



Highhouse Insurance Services

Home Cover Insurance Policy
Buildings & Contents Cover



Highhouse Home Cover Insurance is underwritten by certain
Underwriters at Lloyd's of London

Home Cover Insurance
Insurance protection for the Home Owner

Introduction

Highhouse Home Cover Insurance Policy for Buildings & Contents

Welcome to Highhouse Home Cover Insurance for the Home Owner, which is underwritten by certain Underwriters at Lloyd's. This insurance is a contract of indemnity between **you** and certain Underwriters at Lloyd's. The contract of insurance is made up of this policy booklet and the **schedule** and is based on the information **you** provided in **your** 'Statement of Insurance'.

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you** against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance** shown in the **schedule**. The insurance is provided under the terms and conditions contained in this booklet or in any **endorsement** shown in **your schedule** as applying to this insurance.

Thank **you** for choosing the Highhouse Home Cover Insurance Policy.

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 telephone **Highhouse Insurance** Services Limited on **01243 606552**.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's

Their contact details are:

Policy Holder and Market Assistance Department

Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further detail will be provided at the appropriate stage of the complaint process.

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 Policyholder and Market Assistance Department or the Financial Ombudsman Service.

Important Notice

This insurance relates ONLY to those sections which are shown in the **schedule** as being included.

Please read this Policy Booklet, the 'Statement of Insurance' and the **Schedule** carefully

It is important that:

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

Please contact **Highhouse Insurance** immediately if this document is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Cancellation of this Insurance

Your Right to Cancel

You are entitled to cancel this insurance by contacting **Highhouse** within 14 days of either:-

- the date **you** receive **your** insurance documentation, or
- the start of the **period of insurance** whichever is the later

Providing **you** have not made any claims **we** will refund the premium.

You can also cancel this insurance at any time during the **period of insurance** by contacting **Highhouse**. Any return premium due to **you** will depend on

- how long this insurance has been in force; and
- the terms and conditions contained within the Premium Instalment Plan if the premiums are paid by monthly instalments

Our Right to Cancel

We can cancel this insurance by giving **you** 30 days' notice in writing at your last known address. Any return premium due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so 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;
- **You** breach any terms or conditions of your policy;
- Failure to take care of the property insured;

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 proportional daily rate basis depending on how long the insurance has been in force.

If a claim has been submitted or there has been an 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.

Your Total Peace of Mind

Lloyd's and Certain Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations to **you** under this contract. If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the 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. By telephoning 020 7741 4100. Or visit their website at www.fscs.org.uk

The Law Applicable to this Insurance

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws, unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Island or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Data Protection Act 1998

It is understood by **you** that any information provided to **us** regarding **you** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

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 to help **us**:

- Assess 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 any third party 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 and other companies that provide a service to **us**, 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, provides an adequate level of protection. In such cases, **we** will ensure it is kept securely and used only for the purpose for which **you** provided it.

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;

Please contact the Data Protection 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 an 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 to: Data Protection Officer, Highhouse Insurance Services Limited 121 High Street, Selsey, West Sussex PO20 0QB.

Definitions

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

You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the home .
We / us / our	Certain Underwriters at Lloyd's.
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.
Endorsement	A change in the terms and conditions of this insurance.
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.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, metal or concrete.
Buildings	<ul style="list-style-type: none">• the home and its decorations• fixtures and fittings attached to the home• permanently installed swimming pools, 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.
Premises	The address which is named in the schedule .
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Bodily injury	Bodily injury includes death or disease.
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Occupant	you or persons authorised by you to stay in the home overnight.
Heave	Upward movement of the ground beneath the buildings as a result of soil expanding.
Landslip	Downward movement of sloping ground.
Settlement	Downward as a result of soil being compressed by the weight of the buildings within 10 years of constructions
Subsidence	Downward movement of the ground beneath the buildings other than by settlement

Definitions (continued)

Contents

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

Contents includes:

- tenant's fixtures and fittings
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- property in the open but within the **premises** up to £250 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**)
- **money** and **credit cards** up to £300 in total
- deeds and registered bonds and other personal documents up to £1,500 in total
- stamps or coins forming part of a collection up to £1,250 in total
- gold, silver, gold and silver plated articles, jewellery and furs up to 35% of the sum insured for **contents** (10% of the sum insured for **contents** for any one item) within the private dwelling
- domestic oil in fixed fuel oil tanks up to £1,000
- **office equipment** up to £5,000 or 20% of the sum insured for **contents** whichever is the less, within the **home**

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 other than as defined under **office equipment**
- any property insured under any other insurance.

Office Equipment

Computers and **home** office equipment belonging to **you** and used in conjunction with **your** business at the **home**.

Office equipment does NOT include:

- loss of magnetism or corruption of data
- compensation for **you** not being able to use the computer or any equipment following loss or damage
- equipment more specifically insured by any other insurance.
- the cost of reconstituting any lost or damaged data
- any business stock or **money** held for business purposes
- equipment being confiscated or repossessed
- loss or damage to computer software, software tapes / discs / CD Roms and any data stored

Valuables

Valuables include:

- jewellery
- furs
- gold, silver, gold and silver plated articles
- pictures

which are **your** property or which **you** are legally responsible for.

Definitions (continued)

Personal possessions	<p>Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to you</p> <p>Personal possessions does NOT include:</p> <ul style="list-style-type: none">• money and credit cards• pedal cycles.• Laptops/Tablets or Mobile Phones.
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, travellers' cheques• premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes.
Credit cards	<ul style="list-style-type: none">• credit cards, charge cards, debit cards, bankers cards and cash dispenser cards
United Kingdom	<p>The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.</p>
Europe	<p>'Europe' will include:</p> <ul style="list-style-type: none">• all Mediterranean Islands;• all countries with a Mediterranean shoreline;• the Canary Islands;• Madeira; <p>and journeys between these countries.</p>
Terrorism	<p>any act(s) of any person(s) or organisation(s) involving</p> <ul style="list-style-type: none">• 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.
Excess	<p>the amount payable by you in the event of a claim.</p>
Highhouse Insurance/ Highhouse	<p>The insurance intermediary that arranged this insurance on your behalf and to whom all correspondence should be addressed.</p>

General Conditions applicable to the whole of this insurance

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

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 take all care to provide complete and accurate answers to the questions **we** ask when you take out, make changes to, and renew your **policy**.
3. **You** must tell **Highhouse Insurance** within 14 days of **you** becoming aware of any changes to the information **you** provided when applying for this insurance.

Please contact **us** if you require a copy of your Statement of Insurance or your **schedule**.

You must also tell us within 14 days of you becoming aware:

- of any intended alterations, extension or renovation to the **buildings**. **You** do not need to tell **us** about internal alterations to the **buildings**.
- of any change of people insured, or to be insured,
- of any change that may result in an amendment to the amounts insured or the limits that are shown in **your Schedule**,
- of any change to the use of the **home**. For example if the **buildings** are to be lent, let, sub-let, or used for business purposes (other than occasional clerical work)
- of any change to the occupancy of the **buildings**. For example, if the **buildings** are to stop being **your** permanent residence or are to be unoccupied for any continuous period exceeding 30 days, or
- that any member of **your** household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If **you** are in any doubt, please contact **us**.

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 the **policy**.

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.

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

General Exclusions applicable to the whole of this insurance

A. Radioactive Contamination and Nuclear Assemblies Exclusion

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.
- 2 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.

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 and Deliberate Damage

We will not pay for loss or damage

- occurring outside of the **period of insurance**
- caused deliberately by **you** or any person lawfully in the **home**

D. Electronic Data Exclusion

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 there from:
- 2 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 date or change of date;

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

E. Biological and Chemical Contamination Exclusion

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.
2. any legal liability of whatsoever nature.
3. death or injury to any person, directly or indirectly caused by or contributed to by Biological or Chemical contamination arising from,
 - **terrorism**
 - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

General Exclusions applicable to the whole of this insurance (continued)

F. Unoccupancy

If **your home** is left without an authorised **occupant** for more than 30 consecutive days/nights without **our** written agreement this insurance will cover Fire/Lightning/Explosion and Earthquake only with immediate effect. This clause does not apply if an alternative unoccupancy clause has been agreed and is specified in the **schedule**.

G. 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.

H. Wear, Tear and Gradual Deterioration

This insurance does not cover loss or damage resulting from wear, tear, gradual seepage of water or gradually operating causes.

I. 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.

J. Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

K. Defective Construction or Design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Making a Claim and Claims Conditions applicable to the whole of this insurance

Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following procedure should be followed.

First of all, check **your schedule** and the relevant section in this booklet to make sure that the loss or damage is covered. Read carefully any exceptions or conditions that may apply and refer to the '**Your duties**' section outlined below.

Please remember that this insurance does not cover loss or damage which has been caused purely by wear and tear – it is not a maintenance contract.

If **you** wish to make a claim, please contact the Claims Department on **01243 606552** as soon as possible.

You will be asked for:

- The policy / certificate number stated on **your schedule**;

The Claims Department will take full details of **your** claim and let **you** know what **you** need to do next. In some cases this will mean the involvement of an independent loss adjuster who will make sure that **your** claim is settled fairly and satisfactorily.

Your duties

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

1. **you** must provide the Claims Department with any other information they require within 30 days of their request.
2. **you** must forward to the Claims Department within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**. **You** must forward all information unanswered.
3. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
4. **you** must not admit liability or offer or agree to settle any claim without the written permission of the Claims Department.
5. **you** must provide the Claims Department with, at **your** own expense, evidence of value or age (or both) for all items involved in a claim.
6. **you** must take care to limit any loss, damage or injury.
7. **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by the Claims Department to dispose of them.
8. **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this may invalidate a claim.

Making a Claim and Claims Conditions applicable to the whole of this insurance (continued)

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.

This clause does not apply to fatal injury (Section Two - H)

3. Fraudulent claims

You must not act in a fraudulent manner.

If **you** or anyone acting with **you**:

- makes a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect, or
- makes 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
- makes a claim in respect of any loss or damage caused by **your** wilful act or connivance then:
 - i) **we** shall not pay the claim.
 - ii) **we** shall not pay any other claim which has been or will be made under the insurance.
 - iii) **we** may, at **our** option, declare the insurance void.
 - iv) **we** shall be entitled to recover from **you** the amount of any claim already paid under the insurance since the last renewal date.
 - v) **we** shall not return any premium.
 - vi) **we** may inform the Police of the circumstances.

Section One **Buildings**

The following cover applies only if **your schedule** shows it as included.

What is Covered	What is not covered We will not pay
Loss or damage to your buildings during the period of insurance caused by the following insured events:	
1. fire, lightning, explosion or earthquake	The first £100 of every claim
2. aircraft and other flying devices or items dropped from them	The first £100 of every claim
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave, or landslip other than as covered under section 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pool, tennis courts, drives, patios and terraces, gates and fences c) the first £100 of every claim
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave, or landslip other than as covered under section 9 of Section One b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the first £250 of every claim d) for loss or damage whilst the buildings are not furnished enough to be normally lived in e) for loss or damage due to the gradual seepage of water into the premises f) 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 fault in any fixed domestic installation	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating clause b) the first £100 of every claim c) for loss or damage caused by faulty workmanship d) for loss or damage while the buildings are not furnished enough to be normally lived in
6. theft or attempted theft	<ul style="list-style-type: none"> a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the first £100 of every claim
7. collision by any vehicle or animal	the first £100 of every claim

Section One **Buildings** (continued)

What is Covered	What is not Covered We will not pay
8. any persons taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts	<ul style="list-style-type: none"> a) for loss or damage while the buildings are not furnished enough to be normally lived in b) the first £100 of every claim
9. Subsidence or heave of the site upon which the buildings stand or landslip	<ul style="list-style-type: none"> a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, 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 b) for loss or 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 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 e) the first £1,000 of every claim 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
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings masts	<ul style="list-style-type: none"> a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts b) the first £100 of every claim
11. falling trees, telegraph poles or lamp-posts	<ul style="list-style-type: none"> a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences c) the first £100 of every claim
12. trace and access if your buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your property, 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	we will not pay more than £2,500 in any period of insurance

Section One **Buildings** (continued)

What is Covered	What is not Covered We will not pay
<p>13. 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 hob <p>all forming part of the buildings</p>	<p>a) for damage while the buildings are not furnished enough to be normally lived in</p> <p>b) the first £100 of every claim</p>
<p>14. the cost of repairing accidental damage caused by external and visible means from a single identifiable event 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>serving the home and which you are legally liable for</p>	<p>a) for damage due to wear and tear or any gradually operating cause</p> <p>b) the first £100 of every claim</p>
<p>15. • loss of rent due to which you are unable to recover</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 while the buildings cannot be lived in following loss or damage which is covered under Section One 	<p>any amount over 20% of the sum insured for the buildings damaged or destroyed</p>
<p>16. 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>17. increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 Section One</p>	<p>more than £750 in any period of insurance. If you claim for such loss under Section One and Section Two, we will not pay more than £750 in total</p>
<p>18. anyone buying the buildings who will have the benefit of Section One until the sale is completed or the insurance end, whichever is sooner</p>	<p>if the buildings are insured under any other insurance</p>

Accidental Damage to the Buildings

The following cover applies only if **your schedule** shows that accidental damage is included.

This extension Covers	What is not covered We will not pay
Accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under Section One b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the home is being altered, repaired cleaned maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for damage while the home is lent, let or sublet f) for the cost of general maintenance g) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause h) for damage arising from faulty design, specification, workmanship or materials i) for damage from mechanical or electrical faults or breakdown j) for damage caused by dryness, dampness, extremes of temperature or exposure to light k) for damage to swimming pools, tennis courts, drives, patios, and terraces, walls, gates and fences and fuel tanks l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination m) the first £100 of every claim

Conditions that apply to Section One (**Buildings** only)

Settling claims

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.

We will deduct an amount from **your** claim if immediately before the loss or damage the **buildings** were not in good repair.

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.

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 under insured, 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.
5. The sums insured in Section One (**Buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

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.

Limit of Insurance

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

Section Two Contents

The following cover applies only if **you schedule** shows it as included.

What is Covered	What is not covered We will not pay
The insurance covers the contents for loss or damage directly caused by	
1. fire, lightning, explosion or earthquake	the first £100 of every claim
2. aircraft and other flying devices or items dropped from them	the first £100 of every claim
3. storm, flood or weight of snow	a) for property in the open b) the first £100 of every claim
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	a) the first £250 of every claim b) for loss or damage due to the gradual seepage of water into the premises
5. escape of oil from a fixed domestic oil-fired heating installation and smoke caused by a fault in any fixed domestic heating installation	a) for loss or damage due to wear and tear or any gradually operating clause b) for loss of damage caused by faulty workmanship c) the first £100 of every claim
6. theft or attempted theft	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) any amount over £500 or 3% of the sum insured for contents whichever is the greater, within detached domestic outbuildings and garages c) the first £100 of every claim
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	the first £100 of every claim

Section Two **Contents** (continued)

What is Covered	What is not covered We will not pay
9. subsidence or heave of the site upon which the buildings stand or landslip	<p>a) 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</p> <p>b) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law</p> <p>d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage by coastal erosion</p> <p>f) the first £1,000 of every claim</p>
10. falling trees, telegraph poles or lamp-posts	<p>a) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>b) the first £1,000 of every claim</p>

This section of the policy also covers	What is not covered We will not pay
<p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio, video and DVD equipment • radios • home computers, video cassette recorders <p>all situated within the home</p>	<p>a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>b) for damage to tapes, records, cassettes, discs or computer software</p> <p>c) for mechanical or electrical faults or breakdown</p> <p>d) the first £100 of every claim</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware forming part of the buildings which you are legally liable for as a tenant and do not have other insurance for • mirrors • glass top and fixed glass furniture • ceramic hobs 	<p>a) for the cost of repairing, removing or replacing frames</p> <p>c) the first £100 of every claim</p>

Section Two **Contents** (continued)

What is Covered	What is not covered We will not pay
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in Section Two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied home • 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>	<p>a) for contents outside the United Kingdom</p> <p>b) for money or credit cards</p> <p>a) any amount over 20% of the sum insured under Section Two for contents in a furniture store</p> <p>b) the first £100 of every claim</p>
<p>D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under Section Two</p>	<p>any amount over 20% of the sum insured under Section Two for the contents of the buildings damaged or destroyed</p>
<p>E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under Section Two</p>	<p>any amount over 20% of the sum insured under Section Two for the contents of the buildings damaged or destroyed</p>
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under Section Two</p>	<p>a) any amount over 10% of the sum insured under Section Two for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are not furnished enough to be normally lived in</p> <p>f) the first £100 of every claim</p>

Section Two **Contents** (continued)

What is Covered	What is not covered We will not pay
<p>G) the cost of repairing accidental damage caused by external and visible means from a single identifiable event 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 liable for as tenant only</p>	<p>a) for damage due to wear and tear or any gradually operating cause</p> <p>b) the first £100 of every claim</p>
<p>H) 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, for the following amounts:</p> <ul style="list-style-type: none"> • £10,000 for each insured person over sixteen years of age, • £5,000 for each insured person sixteen years of age or under, <p>at the time of death</p>	
<p>I) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys</p>	<p>any amount over £250 in total during any period of insurance</p>
<p>J) 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 Two</p>	<p>more than £750 in any period of insurance. If you claim for such loss under Section One and Two, we will not pay more than £750 in total</p>
<p>K) wedding gifts within the home against loss or damage by events 1 - 10 of Section Two contents, for one month before and one month after the wedding day of you or any member of your family (if within the period of insurance). We will increase the contents sum insured by £1,000 to cover loss or damage to wedding gifts.</p>	<p>the first £100 of every claim</p>
<p>L) We will increase the sum insured for Section Two contents shown in the schedule by £1,000 to cover gifts and provisions bought during the month in which you celebrate a religious festival</p>	<p>the first £100 of every claim</p>

Section Two Contents (continued)

What is Covered	What is not covered We will not pay
M) 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 1-10 of Section Two Contents.	a) more than £2,500 in any period of insurance , b) more than £500 for any one item, c) for loss or damage unless the loss or damage is caused by a violent and forcible entry c) the first £100 of every claim

Accidental Damage to Contents

The following cover applies only if your **schedule** shows it as included.

This extension covers	What is not covered We will not pay
accidental damage to the contents within the home	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under Section Two b) for damage to contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damaged caused by chewing, tearing, scratching or fouling by animals e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub let i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown l) for damages caused by dryness, dampness, extremes of temperature and exposure to light m) or any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination n) for loss or damage to portable audio or visual equipment designed to be hand-held or carried o) for the first £100 of every claim

Section Two Contents (continued)

Conditions that apply to Section Two (**Contents**) only

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

Settling claims

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

- clothes
 - pedal cycles
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or 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.

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 under insured, which means the cost of replacing or repairing the **contents** at the time of the 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.
5. Index-linking clause

The sums insured in Section Two (**contents**) will be indexed each month in line with the Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

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**.

Limit of Insurance

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

Section Three Accidents to Domestic Staff

This section applies only if the **contents** are **insured** under Section Two of this insurance.

What is Covered We will indemnify you	What is not Covered We will not indemnify you for any liability
for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule	for bodily injury arising directly or indirectly <ul style="list-style-type: none">• from any vehicle outside the premises• from any vehicle used for racing, pacemaking or speed testing• from any communicable disease or condition• in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance

Limit of insurance

We will not pay

- more than **£5,000,000** 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.

Section Four 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 in this insurance.

Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- If the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

<p style="text-align: center;">What is Covered We will indemnify you</p>	<p style="text-align: center;">What is not Covered We will not indemnify you for any liability</p>
<p>(i) as owner or occupier 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>OR</p> <p>(ii) as a private individual for any amounts You become legally liable to pay damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening anywhere in the world 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 • 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) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service <p>e) in Canada or the United States of America after the total period of stay in either or both of the countries has exceeded 30 days in the period of insurance</p> <p>f) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g) which you have assumed under contract and which would not have otherwise have attached</p> <p>(Exclusions continued over the page)</p>

Section Four Legal Liability to the Public (continued)

Part A (Continued)

<p>What is Covered We will indemnify you</p>	<p>What is not Covered We will not indemnify you for any liability</p>
	<p>h) arising out of your ownership, possession or use of:</p> <p>i) any motorised or horsedrawn vehicle other than:</p> <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere <p>ii) any power-operated lift</p> <p>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</p> <p>i) 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; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises or property</p> <p>k) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Section Four Legal Liability to the Public (continued)

Part B

What is Covered We will indemnify you	What is not Covered We will not indemnify you for any liability
<p>sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none">• Part A(ii) of this section would have indemnified you had the award been made against you rather than to you• there is no appeal pending• you agree to allow us to enforce any right which we shall become entitled to upon making payment	<p>for any amount in excess of £100,000 any one claim / award and in all during the period of insurance</p>

Part C

We will indemnify you	We will not indemnify you for any liability
<p>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</p>	<ul style="list-style-type: none">• for any liability if you are entitled to indemnity under any other insurance• for the cost of repairing any fault or alleged fault

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 four:- more than **£5,000,000** in all for Part A and C, and £100,000 for Part B 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.

Section Five Valuables and personal possessions

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

What is Covered This insurance covers	What is not Covered We will not pay
<p>valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<ul style="list-style-type: none"> a) for damage caused by moth, vermin, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount over £1,500 for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision i) the first £100 of every claim in respect of unspecified items j) for mobile telephones and computer equipment unless otherwise stated in the specification(s) attached to the schedule k) any amount over £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant l) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

Section Five Valuables and personal possessions (continued)

Conditions that apply to Section Five (**valuables and personal possessions**) only

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

1. **We** will at repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **we** will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim.
For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Section Six Domestic Freezer Cover

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

What is Covered Section Two of this insurance extends to cover	What is not Covered We will not pay
the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section Seven Pedal Cycle Cover

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

What is Covered Section Two of this insurance extends to cover the following	What is not Covered We will not pay
the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the United Kingdom	a) for loss or damage to: <ul style="list-style-type: none">• tyres,• lamps,• accessories, unless the cycle is stolen or damaged at the same time b) for loss or damage due to wear and tear or any gradually operating cause c) for damage from mechanical or electrical faults or breakdown d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes e) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section Eight Money and Credit Card cover

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

What is Covered Section Two of this insurance extends to cover the following	What is not Covered We will not pay
<ul style="list-style-type: none">• theft or accidental loss of money• 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>within the geographical limits shown in the schedule, provided that</p> <ul style="list-style-type: none">• within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and• you have complied with all other conditions under which your credit card(s) were issued to you	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the first £50 of every claim

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Endorsements

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

1) **Hotel and motel clause**

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms.

(This clause overrides exclusion I of section five).

2) **Safe clause**

This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe that is permanently secured to the building structure or whilst not being worn.

3) **Keys clause**

This insurance does not cover theft of jewellery from safe(s) unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the **premises**.

4) **Alarm clause**

This insurance does not cover theft:

- when there is no one present in the **home**, or
- between 23:00 hours and 07:00 hours or when **you** retire for the night,

unless:

- a) at all such times the intruder alarm has been put into full and effective operation, and
- b) the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with a company which is a member of NACOSS (National Approval Council for Security Systems).

5) **Climatic conditions clause**

This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.

6) **Musical instruments clause**

This insurance is extended to include loss or damage to the musical instruments specified in the **schedule**, but does not cover:

- a) loss or damage caused by moth, vermin, wear, tear and gradual deterioration, scratching, denting;
- b) any loss caused by mechanical and / or electrical derangement unless such derangement arises solely from external causes;
- c) breakage of strings, reeds or drum heads;
- d) any loss or damage caused by cleaning or repairing or atmospheric conditions.

7) **Contact Lens clause**

Section Five (**valuables** and **personal possessions**) is extended to include loss or damage to contact lens, but **we** will not cover:

- a) loss or damage while **you** are swimming or involved in any other water sports;
- b) loss or damage while **you** are in water.

8) **Hearing Aids clause**

Section Five (**valuables** and **personal possessions**) is extended to include loss or damage to hearing aids, but **we** will not cover:

- a) loss or damage while **you** are swimming or involved in any other water sports;
- b) loss or damage while **you** are in water.

9) **Stamp collections clause**

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

Endorsements (continued)

10) Coin Collections clause

We will only pay up to 75% of the Spinks & Son valuation in respect of any coins that are lost or damaged.

11) Thatch clause

It is **your** duty to ensure that:

I. Chimney Warranty

All chimneys serving solid fuel stoves, boilers or open fires must be:-

- kept in a good state of repair;
- professionally cleaned at least once a year prior to winter use; and
- professionally inspected by a qualified Chimney engineer at least every 10 years and any recommendations complied with.

II. Spark Arrester Warranty

Spark Arresters must be removed and thoroughly cleaned each time the chimney is cleaned.

All chimneys that are fitted with spark arresters which are serving solid fuel stoves, boilers or open fires must be professionally cleaned twice each year; once prior to winter use and once during the period 1st December to 28th February.

III. Fire Warranty

No bonfires or old thatch is to be burnt at the premises within 100 metres of the thatched buildings.

IV. Naked Flame Warranty

No naked flames or tools producing naked flames are to be used in the attic or loft space at any time.

V. Fire Extinguisher Warranty

One 2lb/.91kg dry powder appliance is situated in the kitchen area and one 2 gallon/9 litre water appliance is situated elsewhere in the property. Both appliances must be checked in accordance with the manufacturer's recommendations.

VI. Thatch Warranty

All thatch roofing is to be checked by a suitably qualified Thatcher at least every ten years and any recommendations complied with.

VII. Smoke Alarm Warranty

Each floor within the home is fitted with a smoke alarm.

VIII. Electrical Warranty

All electrical wiring is inspected by a member of the National Inspection Council for Electrical Installation Contracting or Electrical Contractors Association, at least every 10 years and any recommendations complied with.

We require a certificate of compliance to be produced at inception of this insurance and every following ten years or earlier if required.

IX. Wood Storage Warranty

All wood burnt on Open Fires or Wood Burners must be seasoned and stored outside where it is sheltered from excessive rain, but exposed to wind and sunlight.

X. Electrical Lighting Warranty

Every recessed light fitting located on the upper floor of the building must be fitted with a fire protection cover to the standard of BS476:Pt.23.

No external electrical lighting is to be located within 50cm of the thatch roof covering

12) Contractors exclusion clause

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

Endorsements (continued)

13) Subsidence, heave or landslip exclusion clause

Subsidence or **heave** of the site upon which the **buildings** stand or **landslip** is not covered by this insurance.

14) Flood exclusion clause

Section one (**buildings**) and section two (**contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

15) Non-standard construction clause

It is agreed that the private dwelling of the **home** is not of **standard construction**.

16) Minimum security clause

This insurance does not cover theft from the private dwelling of the **home** unless the undernoted 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.

17) Protections clause

It is **your** duty to ensure that all protections provided for the security of the **home** and **contents**:

- are maintained in good working order, and
- are in full and effective operation with the keys removed whenever **you** are absent from the **premises**.
- are not withdrawn or varied without **our** consent

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

18) Your bank or building societies interest clause

The rights of the bank or building society who 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.

19) Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

Endorsements (continued)

20) Unoccupancy clause

If **you** leave the **home** without an **occupant** for more than 30 consecutive days **we** will not pay

- a) the first £250 of each and every claim
- b) for loss or damage in respect of
 - **money** and **credit cards**
 - **valuables**
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video cassette/DVD recorders
 - **Office Equipment**
- c) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless:-
 - i) the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water
 - or**
 - ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius / 50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

*Note: Before **we** pay a claim following loss or damage resulting from Escape of Water and frost damage to fixed water tanks, apparatus or pipes **we** may at **our** option ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.*

21) Child Minders Clause (Contents Section)

It is hereby noted and agreed that whilst the **home** is being used as a Nursery, supervising infants within **your** care, this insurance will **not** cover Accidental Damage and **we** will not pay for any theft/loss unless following forcible and violent entry or exit. It is further noted and agreed that in respect of **your** activities as a childminder, that Liability cover as defined in sections 3 and 4 is specifically excluded.

22) Flats Clause

The sum insured under Section One (**Buildings**) represents the value of that portion of the **buildings** owned by **you** (including external walls, roof and foundations and such common parts of the **buildings** for which **you** are legally liable). In the event of a loss resulting from an insured peril to any part of the **premises** not occupied by **you** but for which **you** are legally liable, **we** will only pay such portion of that loss as the sum insured bears to the reinstatement value of the **buildings**.

23) Notice Clause

You must give immediately notice to **Highhouse Insurance Services Limited** in the event of any changes in the tenancy, occupation or use of the **home**

24) Contents Whilst At University / College

Section 2 **Contents** is extended to cover up to £2,500 (limited to £500 for any one item) of **contents** belonging to a member of **your** family who is away at University / College during term time but who usually resides at the **premises** named in the **schedule**.

Theft is not covered unless by forcible or violent entry.

Endorsements (continued)

25) **Let Property Endorsement**

It is noted that the **home** is let and that the following amendments apply to the insurance coverage:

- a) We will not pay for:-
- property in the open
 - money or credit cards and negotiable documents
 - gold, silver, gold and silver plated articles, jewellery, furs and all portable electrical items
 - property of tenants
 - property contained in outbuildings, sheds or garages
 - the first £250 of each and every claim (other than **subsidence** where a £1,000 excess applies)
 - deliberate loss or damage caused by any persons lawfully in the home
 - Office Equipment
 - Clothing
- b) Your duties:
- The inside of the **home** must be checked by you or your authorised representative at least once every 90 days.
 - You must comply with any Local Authority regulations or statutory conditions regarding the letting of the property.
 - All gas appliances fitted at the **home** must be serviced by a Gas Safe registered individual within 15 days of the start of this insurance or not more than 12 months from the date they were last serviced, whichever is the sooner
 - A shorthold tenancy agreement of six months or over must be in force at all time along with suitable references

If you fail to comply with your duties this may result in this insurance becoming invalid.

c) **Break in Tenancy / Unoccupancy**

Immediately there is a break in the tenancy agreement or the **home** is left without an **occupant** for more than 7 consecutive days (whichever is the sooner) **we** shall not pay for loss or damage caused by:

- escape of water from and frost damage to fixed water tanks, apparatus or pipes between 1st November and 31st March (both days inclusive) unless:-
 - i) the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water

or

 - ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius / 50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

*Note: Before **we** pay a claim following loss or damage resulting from Escape of Water and frost damage to fixed water tanks, apparatus or pipes **we** may at **our** option ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.*

- any person taking part in a riot, violent disorder, strike, labour disturbance and commotion or acting maliciously
- theft or attempted theft.

d) **Section Four: Legal Liability to the Public**

It is noted and agreed that cover under Section four is restricted to amounts **you** become legally liable to pay as owner only and not as occupier of the **home**.

Endorsements (continued)

26) **Holiday Home Endorsement**

It is noted that the **home** is used for the purposes of a holiday home and that the following amendments apply to the insurance coverage:

a) **We will not pay for:-**

- **money** or **credit cards** and negotiable documents
- **valuables**
- the first £250 of each and every claim (other than subsidence where a £1,000 excess applies)
- deliberate loss or damage caused by any persons lawfully in the **home**
- **Office Equipment**
- Theft or attempted theft from the **home** other than as a result of violent and forcible entry.

b) **Your duties:**

The inside of the **home** must be checked by **you** or a responsible person authorised by **you** at least once every 14 days.

If you fail to comply with your duties this may result in this insurance becoming invalid.

c) **Break in Tenancy / Unoccupancy**

Immediately the **home** is left without an **occupant** for more than 7 consecutive days between 1st November and 31st March (both days inclusive) **we** shall not pay for loss or damage caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless:-

- i) the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water

or

- ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

*Note: Before **we** pay a claim following loss or damage resulting from Escape of Water and frost damage to fixed water tanks, apparatus or pipes **we** may at **our** option ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.*

d) **Section Four: Legal Liability to the Public**

It is noted and agreed that cover under Section four is restricted to amounts **you** become legally liable to pay as owner only and not as occupier of the **home**.

27) **Fire Extinguisher/Smoke Alarm Clause**

It is **your** duty to ensure that:-

- two serviceable fire extinguishing appliances, including one specifically designed for electrical fires
- one fire blanket within the kitchen
- two smoke alarms are fitted within the **home**

If you fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

Endorsements (continued)

28) **High Value Cycle Endorsement:**

We will not pay for theft of pedal cycles with a value of more than £750 unless at the time of the theft:-

- the pedal cycle was in the **home** and
 - i) all the protections for the **home** were in full and effective operation, and
 - ii) if in a garage, shed or outbuilding, that the pedal cycle was securely chained to the building structure

or

- the pedal cycle was away from the **home** and kept in and securely chained to a locked garage or private dwelling of **standard construction**

29) **Food or Drink Poisoning Extension Clause**

In return for an extra premium being paid and subject to the terms, conditions and exclusions of this Insurance except as herein provided, the Insurance is extended to indemnify **you** against such sums as **you** shall become legally liable to pay in respect of claims made against **you** for accidental **bodily injury** or accidental damage to property which occurs during the **period of this Insurance** and arises out of poisoning by, or foreign or deleterious matter in, food or drink consumed in or about the **premises** specified in the **Schedule**.

The maximum amount **we** will pay under this extension is as follows:

- a) £2 million in respect of any one accident or series of accidents arising out of one event
- b) £2 million in the aggregate in respect of all accidents occurring during the **period of insurance**

We will also pay costs and expenses **we** have agreed in writing. It is warranted by **you** that at the commencement date of this insurance **you** are aware of any circumstances which might subsequently result in a claim being made under this extension clause, except as reported in writing to **us**

30) **Business-use extension clause**

Section four A(i) extends to include **your** legal liability, as defined in that section, for using the **home** as an office. However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation or business or employment.

31) **Additional Excess Endorsement (£100)**

You must pay for the first £100 of each and every claim under all sections other than sections 3 and 4 in addition to the standard **excess**.

32) **Additional Excess Endorsement (£250)**

You must pay for the first £250 of each and every claim under all sections other than sections 3 and 4 in addition to the standard **excess**.

33) **Theft limitation clause**

This insurance does not cover theft or attempted theft from the **home** other than as a result of violent and forcible entry.

34) **Jewellery Clause**

This insurance does not cover loss of or theft of jewellery unless at the time of loss or theft the jewellery is:-

- a. being worn by **you**; or
- b. deposited in a bank or hotel/motel safe; or
- c. in a locked safe that is permanently secured to the building structure at the **home** or
- d. carried by hand by **you**

Endorsements (continued)

35) Additional Storm Excess Endorsement (£250)

You must pay for the first £250 of each and every claim for the events of storm, flood or weight of snow under sections one (**Buildings**) and two (**Contents**) in addition to the standard **excess**.

36) Amended Subsidence / Heave and Landslip Excess

You must pay for the first £2,500 or 2.5% whichever is greater of each and every claim under event 9 of Sections one (**Buildings**) and two (**Contents**).

37) Jewellery Maintenance

We will not pay for loss of individual stones from items of specified jewellery valued at more than £5,000 unless they were examined by a competent jeweller within the two years prior to the loss and settings renewed if that was recommended by the jeweller.

38) Unoccupancy clause (Immediate)

It is noted that the **home** is unoccupied. **We** will not pay:-

- a) the first £250 of each and every claim
- b) for loss or damage caused by theft or attempted theft or malicious acts in respect of
 - **money** and **credit cards**
 - **valuables**
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video/DVD cassette recorders
 - **Office Equipment**
- c) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes between 1st November and 31st March (both days inclusive) unless:-
 - i) the Water Supply be switched off at the mains and the entire water system and central heating system be drained of all water
 - or**
 - ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

*Note: Before **we** pay a claim following loss or damage resulting from Escape of Water and frost damage to fixed water tanks, apparatus or pipes **we** may at **our** option ask **you** to provide any bills for utilities being supplied to the **home** at the time of such loss.*

It is further noted and agreed that the inside of the **home** must be checked by **you** or a responsible person authorised by **you** at least once every 14 days.

39) Flat Roof clause

In respect of Section 1 - Buildings, (insured event 3) 'Storm, flood or weight of snow' - under 'what is not covered' :

- the first £250 of every claim for loss or damage to flat roofed areas of the buildings.
- flat roofs which have not been recovered within the last 12 years.
- loss or damage arising as a result of water leaking through your flat roof, unless the loss or damage is caused by an insured event.

40) Tree Warranty

It is a warranty of this policy that all trees within 7 metres of the property that are above 3 metres in height should be **annually** maintained and kept at their current height.

Endorsements (continued)

41) Felted Roof clause

In respect of Section 1 - Buildings, (insured event 3) 'Storm, flood or weight of snow' - under 'what is not covered' :

- the first £250 of every claim for loss or damage to felted roofed areas of the buildings.
- felted roofs which have not been recovered within the last 12 years.
- loss or damage arising as a result of water leaking through your felted roof, unless the loss or damage is caused by an insured event.

42) Communal Contents Extension Clause

It is noted and agreed that Section Two (Contents) is extended to include Contents within communal areas of the Buildings at the premises named in the schedule for up to £5,000 This extension excludes:

- i) any property insured under any other insurance.
- ii) property in the open
- iii) money, credit cards, valuables, deeds and registered bonds and other personal documents or stamps or coins forming part of a collection.

Notice to Insured

Home Insurance is underwritten by Certain Underwriters at Lloyd's.

Underwriters at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on [0800 111 6768](tel:08001116768).

Please note that correspondence should not be directed to the above address, but must always go through Highhouse Insurance Services of the following address:

Highhouse Insurance Services Limited
121 High Street
Selsey
West Sussex
PO20 0QB

Telephone number: 01243 606552

Email: info@highhouseinsurance.com



Home



Non Standard



Let



Business

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Insurance Protection for the Home Owner