

Home Insurance Policy Buildings & Contents Cover

For

- ✓ Standard Homes
- ✓ Holiday/ Second Homes
- ✓ Flats
- ✓ Blocks of Flats
- ✓ Listed Homes
- ✓ Thatched Property

Welcome

Thank **you** for choosing Highhouse Home Insurance to protect **your** property.

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 policy document, the statement of insurance, **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.

That policy is not complete without a policy schedule. **Your** policy schedule will be issued to **you** if **your** application for insurance is accepted.

Your Home Insurance document is split into various sections. Not all sections of this policy may apply to **you**. The cover you have selected will be shown on your policy schedule and is subject to the terms, conditions and exclusions set out in this policy document and any later notices sent to **you** by **your broker**. **You** should ensure that:

- **you** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**;
- the information **you** have given us is accurate;
- **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.

When drawing up this contract **we** have relied on the information and statements **you** have provided in **your** application or subsequent renewals and **your** premium has been based upon the information shown in the schedule.

If **you** have a Bedrooms Rated policy the premium has been based upon the information shown in the **schedule** and has been arrived at based upon the information that **you** have told **us** about **you** and the insured property. In generating this premium, **we** have not asked **you** about the actual reinstatement cost of the **buildings** or the replacement cost of the **contents**. Consequently, the sums insured that are shown in **your schedule** may not reflect the actual reinstatement cost of the **buildings** or the replacement cost of the **contents**

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.

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Important Information about your Policy

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.

The Insurers or Service Providers

This insurance is underwritten by **Fairmead Insurance Limited** who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register Number 202050.

Registered in England and Wales (Number 00423930). Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance Group.

Your total peace of mind

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **you** under this insurance.

If **you** are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this insurance. Further information about this scheme is available from:

Financial Services Compensation Scheme,
10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
www.fscs.org.uk

Things we need to tell you about

Our Agreement with you

This policy is a legal contract between **you** and **us**.

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

Our provision of insurance under **your** policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the policy.

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

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

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

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

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

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy

If **you** become aware that the information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as practicable.

Please read **your** policy carefully to ensure it meets **your** needs. If **you** do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete **you** must tell **your broker** immediately.

Our use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

Several Liability Notice

The liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

Things we need to tell you about (continued)

Data Protection

EU General Data Protection Regulation: Privacy Notice - How information about you as EU Citizen Clients will be used

What Information we collect:

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. We collect this information during our meetings and/or telephone conversations with you and through the completion of a proposal Form and/or statement of insurance. We will use this information to carry out our business on your behalf.

How your information will be used:

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements. In order for us to obtain the most suitable cover for you it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims. We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated however, data held electronically may be retained for longer.

Your rights of access to your data:

You have a right to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact us. Any information that is found to be incorrect or incomplete will be amended promptly.

You have a right to "be forgotten", this means you can ask for the information which we hold about you to be deleted from our records but this will mean that we will be unable to continue to handle your insurance arrangements.

If you have any queries, please write to our Compliance Manager at:
Highhouse Insurance Services Limited, 101 High Street, Selsey, West Sussex, PO20 0QL.

Definitions

Applicable to the whole of this insurance

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: <ul style="list-style-type: none">• Fixtures and fittings attached to the home,• Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,• Solar panels permanently attached to the main private dwelling 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: <ul style="list-style-type: none">• 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 £10,000 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: <ul style="list-style-type: none">• 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.
Domestic Employee(s)	Any person who carries out paid domestic duties for you within your home and/or it's gardens, other than in connection with your business
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.
Family	Any family (including adopted children, step-children and foster children), fiancé(e)s, co-habitees or partners. 'Family' does not include lodgers or tenants.

Definitions (continued)

Applicable to the whole of this insurance

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

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	<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.
Occupant	A person or persons authorised by you to stay in the home
Office Equipment	<p>Office equipment used in conjunction with your business in the home which belongs to you or for which you are legally responsible.</p> <p>Office equipment includes:</p> <ul style="list-style-type: none">• Furniture,• Computers and associated equipment• Printers,• Fax machines and modems,• Photocopiers and scanners,• Phone equipment. <p>Office equipment does not include:</p> <ul style="list-style-type: none">• 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	<p>Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £5,000 any one outbuilding, unless specifically stated otherwise in the policy schedule.</p> <p>Unless otherwise agreed, outbuildings do not include:</p> <ul style="list-style-type: none">• Tree houses• Inflatable buildings; or• Any structure which is made of canvas, PVC or any other non-rigid material.
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.

Definitions (continued)

Applicable to the whole of this insurance

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

Personal Belongings	<p>Personal belongings are items that belong to you and are normally worn or carried on the person.</p> <p>Personal belongings includes:</p> <ul style="list-style-type: none">• Luggage,• Clothing,• Sports, musical, camping and photographic equipment, <p>Personal belongings does not include:</p> <ul style="list-style-type: none">• 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.
Settlement	Downward movement as a result of soil being compressed by the weight of the buildings within ten years of construction
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	<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, <p>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.</p>
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	Legal & General Insurance Limited and ERGO Versicherung AG.
You/Your/Insured	The person or persons named in the schedule and all members of your family who permanently live in the home .

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:

Highhouse Insurance Services Limited
101 High Street
Selsey
West Sussex
PO20 0QL
Tel: 01243 606552
Email: info@highhouseinsurance.com

If **you** are not satisfied and wish to make a complaint, then **you** may contact:

Complaints Officer
55 Blythswood Street
Glasgow
G2 7AT
Tel: 0141 285 3539
Email: pencomplaints@penunderwriting.com

Details of Pen Underwritings complaints procedures are available at:
<http://www.penunderwriting.co.uk/Pages/complaints.aspx>

If **you** remain dissatisfied, **you** may refer the matter at any time to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 (for landline users, mobile users may be charged)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)
Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find out more information at: www.financial-ombudsman.org.uk

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is <http://ec.europa.eu/odr>

Cancelling this Policy

Within the 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.

Outside of the Cooling-off Period

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 this Policy

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:

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- The use of foul or offensive language;
- Nuisance or disruptive behaviour
- 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;
- **We** establish that **you** have provided **us** with incorrect information;
- Failure to take care of the property insured;
- **You** breach any terms and conditions of **your** policy.

Please also see the Fraud conditions and the Change in Circumstances conditions in the General Conditions section of this 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.

Important Notice

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.

Claims Procedure

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.

How to make a claim

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:

New Claims

Highhouse Insurance Services Limited
101 High Street
Selsey
West Sussex
PO20 0QL
Tel: 01243 606552
Email: info@highhouseinsurance.com

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 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.

Payments

Where payment of premium is not made, any cover otherwise provided by this insurance will be inoperative from the date the premium was due.

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, a claim may be rejected or payment could be reduced.

Claims Terms and Conditions

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.

- **You** must notify **your broker** 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 **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.
- 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 4 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 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.

General Conditions

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.

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

Take Care

You must take care to provide complete and accurate answers to the questions **we** ask when **you** take out, amend, 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.
- iii. Your sum(s) insured for **valuables** and **personal belongings** must reflect the current market value.

Changes 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** or **unfurnished**;
- 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:

- The trade, professional or business use is only clerical; and
- There are no staff employed to work from the **home**; and
- There are no visitors to the **home** in connection with the trade, profession or business; and
- 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.

General Conditions (continued)

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.

General Exclusions

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 there from, and
- b) Any legal liability of whatsoever nature,

directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- 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 Deliberate Damage Exclusion

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**.

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:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or
- 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
- 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 there from, and
- b) Any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:

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

General Exclusions (continued)

Applicable to the whole of this insurance

7. Terrorism Exclusion

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 Exclusion

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 Exclusion

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 Exclusion

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.

Section One - Buildings

The following cover applies only if the **schedule** shows that **buildings** are 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 One ● 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 One, ● Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, ● 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.	<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.	

Section One - Buildings (continued)

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
<p>Loss or damage to your buildings during the period of insurance caused by the following insured events:</p> <p>9. Subsidence, or heave of the site upon which the buildings stand or landslip</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 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.
<p>10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.</p>	
<p>11. Falling trees, branches, telegraph poles or lamp-posts.</p>	<ul style="list-style-type: none"> ● Loss or damage caused by trees being cut down or cut back within the premises, ● Loss or damage to gates, hedges and fences.

Section One - Buildings (continued)

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
<p>a. The cost of accidental damage to:</p> <ul style="list-style-type: none"> ● Fixed glass and double glazing (including the cost of replacing frames), ● Solar panels, ● Sanitary ware, ● Ceramic hobs, <p>all forming part of the buildings.</p>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p>
<p>b. The cost of accidental damage to:</p> <ul style="list-style-type: none"> ● Domestic oil pipes, ● Underground water supply pipes, ● Underground sewers, drains and septic tanks, ● Underground gas pipes, ● Underground cables, <p>serving the home and which you are legally responsible for.</p>	
<p>c. If you have to move out of your home because of any loss or damage covered under Section One, we will pay you for one of the following expenses or losses we have agreed to:</p> <ul style="list-style-type: none"> ● Loss of rent due to you which you are unable to recover; ● 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>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 the buildings damaged or destroyed.
<p>d. Expenses you have to pay and which we have agreed in writing for:</p> <ul style="list-style-type: none"> ● Architects, surveyors, consulting engineers and legal fees, ● The cost of removing debris and making safe the building, ● Costs you have to pay in order to comply with any Government or local authority requirements, <p>Following loss or damage to the buildings under Section One.</p>	<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.
<p>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 One</p>	<ul style="list-style-type: none"> ● 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.

Section One - Buildings (continued)

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The excess shown in your schedule
f. Anyone buying the home who will have the benefit of Section One 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.
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 One and Section Two, 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 the **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"> a. Damage or any proportion of damage which we specifically exclude elsewhere under Section One, b. The buildings moving, settling, shrinking, collapsing or cracking, c. Damage while the home is being altered, repaired, professionally cleaned, maintained or extended, d. The cost of general maintenance, e. Damage from mechanical or electrical faults or breakdown, f. Damage caused by dryness, dampness, extreme of temperature or exposure to light, g. Damage to swimming pools or covers, gates and fences and fuel tanks, h. Damage caused by domestic pets, i. Depreciation in value.

Section One – Buildings (continued)

Conditions that apply to Section One – Buildings only

How we deal with your claim

1. We will pay for the cost of work carried out in reinstating or replacing the damaged parts of **your buildings** and agreed fees and related costs. The amount **we** will pay where reinstatement is carried out will not exceed the lesser of:
 - The cost of the work had it been completed by our nominated contractor; or
 - The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the reinstatement or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage;
 - The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay;
 - The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.
2. Where an **excess** applies, this will be taken off the amount of **your** claim.
 3. If **your buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, we will pay the cost of reinstating or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
 4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to reinstate the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.
 5. **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 specific part.
All **building** repairs carried out by **our** preferred suppliers and insured under the buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.
No allowance will be made for VAT when a cash settlement is made.

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.

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

Proportionate remedy

If the cost of rebuilding the **buildings** is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what your premium would have been if **your buildings** sum insured was enough to reconstruct **your buildings**, then **we** will pay up to 75% of the claim made by **you**.

Section One - Buildings (continued)

Conditions that apply to Section One – Buildings only

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.

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.

Section Two - Contents

The following cover applies only if the **schedule** shows that **contents** are 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"> ● 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 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. 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.

Section Two - Contents (continued)

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
<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. 	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <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 Two, 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.

Section Two - Contents (continued)

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
<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 1-10 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>	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</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.
<p>e. Loss or damage to contents belonging to visitors as a result of insured events 1 to 10</p>	<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.
<p>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.</p>	<ul style="list-style-type: none"> ● More than £10,000 for each insured with no policy excess applying.
<p>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.</p>	<ul style="list-style-type: none"> ● More than £500 in total.
<p>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 Two</p>	<ul style="list-style-type: none"> ● 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>i. Accidental damage to: mirrors, glass or ceramic tops to furniture and fixed glass in furniture.</p>	
<p>j. Amounts that you become legally liable to pay under a tenancy agreement for loss or damage caused by events 1 – 10 of Section Two or events a. and b. of Section One.</p>	<ul style="list-style-type: none"> ● Any amount over 20% of the sum insured for contents specified in the schedule.

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.

Section Two - Contents (continued)

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The excess shown in your 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 1-10 of Section Two	<ul style="list-style-type: none"> More than £2,500 in any one period of insurance 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 – 10 of Section Two	<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.
n. Damage to the contents caused by forced access to deal with a medical emergency or to prevent damage to the home .	<ul style="list-style-type: none"> More than £1,000 in any one period of insurance. If you claim for such loss under Section One and Section Two, 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
This extension covers accidental damage to the contents of the home .	<ol style="list-style-type: none"> Damage or any proportion of damage which we specifically exclude elsewhere under Section Two, More than £1,000 in total for porcelain, china, glass and other brittle articles, More than £250 for mobile phones unless otherwise stated in the schedule More than £1,500 for portable computer equipment unless otherwise stated in the schedule 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.

Section Two - Contents (continued)

Conditions that apply to Section Two – Contents only

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 Two.

1. Where the damage can be economically repaired **we** will pay the cost of repair;
2. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality;
3. Where **we** are unable economically to repair or replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value;
4. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.

The above basis of settlement will not apply to:

- Clothes;
- Camping equipment;
- Household linen;
- Pedal cycles;

where we will take an amount off for wear and tear

We will not pay the cost or 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 specific part.

Your sum insured

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

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

Proportionate Remedy

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 proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium **you** have paid for **your contents** is equal to 75% of what **your** premium would have been if **your contents** sum insured was enough to replace the entire **contents of your home** as new, then **we** will pay up to 75% of any claim made by **you**.

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.

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.

Section Three - Accidents to Domestic Staff

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:

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**.

We will pay up to £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.

What is not covered:

Bodily injury arising directly or indirectly:

- a. From any communicable disease or condition,
- b. From the ownership or occupation of any land or **buildings** other than the **home**,
- c. Where **you** are entitled to cover from another source,
- d. From any trade or business activity,
- e. arising out of **your** ownership, possession or use of:
 - i. any motorised or horsedrawn vehicle other than:
 - domestic gardening equipment used within the premises and
 - pedestrian controlled gardening equipment used elsewhere
 - ii. any power-operated lift other than stairlifts
 - iii. any aircraft (including but not limited to model aircraft, gliders, hang-gliders, microlights and drones), hovercraft or watercraft other than rowing boats or canoes,
 - iv. any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997 or any amending legislation
- f. From firearms (except shotguns used for sporting purposes),
- g. The direct or indirect consequences of assault or alleged assault
- h. Any deliberate, wilful or malicious act.

Important Notice

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

Section Four – Legal Liability to the Public

The following cover applies only if the **schedule** shows that either the **buildings** are insured under Section One or the **contents** are insured under Section Two of this contract of 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

We will indemnify you:

- i. As owner or occupier for any amounts **you** become legally liable for as damages for:
- **Bodily injury**
 - Damage to property
- Caused by an accident happening at the premises during the **period of insurance**,

Or

- ii. As a private individual for any amounts **you** become legally liable to pay as damages for:
- **Bodily injury**
 - Damage to property
- Caused by an accident happening anywhere in the world during the **period of insurance**

We will not indemnify you for any liability:

- a. For **bodily injury** to:
- You
 - Any other permanent member of the **home**
 - Any person who at the time of sustaining injury is engaged in **your** service
- b. For **bodily injury** arising directly or indirectly from any communicable disease or condition
- c. Arising out of any criminal or violent act to another person or property
- d. For damage to property owned by or in the charge or control of:
- **you**
 - any other permanent member of the **home**
 - any person engaged in **your** service
- e. in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **period of insurance**
- f. arising directly or indirectly out of any profession, occupation, business or employment
- g. which **you** have assumed under contract and which would not otherwise have attached
- h. arising out of **your** ownership, possession or use of:
- any motorised or horsedrawn vehicle other than:
 - domestic gardening equipment used within the premises and
 - pedestrian controlled gardening equipment used elsewhere
 - any power-operated lift other than stairlifts
 - any aircraft (including but not limited to model aircraft, gliders, hang-gliders, microlights and drones), hovercraft or watercraft other than rowing boats or canoes,

Section Four - Legal Liability to the Public (continued)

Part A

We will indemnify you:	We will not indemnify you for any liability:
	<ul style="list-style-type: none">iv. any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997 or any amending legislationi. in respect of any kind of pollution and/or contamination other than:<ul style="list-style-type: none">• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and• reported to us not later than 30 days from the end of the period of insurance;in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accidentj. arising out of your ownership, occupation, possession or use of any land or building that is not within the premisesk. if you are entitled to indemnity under any other insurance, until such insurance(s) is exhausted

Part B

We will indemnify you:	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</p>

Section Four - Legal Liability to the Public (continued)

Part C

What is covered:

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**

What is not covered:

- a. Liability arising from an incident which happened over 7 years after this insurance ends or **your home** was sold, whichever is the sooner
- b. Liability arising from any cause which **you** are entitled to under another source
- c. The cost of correcting any fault or alleged fault
- d. Liability arising from any **home** previously owned and occupied by **you** in which **you** still hold legal title or have an interest
- e. Anything owned by or the legal responsibility of **your family**
- f. Injury, death, disease or illness to any of **your family** (other than **your domestic employee(s)** who normally live with **you**)
- g. Liability arising from any employment, trade, profession or business of any of **your family**
- h. Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement
- i. Liability arising from The Party Wall ext Act 1996

Important Notice

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

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 Belongings (cover away from the home)

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>We will pay up to the following limits, unless you have selected a higher limit and this is stated in your schedule:</p> <ul style="list-style-type: none"> a. Up to £2,500 for any one item (including articles forming a pair or set), b. Up to £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant, c. Up to £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms, d. Up to £250 for mobile phones, e. Up to £1,500 for portable computer equipment 	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none"> a. Damage caused by moth, vermin or rot b. Damage from electrical or mechanical faults or breakdown, c. Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon, d. Damage to guns caused by rusting or bursting barrels, e. Breakage of any sports equipment whilst in use, f. Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision, g. Loss or damage caused by domestic pets, h. Riot or civil commotion outside the United Kingdom, i. Depreciation in value,

Section Five – Valuables and Personal Belongings (continued)

Conditions that apply to Section Five – Valuables and Personal Belongings only

How we deal with your claim

If **you** claim for loss or damage to any article covered under Section Five **valuables** and **personal belongings** we will repair, replace or pay for any article covered under Section Five **valuables** and **personal belongings**.

1. 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,
 - Camping equipment,
 - Household linen,
- where **we** will take off an amount for wear and tear.

2. **We** can settle your claim by repairing, replacing, or by payment. Where **we** can offer repair or replacement via our preferred supplier but agree a cash settlement the payment will not exceed the discounted repair or replacement price **we** would pay.

We will not pay the cost of replacing or repairing any undamaged parts 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

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

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

Proportionate remedy

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 proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium **you** have paid for **your valuables** and **personal belongings** is equal to 75% of what your premium would have been if your valuables and personal belongings sum insured was enough to replace them as new, then **we** will pay up to 75% of any claim made by **you**.

Section Six - Domestic Deep Freeze Cover

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
<p>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 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">a. Loss or damage caused by any electricity or gas company deliberately cutting off or restoring your supply,b. Loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action,c. Loss or damage caused where you have not complied with the operating instructions set out in the manufacturers hand book,d. Loss or damage unless you tell us within 48 hours of discovery,e. More than £500 in any one period of insurance.

Limit of Insurance

We will not pay more than £500 in any one period of insurance, unless otherwise stated in the **schedule**.

Section Seven - Pedal Cycles

The following cover applies only if the **schedule** shows that it is 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> <ol style="list-style-type: none">a. Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time,b. Damage from mechanical or electrical faults or breakdown,c. 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,d. Theft unless it was locked to an immovable object or kept in a locked building at the time of the theft,e. More than the sum insured shown in the schedule,f. Theft by fraudulent means.

Limit of Insurance

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

Section Seven - Pedal Cycles (continued)

Conditions that apply to Section Seven – Pedal Cycles only

How we deal with your claim

1. Where the damage can be repaired economically **we** will pay the cost of the repair;
2. Where the damage cannot be economically repaired and the lost or damaged pedal cycle can be replaced **we** will pay the replacement cost;
3. If a replacement is not available **we** will replace it with a pedal cycle of similar quality;
4. Where **we** can offer repair or replacement through a preferred supplier, but instead you request and **we** agree to pay a cash settlement, then the amount will not normally exceed what we would have paid **our** preferred supplier;
5. 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;
6. **We** will settle your claim less any excess subject to any limit shown in the **schedule**.

Your sum insured

The most **we** will pay under Section Seven – pedal cycles is the sum insured shown on the **schedule**.

The most **we** will pay for any one item under Section Seven – pedal cycles is £1,500 unless otherwise stated in the **schedule**.

Proportionate remedy

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 proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example if **your** premium you have paid for **your** pedal cycle is equal to 75% of what your premium would have been if **your** pedal cycle sum insured was enough to replace it as new, then **we** will pay up to 75% of any claim made by **you**.

Section Eight - Money and Credit Card Cover

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

What is covered:	What is not covered:
<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 or border authorities and, in the case of credit card(s), the card issuing company; and• You have complied with all other conditions of your credit card(s) provider	<p>Any cause already excluded within the General Exclusions. The excess shown in your schedule</p> <ul style="list-style-type: none">a. To make up any shortages due to error and omissionb. For loss of value

Limit of Insurance

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

