway, • From the ownership or occupation of any land or buildings other than the home, • Where you are entitled to cover from another source, • From any trade or business activity, • From any communicable disease or condition, • From you owning or using any: <ol style="list-style-type: none"> a) Power-operated lift, b) Mechanically-propelled vehicle or horse drawn vehicle (other than domestic garden equipment not licensed for road use), c) Aircraft, hovercraft or watercraft (other than rowing boats or canoes), d) Caravan or trailer, e) Animals other than your pets f) Dangerous dogs specified under Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991. • From the direct or direct consequence of assault or alleged assault, • From any deliberate or wilful or malicious act. • Liability arising from The Third Party Wall etc. Act 1996.

Defective Premises Act 1972

The following cover applies only if the **Schedule** shows that **Buildings** is included:

What is covered	What is not covered
<p>Your liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as owner of any previous home which you occupied, for accident happening in and around that Home which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person, or • Loss or damage to property. <p>If you die, we will pay amounts your personal representatives become legally liable to pay for liability under this Section.</p> <p>We will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, we will also pay any costs and expenses we have agreed in writing.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> • Liability arising from an incident which happened over 7 years after this insurance ends or your home was sold, whichever is the sooner. • Liability arising from any cause for which you are entitled to cover under another source, or • The cost of correcting any fault or alleged fault, • Liability arising from any home previously owned and occupied by you in which you still hold legal title or have an interest. • Anything owned by or the legal responsibility of your family • Injury , death, disease or illness to any of your family (other than your domestic employees who normally live with you) • Liability arising from any employment, trade, profession or business of any of your family • Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement • Liability arising from The Party Wall etc Act 1996

Conditions that apply to Section 1 – Buildings only

1. How we deal with **your** claim

If **your** claim for loss or damage is covered under Section 1, **we** will pay the full cost of repair as long as:

- i. The **buildings** were in a good state of repair immediately prior to the loss or damage, and
- ii. 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.

We will take an amount off for wear and tear (from the cost of any replacement or repair) if immediately before the loss or damage, the **buildings** were not in a good state of repair.

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.

2. **Your** sum insured

Your buildings should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus an amount for architects', surveyors, consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

The most **we** will pay is the amount stated in the **Schedule**.

3. Underinsurance

If the cost of repairing the **buildings** is more than **your** sum insured at the time of any loss or damage, then **we** will only pay a share of the claim. For example if **your** sum insured only covers one third of the cost of repairing **your buildings**, **we** will only pay one third of the cost of the repair.

4. Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your buildings**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

5. Inflation Protection

The **sum insured** shown on **your Schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the **sum insured** shown on **your Schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted **sum insured** and limits.

For **your** protection, **we** will not reduce **your sum insured** or limits if the index moves down unless **you** ask **us** to.

The following cover applies only if the **Schedule** shows that **contents** is included.

What is covered	What is not covered
Loss or damage to your contents during the period of insurance caused by the following insured events:	Any cause already excluded within the General Exclusions. The excess shown in your schedule
1. Fire, smoke, lightning, explosion or earthquake.	
2. Aircraft and other flying devices or items dropped from them.	
3. Storm, flood or weight of snow.	<ul style="list-style-type: none"> • Damage caused by a rise in the water table (the level below which the ground is completely saturated with water), • Contents that are located within the premises shown in the Schedule but not contained within the home or outbuildings at the time of loss or damage.
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.	<ul style="list-style-type: none"> • Loss or damage if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device, • Loss or damage to the installation itself, • Loss or damage caused by failure of or lack of sealant and/or grout.
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	<ul style="list-style-type: none"> • Loss or damage to the installation itself.
6. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. • Any amount exceeding £2,500 for contents in any garage or outbuilding unless specified in the Schedule.
7. Collision or impact by any vehicle or animal.	<ul style="list-style-type: none"> • Loss or damage caused by insects, birds, vermin or domestic pets.
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	
9. Subsidence , or heave of the site upon which the buildings stand or landslip .	<ul style="list-style-type: none"> • Loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions, • Loss or damage caused by river or coastal erosion, • Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same event, • Loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law.
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	
11. Falling trees, branches, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> • Loss or damage caused by trees being cut down or cut back, within the boundary of the buildings.

The following cover applies only if the **Schedule** shows that **Contents** is included.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
<p>a) The cost of accidental damage to:</p> <ul style="list-style-type: none"> • Television sets (including digital and satellite receivers), • Audio, video, games consoles, DVD players/recorders, • Radios, • Home computers and associated equipment, • Receiving aerials, dishes and closed circuit television cameras, situated within the home. 	<ul style="list-style-type: none"> • Damage to video cameras, digital cameras or digital imaging or recording equipment designed to be hand held or carried, portable audio equipment, laptop computers and musical instruments, • Loss or damage caused by domestic pets, • Loss or damage to tapes, records, cassettes, discs, DVD's or computer software, • Mechanical or electrical faults or breakdown, • Damage caused from light, or atmospheric or climatic conditions, • Damage caused by scratching or denting, • Damage caused by computer viruses.
<p>b) Loss or damage to office equipment</p>	<ul style="list-style-type: none"> • More than £5,000 in any period of insurance unless stated in the Schedule, • Compensation for you not being able to use the office equipment, • Loss of magnetism or corruption of data, • Loss or damage following the equipment being confiscated or repossessed, • The cost of reconstituting any lost or damaged data, • More than £1,000 in respect of stock, • Loss or damage to any money held for business purposes, • Loss or damage to computer software, • Property more specifically insured elsewhere.
<p>c) If you have to move out of your home because of any loss or damage covered under Section 2 - Contents, we will pay you for one of the following expenses or losses we have agreed to:</p> <ul style="list-style-type: none"> • The cost of alternative accommodation for the time You cannot live in your home, • An amount equal to the rent which you pay while you are not living in your home. <p>We will only pay under this Section for the period your home is unfit to live in.</p>	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured for contents specified in the Schedule.
<p>d) The Contents, if these are not already insured elsewhere whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>i. Events 1-11 under Section 2 contents while the contents are:</p> <ul style="list-style-type: none"> • In any occupied private dwelling • In any buildings where you are living or working, • In any building for valuation, cleaning or repair, • In any furniture store, • In any bank or safe deposit. <p>ii. Fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store.</p>	<ul style="list-style-type: none"> • Contents outside the United Kingdom, • money or credit cards, • Any amount over 20% of the sum insured under Section Two for Contents in a furniture store.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
e) Loss or damage to contents belonging to visitors as a result of insured events 1 to 11	<ul style="list-style-type: none"> Loss or damage to contents which are covered by any other insurance, Loss or damage to contents belonging to a paying guest or lodger, More than £250 for any one visitor.
f) Fatal injury to you , happening at the premises shown in the Schedule , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.	<ul style="list-style-type: none"> More than £10,000 for each insured with no policy excess applying.
g) Costs You have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys anywhere in the world.	<ul style="list-style-type: none"> More than £500 in total.
h) Increased metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section 2 (Contents).	<ul style="list-style-type: none"> More than £750 in any period of insurance. If you claim for such loss under Section 1 (buildings) and Section 2 (contents), we will not pay more than £750 in total.
i) Accidental damage to: mirrors, glass or ceramic tops to furniture and fixed glass in furniture.	
j) Amounts that you become legally liable to pay under a tenancy agreement for loss or damage caused by events 1 – 11 of Section 2 Contents or events a) and b) of Section 1 (buildings). We will only provide this cover if the loss or damage occurs during the period of insurance. If you die, we will pay all amounts your personal representatives become legally liable to pay for liability under this section.	<ul style="list-style-type: none"> Any amount over 20% of the sum insured for contents specified in the Schedule.
k) The Contents sum insured shown in the Schedule is automatically increased by £3,500 for gifts within the home during the month in which you celebrate a religious festival, wedding day or birthday.	<ul style="list-style-type: none"> Loss or damage occurring outside of the period of insurance.
l) Contents belonging to a member of your family who is away at University/College during term time but who usually resides at the home against loss or damage by events 1-11 of Section 2 (Contents).	<ul style="list-style-type: none"> More than £2,500 in total, More than £500 for any one item, Theft unless following forcible and violent entry.
m) The cost of replacing electronic information you have bought and stored on equipment within your home and that is lost or damaged by events 1 – 11 of Section 2 (Contents).	<ul style="list-style-type: none"> The cost of remaking a file, tape or disk, The cost of rewriting the electronic information, More than £500 in any one period of insurance, The cost of any information stored for business purpose use.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
<p>n) The cost of replacing your food in your refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the period of insurance.</p>	<ul style="list-style-type: none"> • Loss or damage caused by any electricity or gas company deliberately cutting off or restoring your supply, • Loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action, • Loss or damage caused where you have not complied with the operating instructions set out in the manufacturers hand book, • Loss or damage unless you tell us within 48 hours of discovery, • More than £500 in any one period of insurance.
<p>o) Damage to the Contents caused by forced access to deal with a medical emergency or to prevent damage to the home.</p>	<ul style="list-style-type: none"> • More than £1,000 in any one period of insurance. If you claim for such loss under Section 1 buildings and Section 2 contents, we will not pay more than £1,000 in total.

Accidental Damage to the Contents

The following cover applies only if the **Schedule** shows that accidental damage to the **contents** is included.

What is covered	What is not covered
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
<p>This extension covers accidental damage to the contents of the home.</p>	<ul style="list-style-type: none"> • Damage or any proportion of damage which we specifically exclude elsewhere under Section 2 (Contents), • More than £1,000 in total for porcelain, china, glass and other brittle articles, • Money, credit cards, documents or stamps, • Damage to contact, corneal or micro corneal lenses, • Damage caused by dryness, dampness, extremes of temperature and exposure to light, • Damage caused by domestic pets.

Personal Liability

The following cover applies only if the **Schedule** shows that **Contents** is included.

What is covered	What is not covered
<p>We will pay for:</p> <p>a) All amounts which you become legally liable to pay for accidents not connected with you owning or living in the home, or</p> <p>b) All amounts which you become legally liable to pay as occupier but not as owner for incidents happening in and around your home,</p> <p>which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person other than You or a domestic employee, • Loss or damage to property which you or your domestic employees do not own or have legal responsibility for. <p>We will provide this cover for accidents which occur during the period of insurance.</p> <p>If you die, we will pay all amounts your personal representatives become legally liable to pay for liability under this Section.</p> <p>We will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, we will also pay any costs and expenses we have agreed in writing.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <p>Liability arising:</p> <ul style="list-style-type: none"> • As owner of the home, • From any agreement or contract unless you would have been legally liable anyway, • During visits to Canada or the United States of America which are for more than 60 days in any one period of insurance, • From the ownership or occupation of any land or buildings other than the home, • Where you are entitled to cover from another source, • From any trade or business activity, • From you owning or using any: <ul style="list-style-type: none"> a) Power-operated lift, b) Mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use), c) Aircraft, hovercraft or watercraft (other than rowing boards or canoes), d) Caravan or trailer, e) Animals other than your pets, f) Dangerous dogs specified under Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991. • From the transmission of any communicable disease or virus by you or any member of your family, • From firearms (except shotguns used for sporting purposes), • For bodily injury to a member of your family or any person usually living in the home or to a person under contract or service or apprenticeship to you or your family, • Damage to property owned by or held in trust or in the custody or control of you or your family or any person usually living in the home, • The direct or indirect consequences of assault or alleged assault, • Any deliberate, wilful or malicious act.

Unrecovered Court Awards

The following cover applies only if the **Schedule** shows that **contents** is included.

What is covered	What is not covered
<p>We will pay you all the amounts which have been awarded in courts within the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <p>We may take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance.</p> <p>We will also pay any costs and expenses we have agreed in writing.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> • More than £100,000 for any claim or series of claims during the period of insurance, • Damage to property owned by or held in trust or in the custody or control of you or your family or any person usually living in the home, • The direct or indirect consequence of assault or attempted assault, • Any deliberate, wilful or malicious act.

Accidents to Domestic Employees

The following cover applies only if the **Schedule** shows that **contents** is included.

What is covered	What is not covered
<p>We will pay all amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for accidental bodily injury to domestic employees happening during the period of insurance in connection with incidents arising at the home.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> • More than £5,000,000 for any one claim or series of claims arising out of any one incident, including the costs and expenses that we have agreed in writing. <p>Bodily injury arising directly or indirectly:</p> <ul style="list-style-type: none"> • From any communicable disease or condition, • From the ownership or occupation of any land or Buildings other than the home, • Where you are entitled to cover from another source, • From any trade or business activity, • From you owning or using any: <ul style="list-style-type: none"> a) Power-operated lift, b) Mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use), c) Aircraft, hovercraft or watercraft (other than rowing boards or canoes), d) Caravan or trailer, e) Animals other than your pets, f) Dangerous dogs specified under Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991. • From firearms (except shotguns used for sporting purposes), • The direct or indirect consequences of assault or alleged assault, • Any deliberate, wilful or malicious act

Conditions that apply to Section 2 – Contents only

1. How we deal with **your** claim

If **you** claim for loss or damage to the **contents**, **we** will repair, replace or pay for any article covered under Section 2 **contents**.

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

- i. The new article is as close as possible to but not an improvement on the original article when it was new, and
- ii. **You** have paid or we have authorised the cost of replacement.

The above basis of settlement will not apply to:

- i. Clothes,
- ii. Camping equipment,
- iii. Household linen,
- IV. Pedal cycles,

where **we** will take off an amount for wear and tear.

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.

2. **Your** sum insured

Your contents must be insured for the full cost of replacement as new.

The most **we** will pay is the amount stated in the **Schedule**.

3. Underinsurance

If the cost of replacing or repairing the **contents** is more than **your** sum insured at the time of any loss or damage, then we will only pay a share of the claim. For example if **your** sum insured only covers one third of the cost of replacing or repairing **your contents**, we will only pay one third of the cost of repair or replacement.

4. Maintaining the sum insured

After we have settled a claim, we will not reduce **your** sum insured on **your Contents**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

5. Inflation Protection

The sum insured shown on **your Schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your Schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask us to.

The following cover applies only if the **Schedule** shows that **Valuables** and **Personal Belongings** is included.

What is covered	What is not covered
<p>Accidental loss, damage or theft of your valuables and personal belongings listed in the Schedule occurring during the period of insurance when in the United Kingdom or when elsewhere in the world during a temporary visit not exceeding 60 days in any one period of insurance.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> • Damage caused by moth, vermin or rot, • Damage from electrical or mechanical faults or breakdown, • More than £2,500 for any one item (including articles forming a pair or set) unless stated otherwise in the Schedule or the specification(s) attached to the Schedule, • Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon, • Damage to guns caused by rusting or bursting barrels, • Breakage of any sports equipment whilst in use, • Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision, • More than £1,500 in total in respect of portable computer equipment unless otherwise stated in the Schedule, • More than £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant, • More than £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during Your absence from such rooms, • Loss or damage caused by domestic pets, • Riot or civil commotion outside the United Kingdom, • Depreciation in value, • More than £500 per claim for loss or damage to mobile phones or pagers unless otherwise stated in the Schedule.
<p>Theft or accidental loss of money or fraudulent use of your credit card(s).</p> <p>Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s).</p> <p>Provided that within 24 hours of you discovering any such loss or theft, you have notified the card issuing company and the Police.</p> <p>Where you have reported your credit card(s), cheque card or cash dispenser card for unauthorised or fraudulent use, in most circumstances you will only be liable for the first £50 of the claim.</p>	<ul style="list-style-type: none"> • Any shortages due to error or omission, • Loss of value, • More than £500 in total, any one event, • Loss where conditions under which your credit card(s) were issued to you have been breached.

1. How **we** deal with **your** claim

We will repair, replace or pay for any article covered under Section 3 **valuables** and **personal belongings**.

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

- i. The new article is as close as possible to but not an improvement on the original article when it was new, and
- ii. **You** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- i. Clothes,
- ii. Camping equipment,
- iii. Household linen,

where **we** will take off an amount for wear and tear.

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.

2. **Your** sum insured

The most **we** will pay under Section 3 **valuables** and **personal belongings** is the sum insured shown on the **Schedule**.

The most **we** will pay for any one item under Section 3 **valuables** and **personal belongings** is £2,500 unless otherwise stated in the **Schedule**.

3. Underinsurance

If the cost of replacing or repairing the **valuables** and **personal belongings** is more than **your** sum insured at the time of any loss or damage, then **we** will only pay a share of the claim. For example if **your** sum insured only covers one third of the cost of replacing or repairing **your valuables** and **personal belongings**, **we** will only pay one third of the cost of repair or replacement.

The following cover applies only if the **Schedule** shows that Pedal Cycles are included.

What is covered	What is not covered
<p>This insurance extends to cover the cost of repairing or replacing your pedal cycle(s) (as shown in the Schedule) following:</p> <ul style="list-style-type: none"> • Theft or attempted theft, • Accidental Damage, <p>Anywhere in the United Kingdom, and up to 60 days elsewhere in the world during a temporary visit during the Period of Insurance.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> • Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time, • Damage from mechanical or electrical faults or breakdown, • Loss or damage while the cycle is used for racing or pace-making or is let out on hire or is used other than for private purposes, • Theft unless it was locked to an immovable object or kept in a locked building at the time of the theft, • More than the sum insured shown in the Schedule, • Theft by fraudulent means.

1. How we deal with **your** claim

- i. Where the damage can be repaired economically we will pay the cost of the repair;
- ii. Where the damage cannot be economically repaired and the lost or damaged pedal cycle can be replaced we will pay the replacement cost;
- iii. If a replacement is not available we will replace it with a pedal cycle of similar quality;
- iv. Where we are unable to economically repair or replace the pedal cycle with one of similar quality we will make a cash payment equal to an agreed replacement value;
- v. We will settle **your** claim less any excess subject to any limit shown in the **Schedule**.

2. **Your** sum insured

The most we will pay under Section 4 – Pedal Cycles is the sum insured shown on the **Schedule**.

The most we will pay for any one item under Section 4 – Pedal Cycles is £1,500 unless otherwise stated in the **Schedule**.

3. Underinsurance

If the cost of replacing or repairing the Pedal Cycle is more than **your** sum insured at the time of any loss or damage, then we will only pay a share of the claim. For example if **your** sum insured only covers one third of the cost of replacing or repairing **your** Pedal Cycle, we will only pay one third of the cost of repair or replacement.

