

Home Insurance

Policy wording



Home Insurance

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This policy and other associated documentation are also available in large print, braille and audio. If you require any of these formats please call [0800 952 6116](tel:08009526116).

› Useful Telephone Numbers

Section

Telephone Number

Claims

call **your insurer** on the number shown on **your policy schedule**.

Kwik Fit Insurance Services

Customer Services

0800 952 6116

Renewals

0800 952 5005

Complaints Line

0800 952 6116

➤ If you have a complaint

If **we**, or **your insurer**, let **you** down, please tell **us** and **we** will do **our** best to resolve the issue as quickly and fairly as possible.

Refer to the table below to decide how **you** want to communicate **your** complaint; this will depend on whether **your** complaint is about Kwik Fit Insurance Services or **your insurer**. Note that there is a different process if **your insurer** is a Lloyd's syndicate.

Note: the name of **your insurer** (& whether they are a Lloyd's syndicate) is shown on **your** insurance documents.

| | | |
|---|---|--|
| <p>If your complaint is about the service you have received from Kwik Fit Insurance Services;</p> <p>Call: 0800 952 6116.</p> <p>Email: customerrelations@kfis.co.uk</p> <p>Write: Customer Relations Kwik Fit Insurance Services Deansleigh House Deansleigh Road Bournemouth BH7 7DU</p> | <p>If your complaint is about the service received from your insurer, and your insurer is a Lloyd's syndicate, please write to;</p> <p>The Customer Relations Officer of your insurer, as shown on your insurance documents. If you are unsure of these details, please call us on 0800 952 6116.</p> <p>Or you may contact: Complaints Market Services Lloyd's One Lime Street, London, EC3M 7HA Email: complaints@lloyds.com Telephone: 0207 327 5693.</p> | <p>If your complaint is about the service received from your insurer, and your insurer is not a Lloyd's syndicate, please write to;</p> <p>The Customer Relations Officer of your insurer, as shown on your insurance documents.</p> <p>If you are unsure of these details, please call us on 0800 952 6116.</p> |
|---|---|--|

If your complaint cannot be resolved

If **you** are not satisfied with **our /your insurer's** final response, **you** have the right to refer **your** complaint to the Financial Ombudsman Service, free of charge, but **you** must do so within six months of the date of the final resolution letter. Referral to the Ombudsman does not affect **your** right to take legal action. **You** can contact them as follows:

Financial Ombudsman Service
Exchange Tower
London,
E14 9SR
Telephone: **0800 023 4567**
Web: www.financial-ombudsman.org.uk

The Ombudsman will need a completed form, which **you** can get from their website, or they can help **you** fill out the form by taking **your** details over the phone. Referral to the Ombudsman does not affect **your** right to take legal action.

Please note that if **you** do not refer **your** complaint within six months from when **you** receive **our** final response, the Ombudsman will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

➤ Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS), which means that **you** may be entitled to compensation if they are unable to meet their obligations to **you**. Further information about this is available from FSCS.

The contact information is:

The Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU.
Tel: **0800 678 1100** or **0207 741 4100**
E-mail: **enquiries@fscs.org.uk**.

➤ Your information and what we do with it – Putting your mind at rest

Please be aware that all references to ‘us’, ‘we’ and ‘our’ in the following section (Your information and what we do with it) only, refer to both Kwik Fit Insurance Services and the insurer Ageas Insurance Limited:

You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information.

For full details of our Privacy Notice, please go to kwik-fitinsurance.co.uk/privacy-and-cookies or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing the dpo@ageas.co.uk.

Collecting your information

We collect a variety of information about you, such as:

- your name, address, contact details and date of birth
- information about what and/or who you want to insure, such as vehicle details, named drivers, travel details and companions
- your claims and credit history
- information about your use of our website such as your IP address which is a unique number identifying your computer
- sensitive personal information which will only be obtained with your permission and includes information relating to your health and any criminal convictions.

This information is necessary for us to be able to provide you with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- you or someone connected with you, as well as publically available sources of information like social media and networking
- third parties’ databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us
- price comparison websites, if you have used them to obtain a quotation for a policy.

Using your information

We use your personal information to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:

- providing you with services relating to an insurance quotation or policy, for example
 - assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing your insurance policy including claims handling and issuing policy documentation to you.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

- where we believe we have a justifiable reason to do so, such as
 - keeping information about your current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile you
 - providing sales information to third parties (for example price comparison websites) so that we fulfil our legal obligations to them
 - recording and monitoring calls for training purposes
 - contacting you if you fail to complete an online quotation to see if we can offer you any help with this.
- where you have given us your permission to use your sensitive personal information in order to provide you with a product or service. If you have given us such information about someone connected to you, you would have confirmed that you have their permission to do so.

How we contact you about our products and services

We may contact you via post, email, SMS, telephone and/or digital methods like social media and online advertising, unless you have said you do not want us to, in order to let you know about our products and/or services which may relate to your general insurance needs. To assist us with this, we may also use and/or share your information with carefully selected third party databases which, when combined with the information you have given us, helps us to know what products and/or services may be of interest to you. Where products or services are not similar or where we have not contacted you for some time since you last obtained a quotation, product or service from us, then we will ask your permission to contact you about these.

We may also use our carefully selected business partners to supply our promotional offers to you and manage those offers on our behalf.

Should you no longer want us to contact you about our other products and services, just let us know by either:

- writing to our Data Protection Officer at the address on the previous page or
- calling us – 0800 561 0600

Use of your personal information when using our websites and email communications

When you visit one of our websites we may collect information which includes your email and/or IP address. We may also use cookies and/or pixel tags on some pages of our website. Useful information about cookies, including how to remove them, can be found on our website.

Sharing your information

We share your information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf

- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where we have a duty to or are permitted to disclose your personal information to them by law
- fraud prevention and credit reference agencies
- third parties we use to recover money you may owe us or to whom we may sell your debt
- other companies when we are trialling their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you and to fulfil our legal and regulatory obligations. Please see our full privacy notice on our website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the EEA unless it is to a country which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Dealing with others acting on your behalf

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions. For your protection though, we will need to speak to you, your legal representative, someone that you have specifically given us permission to speak to or a power of attorney should you want to change your contact address or policy coverage or cancel your policy.

Your rights

You have a number of rights in relation to the information we hold about you, including:

- asking for access to and a copy of your personal information
- asking us to correct, delete or restrict or you can object to the use of your personal information
- withdrawing any previously provided permission for us to use your personal information
- complaining to the Information Commissioner's Office at any time if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.

➤ Introduction

Thank **you** for allowing **us** to arrange **your home insurance policy**. Please read this booklet, **your policy schedule** and the **policy** summary carefully so that **you** know what **you** are insured for. Make sure that **you** read the general exclusions, conditions and any **endorsements** that apply. If the cover is not what **you** want or if **you** have any questions, please contact **us** immediately.

This **policy** booklet replaces all earlier issues of **our** home insurance **policy** booklet.

This is a legally binding contract of insurance between **you** and **your insurer** (as shown on **your** current **schedule**). The legally binding contract includes this **policy** booklet, **your policy schedule** and **your statement of insurance**.

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.

Your insurer has agreed to insure **you** for the **period of insurance** under the terms, conditions and exclusions in this booklet and any **endorsements** that apply. This is provided **you** have paid or agreed to pay the premium and **you** meet all the conditions set out in this booklet.

By allowing **us** to arrange **your home insurance policy**, **you** agree to any amounts **you** may owe **us**, or **our** debt recovery agency, being deducted from any premium refund due to **you**.

For **your** convenience and protection, **we** will automatically renew **your policy** unless **you** tell **us** not to. **We** will write to **you** before the **policy** renewal date to remind **you** of this and to let **you** know what the new premium will be.

We will take payment from the most recent bank or payment card details that **you** have given **us**.

We will charge a fee for changing any of **your policy** details. **Our** charge will cover **our** costs and is not part of the insurance contract.

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the government on all insurance premiums and is included in the premium **you** pay.

This insurance contract will be governed by English law, unless **you** have agreed otherwise with **your insurer**. This insurance contract is written in English, and any communications about it will be in English.

On behalf of the **insurer**



Jason Banwell
Managing Director
Kwik Fit Insurance Services
Authorised Signatory

Kwik Fit Insurance Services is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. To help **us** maintain **our** service standards, **we** may record or listen to phone calls.

› Meaning of Words

The following words or phrases have the same meaning whenever they appear.

Accidental Damage

Damage that occurs suddenly as a result of an unexpected and non deliberate event but not as a result of faulty design or materials. An unintentional one-off accident that harms **your** property or its **contents**.

Buildings

The structure of the **home** including landlord's fixtures and fittings and the following if they form part of the property: oil and gas tanks, **solar panels**, cesspits, permanent swimming pools, tennis courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and **outbuildings**. **Buildings** must be used for domestic purposes or for clerical business work only.

Contents

Household goods including tenants fixtures, fittings and interior decorations, personal effects, clerical business equipment, **valuables** and **money**, provided that these items belong to (or are the legal responsibility of) **you** or **your family** and are mainly used for private purposes. **Contents** does not include: motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised

or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed.

Contents Removed to the Garden

Contents in the open on land belonging to **your home**.

Credit Cards

Credit, debit, charge, cheque, bankers, or cash dispenser cards all issued in the **United Kingdom** which belong to any of **your family**. **Credit cards** does not include: **credit cards** held for trade or business purposes.

Domestic Staff

A person employed by **you** to carry out domestic duties associated with **your home**, but not if employed by **you** in any capacity in connection with any business, trade or profession.

Endorsements

A change in **your policy**. If any **endorsements** apply these will be listed in **your policy schedule** and shown in full in the **Endorsement** section of this **policy** booklet.

Europe

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (incl Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, (incl San Marino & Vatican City), Slovakia, Slovenia, Spain, Sweden, Switzerland (incl Liechtenstein).

Excess

The amount **you** must pay for any event that results in a claim.

Family/They

You or any of the following people providing **they** normally live with **you**: **your** husband, wife or partner, children (including foster children), **your** relatives, **your** domestic employees.

Heave & Landslip

Heave - Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Landslip - Downward movement of sloping ground.

Home

The private residence (as shown in the **schedule**), including its garages and **outbuildings** if they form part of the property.

House

Where **your family** lives at the address shown on **your schedule**.

Insurer

The insurance company which covers **you** and whose name is shown on **your schedule**.

Money

Coins, bank notes in current use, cheques, postal orders, postage stamps (which are not part of a collection), trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, gift vouchers/cards, **money** orders, travel tickets including season tickets, phone cards, pre-booked event and entertainment tickets, electronic **money** cards and travellers cheques. **Money** does not include: promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratch cards, raffle tickets and; **money** used or held for any trade, professional or business purposes.

Outbuildings

Sheds, greenhouses, summerhouses, and other **buildings**, which do not form part of the main Building of the **home** and are used or occupied for domestic purposes.

Pedal Cycle

Any bicycle that is not motorised and which **your family** owns or is legally responsible for, including its accessories if stolen along with the **pedal cycle**.

Period of Insurance

The length of time **your policy** lasts, as shown on **your schedule**, and for any following period **your insurer** accepts **your** premium for.

Personal Possessions

Clothes and articles of a strictly personal nature likely to be worn, used or carried. This includes portable radios, portable TV's, sports equipment and **pedal cycles**.

Personal possessions does not include: motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), gliders, hang gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, (other than removable entertainment equipment while removed), animals, securities and documents of any kind, anything used for any trade, professional or business purposes, china, glass, pottery and any other items of a similar nature which are fragile.

Policy

The following documents:

- **Your statement of insurance**
- This **policy** booklet
- **Your schedule**
- Any **endorsements** shown on **your schedule**.

Schedule

The document which describes:

- **You**
- Any other details of **your policy** that are special to **you**
- The sections of cover **you** have chosen and **your** sums insured.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within ten years of construction.

Solar Panel

A large thin panel consisting of an array of solar cells, attached to the Building to generate electricity directly from sunlight.

Statement of Insurance

The form which shows details of:

- **You**
- All the information which **you** or someone else told **us** about on **your** behalf.

Subsidence

Downward movement of the ground beneath the **buildings** other than by **settlement**.

Unfurnished

A **home** without enough furniture and furnishings for normal living purposes.

United Kingdom

- 1 England, Scotland and Wales
- 2 Northern Ireland
- 3 The Isle of Man
- 4 The Channel Islands

Unoccupied

A **home** not lived in by **you** or **your family** for more than 60 consecutive days.

Us, Our or We

Kwik Fit Insurance Services
Deansleigh House
Deansleigh Road
Bournemouth
BH7 7DU

Valuables

Jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, watches, furs, cameras (which includes video cameras and camcorders), binoculars, paintings and other works of art, stamps which are part of a stamp collection, coins and medals.

You or Your

Whoever is named as the Policyholder in **your schedule**.

› Your Right to Cancel

You have the right to cancel this policy within 14 days

You have the right to cancel this **policy** within 14 days of receiving the **policy** documents, or the purchase date of the **policy**, whichever is the latter. If **you** do not exercise this right, the **policy** will continue until the expiry date shown on **your schedule** of insurance, unless **you**, **we** or **your insurer** cancel it at a later date (see below).

If **you** want to cancel **your policy**, **you** must either call or write to **us** (see page 3 for **our** contact details).

If **you** cancel **your policy** and cover has not started, **we** will refund any premium paid. If **you** cancel **your policy** within the first 14 days and cover has started, as long as **you** have not made a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your policy**. If any claim has been made, **you** must pay the full annual premium and **you** will not be entitled to any refund.

You also have the right to cancel this policy at any other time

You may also cancel **your** insurance at any other time by calling or writing to **us**. If no claims have been made, **your insurer** will allow a proportionate refund of premium from the cancellation date.

If a claim has been submitted during the current **period of insurance**, no premium refund will be given.

We may cancel this policy

We and **your insurer** have the right to cancel this **policy** at any time by sending **you** seven days' notice where there is a valid reason for doing so, and will set out the reason for cancellation in the notice. Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on **your statement of insurance** or **schedule** which result in the risk of providing cover to **you** no longer being acceptable to **your insurer**.
- Where the circumstances of a new claim, or an incident **we** or **your insurer** have become aware of mean that **your insurer** no longer wishes to provide cover.

- Where a fraudulent claim has been submitted or **your insurer** suspects fraud on this or any other **policy you** have with them.
- Where **you** or a person acting on **your** behalf uses threatening, intimidating or abusive behaviour or language towards **our** or **your** insurers staff, suppliers or agents acting on **our** or their behalf.
- Where any person claiming cover under this **policy** fails to provide **us** or **your insurer** with any reasonable information or documents **we** or **your insurer** ask for. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by providing **us** or **your insurer** with the information or documents).
- Where **you** or anyone acting on **your** behalf failed to take reasonable care to provide **us** or **your insurer** with accurate information when **you** took out, renewed or asked for changes to be made to **your policy**.
- Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect the payment will be made).
- Where **we** are unable to collect a premium payment due to a Direct Debit Instruction being cancelled. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation).

Provided no claim has been made, **your insurer** will allow a proportionate refund of premium from the cancellation date. If a claim has been submitted during the current **period of insurance**, no premium refund will be given.

If the premium is paid under a monthly instalment plan, and a claim has been settled during the current **period of insurance**, **you** must continue making **your** instalment payments.

Our Charges

If **your policy** is cancelled, whether within or after the first 14 days, **we** will apply an administration charge of £30 to cover **our** processing costs. **We** will deduct this amount from the refund given by **your insurer**. This will not apply if **your policy** is cancelled due to **your insurer** ceasing to trade.

Cancellation in the event of your Insurer ceasing to trade

In the unlikely event of **your insurer** ceasing to trade (for example, due to insolvency), **we** or **your insurer** or their representative will write to **you** at **your** last known address, giving **you** seven days' notice that all cover will be cancelled. In that

event, **you** may be entitled to receive a refund of part of **your** premium as calculated by the Financial Services Compensation Scheme. This is irrespective of whether or not **you** have made a claim or have a claim pending under **your policy**.

If **your insurer** ceases to trade, **we** will work hard to find an alternative **insurer** to continue **your policy**. Any refund of premium normally due to **you** in these circumstances will be used to pay for the alternative insurance provided. If this is not possible, **your policy** will be cancelled and **you** will be entitled to a refund of part of **your** premium, as calculated by the Financial Services Compensation Scheme.

➤ Policy Conditions

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

1. Sum insured

At all times, **you** must keep the sums insured at a level which represents the full value of the property insured.

Full value means:

For Buildings

The cost of rebuilding if the **buildings** were completely destroyed. This is not the market value.

For Contents

The current cost as new of all **contents** (other than clothes, furs and household linen). For clothes, furs and household linen the current cost as new, less an appropriate allowance for wear and tear.

If **you** don't insure **your buildings** and/or **contents** for their full value, **your insurer** will reduce the amount of any claim in proportion to the amount **you** have under insured by.

2. Changes in your circumstances

You must tell **us** as soon as possible of any change which may affect this insurance. In particular any of the following:

- Any change of address
- Any change in occupation for **you** or any other person named on **your schedule**
- Any convictions or prosecutions, (other than for motoring offences) relating to **you** or **your family**
- Any changes to **your** Building that will increase rebuilding costs, for example, adding an extension to the Building
- Anyone, other than a member of **your family**, coming to live with **you**
- If **you** leave the **home unoccupied** for more than 60 consecutive days
- If **you** or any members of **your family** normally residing with **you** have been declared bankrupt
- If **your home** is now used for business purposes
- Any work that is to be done that is not routine repair, maintenance or decoration.

Upon being told of a change in circumstances, **we** or **your insurer** reserve the right to

- a) cancel **your policy** in accordance with the cancellation terms of this **policy**; or
- b) amend **your** premium with effect from the date upon which **your** circumstances changed.

3. Taking care of your property

You and **your family** must take all reasonable precautions to avoid injury, loss or damage, and take all practicable steps to safeguard all the property insured from loss or damage. **You** and **your family** must maintain **your** property in a good state of repair.

4. Proof of value

If **you** have **valuables/personal possessions** which are worth £2500 or more individually, **you** must have a valuation certificate for each of these. **Your insurer** will need to see the valuation certificate in the event of a claim. It is **your** responsibility to keep the certificate up-to-date, by having it renewed every 3 years.

➤ How to make a claim

- To report a claim, please call **your insurer**. Their claims telephone number is shown on **your policy schedule**. If **you** cannot find this, **you** can call **us** on **0800 952 6116** and **we** will give **you** their number (or pass **you** through to them). Please note that this number operates only during **our** office opening hours.
- Tell the police as soon as possible upon discovery if something is lost, or if **you** suspect theft or malicious damage, or if **you** have been a victim of a riot. Ask the

police for a crime reference number and tell the **insurer** as soon as **you** can, especially in the case of riot.

Claims procedures

- Report the claim to **you insurer**. Their claim telephone number is shown on **your schedule**.
- **You** must not throw away any damaged item before **your insurer** has the opportunity to inspect it.
- Get the estimates needed by **your insurer** as soon as possible for repairing the damage. Any temporary repairs needed to make **your home** weatherproof or safe can be put in hand immediately, but keep the bills as the cost may form part of **your** claim. But, **your insurer** should have the opportunity of looking at the damage before permanent repairs start.
- **Your insurer** may require **you** to provide information to help prove **your** claim. This includes, but is not limited to:
 - Original purchase receipts, invoices, instruction booklets, bank statements, photographs.
 - Purchase location and dates of lost or damaged property.

Your insurer will only ask for information relevant to **your** claim. Only costs that are agreed by **your insurer** before they are incurred will be reimbursed.

- **You** must take the necessary steps to recover any missing property.
- **You** must take all necessary steps to prevent further damage.
- **You** must not admit or deny any claim made by someone else against **you** or **your family** or make any agreement with them. **You** must give **your insurer** all the help and information they may reasonably need to settle or defend any claim or to start legal proceedings. **Your insurer** has the right to negotiate, settle or defend any such claim in **your** name or on **your** behalf.
- If someone is holding **you** or **your family** responsible for damage to their property or for bodily injury to them, tell **your insurer** immediately.
- **You** must report any claims as soon as reasonably practical, and at the most within 6 months of the event occurring that gave rise to the claim.

- If **your insurer** asks, please send written details of **your** claim to them.

Other insurance

If **you** have any other insurance policies which cover the same loss, damage or liability as this **policy**, **your insurer** will only pay their fair share of the claim.

› Claims Conditions

You and **your family** must meet the following claims conditions to have the full protection of **your policy**. If **you** or **your family** do not meet the claims conditions, **your insurer** may cancel the **policy** or refuse to deal with **your** claim.

Proof of value

If **you** make a claim for loss or damage to **valuables/ personal possessions** items individually worth £2500 or more, **you** will need to provide a valuation certificate as proof of value. The valuation certificate needs to be less than 3 years old.

Fraud

If **you**, **your family** or anyone representing **you** or **your family**:

- provide **us** with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance; or
- deliberately mislead **us** to obtain cover, gain a cheaper premium or more favourable terms; or
- provide **us** or **your insurer** with false documents; or
- make a claim or part of a claim that is fraudulent, false or exaggerated;

We or **your insurer** may:

- amend **your** details to record the correct information, apply any relevant policy terms and conditions, and collect any additional premium due;
- reject a claim or reduce the amount of payment made; and/or
- cancel or void **your policy** (treat as if it never existed), including any other policies which **you** may have with **us** or **your insurer**.

Where fraud is identified, **we** and/or **your insurer** will also:

- not return any premium paid by **you**;
- recover from **you** any costs **we** or **your insurer** have incurred
- pass details to fraud prevention and law enforcement agencies that may access and use this information.

How Your Insurer settles claims

- Your insurer will at its option, pay in cash the amount of the loss or damage or arrange for the repair, reinstatement or replacement of the damaged property.
- Your insurer will not pay more than the sum insured shown on your schedule.
- Your sum insured will not be reduced by any claim.
- You will have to pay the excess either shown on your schedule or in this policy document.
- If a claim occurs under both building and contents sections the excesses for both sections will be applied in combination. Please refer to your policy schedule for both policy excesses.

Matching sets, suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item.

Your insurer will pay you for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Wear and tear

Contents - there will be a deduction for wear and tear for clothes, furs, and household linen. There will be no such deduction for all other contents provided they have been maintained in a good state of repair and the sum insured represents the full value of the item.

Buildings - if repair or reinstatement is carried out, there will be no deduction for wear and tear if the sum insured represents the full value of the buildings and they have been maintained in a good state of repair.

› General Exclusions

These exclusions apply throughout **your policy**. **Your insurer** will not pay for:

Clerical Business Use

Loss, damage or liability if **your home** is visited by more than two individuals more than once each per week for business purposes.

Riot/civil commotion

Any loss, damage or liability caused by or happening through riot or civil commotion outside the **United Kingdom**.

Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in market value

Any reduction in the market value of any property after its repair or reinstatement.

Confiscation

Any loss or damage or liability caused by or happening through confiscation or detention by Customs or other Officials or Authorities.

The exclusions above do not apply to the following covers:

- Liability to **domestic staff**
- Tenants Liability
- Liability to the Public
- Property Owners liability
- Owners Liability.

Radioactive contamination

Loss or damage to any property or any loss or expense or legal liability resulting or arising from or contributed to by (whether directly or indirectly);

- Ionising radiations or contamination by radioactivity from any irradiated 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 its nuclear component.

War risks

Any loss, damage or liability caused by or happening through or in consequence of war, invasion, an act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Pollution/contamination

Liability, loss or destruction of, or damage to, any property, or death arising directly or indirectly from pollution or contamination unless caused by:

- Leakage of oil from a domestic oil installation at **your home**, or
- A sudden and unexpected and identifiable incident which happens in its entirety at a specific moment of time during the **period of insurance** at **your home**; AND
- Is reported to **your insurer** not later than 30 days from the end of the **period of insurance**;

In which case all such pollution and/or contamination arising from the incident shall be taken to have happened at the time of the incident.

Date change

Any loss of or damage to any computer equipment whatsoever and/or software and/or microchip controlled electrical appliance, owned by **you** or in **your** custody or control, directly or indirectly caused by or contributed to by or arising from the failure of that equipment, at any time, to treat any calendar date as the correct date and/or to manipulate correctly other information or process other commands using any such date.

Rot

Any loss or damage caused by wet or dry rot whether or not this was caused directly or indirectly by any other risk included in this insurance.

Wear and Tear

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, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Existing and deliberate damage

Any loss or damage which happens before this cover starts or which arises from an event before cover starts, or any loss or damage caused deliberately by **you** or **your family**.

Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Sports and camping equipment

Loss or damage to sports or camping equipment whilst in use and **pedal cycles** whilst used for racing or pace-making.

Items not covered

Watercraft (which includes sailboards, wetbikes and windsurfers), aircraft, caravans, trailers or parts or accessories and mechanically propelled vehicles (which includes motorcycles and children's motorcycles and motor cars). Parts, accessories, tools and fitted radios, DVD players and compact disc players for these items are also not covered. **Solar panels** if not owned by **you** or permanently attached to the Building i.e. freestanding whilst in the boundaries of **your home**. Note that lawnmowers, garden implements, wheelchairs, models and toys are covered.

Business Money

Loss or damage to **money** held for trade or business purposes.

› Inflation Protection

Inflation protection

To help protect **you** against the effects of inflation, every sum insured given by **you** under **contents**, **personal possessions** and **buildings** will be increased at the end of each month by the percentage increases in the following indices. This is with the exception of bedroom rated policies (see below).

Contents and Personal Possessions:

The Consumer Durables Section of the Retail Price Index.

Buildings:

The **house** Rebuilding Cost Index

- If an index becomes unavailable **your insurer** will use another suitable index.
- If an index falls, the sum insured and monetary limits will be maintained.

- At next renewal of **your policy**, **your** premium will be based on the increased sums insured.

Bedroom rated policies

Inflation protection does not apply to bedroom rated policies. In this type of **policy** **you** do not select a sum insured for **your buildings** and/or **contents**. Instead, the sum insured is set at a level depending on the number of bedrooms in **your home**. **You** can ask **us** if **you** are unsure if **your policy** is a 'bedroom rated' **policy**.

› Section 1: Contents Cover

The most **your insurer** will pay for any one claim is the amount it will cost them to replace all **your contents** as new but not more than the sum insured shown on **your schedule**, or the limits shown under sub- sections 14-29 of Section 1.

The following limits apply:

For any one valuable: up to £1500 (unless specified on **your schedule**)

For money: £750.

For clerical business equipment: £5000.

1. Fire, Smoke, Explosion, Lightning & Earthquake

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Fire, smoke, explosion, lightning and earthquake.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. smoke damage arising gradually or out of repeated exposure

2. Storm or Flood

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Storm or flood.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage by frost

3. Theft or Attempted Theft

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Theft or attempted theft.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason
- d. loss or damage caused by any of **your family** or **domestic staff** who live with **you**
- e. **Your insurer** will not pay for the following unless there has been forcible and violent entry to or exit from the **home**;
- f. loss or damage from the **home** if any part is occupied by anyone but **you** or **your family**
- g. loss or damage from any part of the **home** which is used for any business, trade or profession or employment purpose other than for clerical business use.

4. Escape of Water

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Escape of water from

- 1. a fixed:
 - a. water installation
 - b. drainage installation
 - c. heating installation
- 2. a washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet.

What is not covered

- a. the first £350 of any claim, in addition to any voluntary **excess** shown on **your schedule**
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. loss of metered water except under section 16
- d. loss or damage caused by failure of or lack of sealant and/or grout.

5. Escape of Oil

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by escape of oil from a fixed oil fired heating installation including smoke and smudge damage by vaporization due to a defective oil-fired heating installation.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. loss of oil except under section 16

6. Malicious Damage, Persons or Vandals

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Malicious damage, persons or vandals.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. loss or damage caused by any of **your family** or **domestic staff** who live with **you** or by anyone who is staying in **your home**, with or without **your** permission
- d. loss or damage caused by computer virus

7. Riot, Civil Commotion, Strikes, Labour & Political Disturbances

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Riot, civil commotion, strikes, labour and political disturbances.

What is not covered

the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

8. Subsidence, Landslip or Ground Heave

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: **subsidence**, **landslip** or ground **heave** of the site on which the **buildings** stand.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage caused by new structures bedding down or newly made-up ground settling
- c. loss or damage caused because solid floors have moved unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time
- d. loss or damage caused by or from **your home** being demolished, altered or repaired
- e. loss or damage caused by or from faulty workmanship, design or materials
- f. loss or damage caused by chemicals reacting with any materials which **your home** is built from
- g. loss or damage resulting from coastal or river bank erosion
- h. loss or damage caused by the compaction of infill.

9. Collision

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Collision by:

- a. aircraft
- b. aerial devices
- c. road or rail vehicles
- d. animals.

Or anything dropped from them.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage caused
 - i. by domestic pets
 - ii. by insects

10. Falling Trees or Branches

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Falling trees or branches.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. the cost of removal of the fallen tree or branch
- c. loss or damage caused during tree felling, lopping or topping.

11. Breakage or Collapse

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by: Breakage or collapse of:

- a. satellite dishes
- b. TV or radio aerials, aerial fittings or masts
- c. lamp posts
- d. telegraph poles
- e. electricity pylons, poles or overhead cables.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

12. Home Entertainment Equipment

What is covered

Accidental damage to the following items while they are in the **home**, providing they are owned by **you** or **your family**:

- a. TV sets and their aerials
- b. radios
- c. record players, compact disc players, tape recorders, sound systems
- d. video recorders, DVD players and DVD recorders
- e. **home** computers, laptops and tablets
- f. cable, digital or satellite TV receivers.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. mechanical or electrical breakdown or failure
- c. damage to records, discs, CD's or DVD's
- d. **accidental damage** or contamination to computers or computer equipment by:
 - i. erasure or distortion of data
 - ii. accidental erasure or mislaying or misfiling of documents or records
 - iii. computer viruses
- e. damage caused by or in the process of cleaning, maintenance, repair, dismantling, altering or dyeing
- f. loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it
- g. damage to equipment not in or on the **home**
- h. loss or damage by chewing, scratching, tearing or fouling by domestic pets
- i. damage caused by wear and tear

- j. damage caused by rot, fungus, insects or vermin
- k. damage caused by the action of light or any atmospheric or climatic condition
- l. damage caused by something that happens gradually over a period of time
- m. loss or damage to laptops and tablets if used for business and trade purposes.

13. Mirrors and Glass

What is covered

Loss or damage to **your** or **your family's contents** while they are in the **home** caused by:

Accidental damage to:

- a. mirrors
- b. fixed glass in and glass tops of furniture
- c. ceramic hobs and ceramic tops of cookers
- d. glass oven doors.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage caused while the **home** is **unoccupied** or **unfurnished**.

14. Replacement of Locks

What is covered

Key and lock replacements or mechanisms to:

- a. external doors and windows of the **home**
- b. a safe within or alarm protecting the **home**

following the theft of those keys.

Your insurer will not pay more than £1500 for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. **your insurer** will only pay under Section 1 - **contents** Cover or Section 3 - **Buildings** Cover if both sections are insured.
- c. the cost of replacing keys and locks to a garage or outbuilding.

15. Credit Cards, Cheque Guarantee Cards & Cash Dispenser Cards

What is covered

Your or **your family's** liability under the terms of Credit Card, cheque card or cash dispenser card agreements as a direct result of theft from the **home** and following its

unauthorised use by any person not related to or residing with you. Your insurer will not pay more than £500 for any one claim.

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. any loss:
 - i. unless you or your family have met the terms and conditions of the issuing authority
 - ii. due to accounting errors or omissions.

16. Accidental Loss of Oil or Metered Water

What is covered

Your insurer will pay for accidental loss of domestic heating oil and metered water due to domestic water or fixed heating installations being damaged. Your insurer will not pay more than £2000 for any one claim.

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. loss or damage while the home is unoccupied or unfurnished.

17. Contents Removed to the Garden

What is covered

Loss or damage by the causes in sub- sections 1, 3-11 to contents while in the open within the boundaries of the land belonging to the home.

Your insurer will not pay more than £1500 for any one claim.

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. loss or damage to:
 - i. valuables or money
 - ii. plants and trees
- c. loss or damage caused by storm, flood or frost
- d. when unoccupied, let or sub let or used to receive visitors in respect of a business.

18. Temporary Removal

What is covered

Loss or damage by the causes in sub- sections 1-11 to contents temporarily removed from the home to:

- a. any bank or safe deposit

- b. any occupied private residence in the **United Kingdom** where **you** or **your family** are living, including whilst studying at university, college or school.
- c. any building where **you** or **your family** are working or temporarily residing in whilst
 - i. in **Europe**, Jordan, Madeira, the Canaries and Mediterranean Islands or
 - ii. anywhere in the world for up to 60 days during any **period of insurance**.

Your insurer will not pay more than 20% of the **contents** sum insured for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage:
 - i. by theft unless it involves forcible and violent entry to or exit from a building
 - ii. from a caravan, mobile home or motor home
 - iii. outside the **United Kingdom** by riot, civil commotion, strikes, labour and political disturbances or malicious persons
 - iv. while the **contents** are in storage
 - v. to property in or on motor vehicles
 - vi. if the premises where **your contents** are temporarily kept are left for more than 30 days in a row without any person living or working there.

19. Alternative Accommodation

What is covered

While the **home** cannot be lived in because of loss or damage covered by Section 1 - **Contents Cover**, **your insurer** will pay for:

- a. rent payable for which **you** are legally liable or
- b. the similar cost of alternative accommodation for **you**, **your family** and **your** domestic pets who normally live with **you**.

Your insurer will not pay more than 20% of the **contents** sum insured for any one claim.

What is not covered

- a. any costs **your family** would have to pay once **your home** becomes habitable again
- b. any costs **you** agree to pay without **our** written permission.

20. Documents

What is covered

Loss or damage by the causes in sub- sections 1-11 to documents (other than money) whilst:

- a. within the main building of the home
or
- b. deposited in any bank safe deposit, or bank or solicitors strong room anywhere in the world.

Your insurer will not pay more than £750 for any one claim.

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. Property more specifically insured by any other insurance
- c. Property mainly used for business, trade, profession or employment purposes.

21. Automatic Increase in Sum Insured for Gifts and Food

What is covered

The contents sum insured is automatically increased by 10% for gifts and food;

- a. during the months of November and December, and
- b. during the period of 30 days before and 30 days after your or one of your family's Anniversary, Birthday, Civil Partnership/Wedding, Other Religious Festivals & Other Special Events e.g. birth of a child.

22. Visitor's Personal Effects

What is covered

Loss or damage by the causes in sub- sections 1-11 to visitor's personal effects while within the home. Your insurer will not pay more than £1000 for each visitor for any one claim.

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. loss or damage specifically excluded under Section 1 - Contents Cover.

23. Domestic Staff's Personal Effects

What is covered

Loss or damage by the causes in sub- sections 1-11 to **domestic staff** personal effects while within the **home**.

Your insurer will not pay more than £500 for each member of **domestic staff's** for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage specifically excluded under Section 1 — **Contents** Cover.

24. Frozen Food

What is covered

Loss or damage to food in the cold chamber of any refrigerator or deep-freeze cabinet which is made unfit for human consumption by:

- a. change in temperature, or
- b. contamination by refrigerant fumes.

The refrigerator or deep freeze must be:

- i. in the **home** and
- ii. owned by or the responsibility of **you** or **your family**.

Your insurer will not pay more than £500 for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage resulting from:
 - i. the deliberate act of **you** or **your family** or any electricity supplier
 - ii. strike, lock out or industrial dispute
 - iii. property more specifically insured by any other insurance
 - iv. property mainly used for business, trade, profession or employment purposes
- c. loss or damage while the **home** is **unoccupied** or **unfurnished**.

25. Liability to Domestic Staff

What is covered

Any amount that **you** or **your family** become legally liable to pay in compensation (including claimant's costs and expenses) for bodily injury or illness (including death) of any **domestic staff** during the **period of insurance** and within the **United Kingdom**.

Your insurer will not pay more than £5,000,000 for any one claim, in respect of all compensation (which includes costs and expenses) arising from any one event or one source or original cause.

What is not covered

- a. any responsibility to any of **your family** employees which **you** need compulsory insurance or security for under any road traffic law
- b. any loss, damage, bodily injury, illness or event excluded under **contents**, sub-section 27, Liability to the Public
- c. liabilities covered by any other **policy**.

26. Tenants Liability

What is covered

Any amount that **you** or **your family** become legally liable to pay as a tenant of the **home** during the **period of insurance** in respect of:

- a. damage to the **buildings** by any cause specified under Section 3 - **Buildings** Cover
- b. **accidental damage** to any cables or pipes (including any drain inspection cover) or underground sewage tank providing a service to the **home**
- c. **accidental damage**/breakage of:
 - (i) fixed glass in
 - windows
 - doors
 - fanlights
 - skylights
 - greenhouses
 - conservatories
 - verandas
 - (ii) fixed ceramic hobs or hob covers
 - (iii) fixed sanitary ware and bathroom fittings.

Your insurer will not pay more than £15000 for any one claim or series of claims arising from any one event or one source or original cause.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. alternative accommodation
- c. contract purchaser
- d. owner's liability
- e. damage caused by wear and tear or something that happens gradually over a period of time.

27. Liability To The Public

What is covered

Any amount that **you** or **your family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the **period of insurance** in respect of accidental:

- a. death, bodily injury or illness of any person who is not an employee of either **you** or **your family**
- b. damage to property not belonging to or in the custody or control of **you** or **your family** or **domestic staff** and arising from:
 - i. the occupation of the **home** (but not its ownership) or
 - ii. the private pursuits of **you** or **your family** or **domestic staff** or
 - iii. the employment by **you** or **your family** of **domestic staff**.

Your insurer will not pay more than £2,000,000 (including costs) for any one claim or series of claims arising from any one event or one source or original cause.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. legal liability to pay compensation or costs arising from:
 - 1. any business, trade, profession or employment of any of **your family**
 - 2. the transmission of any contagious disease or virus
 - 3. liability arising from the ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs), whether licensed for road use or not
 - 4. aircraft, trains or watercraft (except models, toys or any hand or foot propelled watercraft under 5 metres in length, sailboards or surfboards), gliders, hang gliders, caravans or trailers owned by or in the custody or control of **you**, **your family** or **domestic staff**
 - 5. Dangerous dogs as defined in the Dangerous Dogs Act 1991 & Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (or any later legislation). 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 in

- the Act, dangerously out of control.
6. any action for damages brought in a court outside the **United Kingdom**
 7. any deliberate malicious act
 8. anything belonging to **you** or any of **your family** or anything it is responsible for
 9. injury, death, disease or illness to **you** or any of **your family**
 10. any responsibility to any of **your** or **your family's** employees which **you** or **your family** need compulsory insurance or security for under any road traffic law
 11. any agreement or contract which adds any responsibility which **you** or **your family** would not have had otherwise
 12. any defence costs and expenses **you** agree to pay without **your** insurers written permission
 13. damage, injury, death, illness or disease which happens outside any **period of insurance**
 14. any liability arising from the ownership of land not forming part of **your home**
 15. damage, injury, death, illness or disease caused by a horse used for racing or steeple chasing.

28. Unrecovered Damages

What is covered

Your insurer will pay the amount of any award of damages made in **your** or **your family's** favour which:

- a. is in respect of bodily injury or damage to property of such nature that **you** or **your family** would have been covered under liability to the Public had **you** or **your family** been responsible for the injury or damage, and
- b. is made by a court within the **United Kingdom**, and
- c. is still outstanding six months after the date on which it is made, and
- d. is not subject to appeal.

Your insurer will not pay more than £1,000,000 in respect of any award.

What is not covered

The **excess** shown on the **schedule** (and/or any applicable **endorsement**)

29. Loss or damage to downloaded data

What is covered

Loss or damage covered under this section to non-recoverable electronic data that **you** or a member of **your family** have legally downloaded. If **you** make a claim for downloaded data **your insurer** will ask **you** for proof that **you** downloaded this data.

The most **your insurer** will pay for any claim is £2500. This cover is provided within (not in addition to) the maximum claim limit for **contents**.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. Any costs incurred where copies are available on other electronic or computer devices owned by **you** or **your family**.

30. House removal

What is covered

Accidental damage or loss to **contents** whilst in the course of removal by a professional removal contractor from the **home** to any new private residence within the **United Kingdom**.

What is not covered

In addition to the General Exclusions shown in this **policy** wording

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. accidental loss or damage:
 1. to **money**
 2. to china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors
 3. to jewellery, gold and silver articles, watches, clocks and collections of medals and coins
 4. during sea transit
 5. while the **contents** are in storage
 6. by mechanical or electrical breakdown or failure.

➤ Section 1: Contents Optional Additional Cover

Please check **your schedule** to see if cover is in force.

Accidental loss or damage to contents while in the home

What is covered

Accidental loss or damage to **contents** while in the **home**.

What is not covered

In addition to the General Exclusions shown on pages 22-24;

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. any loss or damage specifically excluded elsewhere under Section 1 - **Contents Cover**
- c. accidental loss or damage;

1. by mechanical or electrical breakdown or failure
2. arising from the cost of remaking any film disc or tape or the value of any information contained on it
3. caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
4. caused by domestic pets
5. by wear and tear
6. by rot, fungus, insects or vermin
7. by the action of light or any atmospheric or climatic condition
8. caused by something that happens gradually over a period of time
9. to contact lenses
10. to food, drink or plants
11. specifically provided for under **contents** cover
12. to computers or computer equipment
 - i. by erasure or distortion of data
 - ii. by accidental erasure, mislaying or misfiling of documents or records
 - iii. by viruses
 - iv. by contamination
13. arising from depreciation in value or as a result of something that is not insured under this **policy**
14. while the **home** is **unoccupied** or **unfurnished**
15. caused by anyone other than **your family** staying in **your home**, with or without **your** permission.

› Section 2: Optional Personal Possessions Cover

Please check **your schedule** to see if cover is in force

What is the most your Insurer will pay?

Your insurer will not pay more in total than the sum insured for **personal possessions** shown on **your schedule** for any one claim.

Note: the sum insured for **personal possessions** is included within the sum insured for **contents** cover and is not in addition to this.

The following limits apply:

for money: £750

for credit or cash dispenser cards: £500

for any one pedal cycle: £750

for laptops and portable electronic equipment: *£1500

*(unless stolen from an unattended motor vehicle)

Valuables, laptops and portable electronic equipment **stolen from an unattended vehicle:** £1000.

1. Personal Possessions

What is covered

Loss or damage to **valuables**, **money** and **personal possessions** belonging to **you** or **your family** while:

- a. anywhere in **Europe**, Jordan, Madeira, the Canary or Mediterranean Islands and those countries bordering the Mediterranean or
- b. anywhere in the world for up to 60 days during any **period of insurance**.

What is not covered

In addition to the General Exclusions shown on pages 22-24;

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage:
 1. arising from the cost of remaking any film, disc or tape or the value of any information contained on it
 2. caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering
 3. caused by domestic pets
 4. caused by rot, fungus, insects or vermin
 5. caused by something that happens gradually over a period of time, or caused by wear and tear
 6. caused by theft or attempted theft from an unattended motor vehicle unless the item(s) are hidden from view and all windows are closed and all doors including the boot are locked
 7. to items not in the care, custody or control of **you** or **your family** or an authorised person
 8. caused by theft or attempted theft from an unlocked hotel room
 9. by depreciation in value or as a result of something that is not insured under this **policy**
 10. by mechanical or electrical breakdown or failure
 11. by theft of any unattended **pedal cycle** unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle
 12. to any property mainly used for business, trade, profession or employment purposes
 13. to plants or any living creature
 14. to documents
 15. to contact lenses

16. 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
17. specifically excluded elsewhere under Section 1 - **Contents Cover**
18. to computers or computer equipment
 - i. by erasure or distortion of data
 - ii. by accidental erasure, mislaying, or misfiling of documents or records
 - iii. by viruses
 - iv. by contamination
19. while the **home** is left **unoccupied** or **unfurnished**
20. to property more specifically insured by any other insurance
21. to laptops and portable electronic equipment which are used for business or trade purposes
22. caused by deception unless the only act of deception was in entering the **home**
23. to tickets, promotional vouchers, air miles vouchers, store points, lottery tickets, scratchcards and raffle tickets

2. You or your Families Credit/ Cash Card Liability

What is covered

You or your family's liability under the terms of any Credit Card or cash dispenser card agreement as a direct result of its unauthorised use by any person not related to or living with you or your family.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. Any loss or claim;
 1. unless you or your family have complied with the terms and conditions of the issuing authority
 2. due to accounting errors or omissions
 3. where the loss of the cards is not reported to the police and the issuing authority within 24 hours of the discovery

➤ Section 3: Buildings Cover

What is the most your insurer will pay

The most your insurer will pay for any one claim, including fees and related costs is the amount it will cost them to repair 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 shown on **your schedule**, or the limits shown under sub-sections 2, 3, 12, 13, 15, 16, 19 & 20.

1. Storm or flood

What is covered

Loss or damage to the **buildings** by storm or flood.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage:
 - i. by **subsidence**, ground **heave** or **landslip**
 - ii. to gates, hedges, fences, drives or paths
 - iii. to radio or television aerials
 - iv. by frost
 - v. caused by rising ground water levels.

2. Escape of Water or Frost Damage

What is covered

Loss or damage to the **buildings** caused by escape of water from or frost damage to:

a fixed:

- water installation
- drainage installation
- heating installation

a) washing machine

- dishwasher
- water bed
- refrigerator
- deep-freeze cabinet.

2) The necessary and reasonable costs that are incurred in locating the source of the damage. This includes the reinstatement of any walls, floors or ceilings removed or damaged during the search. **Your insurer** will not pay more than £5,000 for locating a cause of escape of water (including service pipes and cables)

What is not covered

- a. the first £350 of any claim, in addition to any voluntary **excess** shown in **your**

schedule of insurance

- b. loss or damage
 - i. while the home is unoccupied or unfurnished
 - ii. by subsidence, ground heave or landslip
 - iii. by dry rot
 - iv. by chemicals reacting with the materials which your home is built with
 - vi. to the appliance itself
- c. loss or damage caused by failure of or lack of sealant and/or grout.

3. Escape of Oil

What is covered

- 1) Loss or damage to the buildings by escape of oil from a fixed oil fired heating installation, including smoke and smudge damage by vaporization due to a defective oil-fired heating installation.
- 2) The necessary costs that are incurred in locating the source of the damage. This includes the reinstatement of any walls, floors or ceilings removed or damaged during the search.

Your insurer will not pay more than £5,000 for locating a cause of escape of oil (including service pipes and cables).

What is not covered

- a. the excess shown on the schedule (and/or any applicable endorsement)
- b. loss or damage while the home is unoccupied or unfurnished.

4. Subsidence, Landslip & Ground Heave

What is covered

Loss or damage to the buildings by subsidence, landslip or ground heave of the site on which the buildings stand.

What is not covered

- a. the first £1000 of any claim (which may be increased by any applicable endorsement)
- b. loss or damage:
 - i. caused by settlement
 - ii. resulting from coastal or river bank erosion
 - iii. arising from construction, structural alteration, repair or demolition
 - iv. arising from the use of defective materials, defective design or faulty workmanship
 - v. to boundary and garden walls, car ports, terraces, gates, fences, hedges, paths or drives, hard courts, and swimming pools unless the home has been damaged at the

same time by the same cause

vi. to or resulting from movements of solid floors, slabs and non load bearing walls unless the foundations beneath the load bearing walls of the **home** are damaged at the same time by the same cause

vii. caused by chemicals reacting with any materials which **your home** is built from

viii. caused by the compaction of infill.

5. Theft or Attempted Theft

What is covered

Loss or damage to the **buildings** by theft or attempted theft.

What is not covered

a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

b. loss or damage while the **home** is **unoccupied** or **unfurnished**

c. loss or damage caused by any of **your family** or **domestic staff** who live with **you** or by anyone who is staying in **your home**, with or without **your** permission.

6. Collision

What is covered

Loss or damage to the **buildings** caused by collision by:

- a. aircraft
- b. aerial devices
- c. road or rail vehicles
- d. animals.

Or anything dropped from them.

What is not covered

a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

b. loss or damage caused by

- i. domestic pets
- ii. insects.

7. Falling Trees or Branches

What is covered

Loss or damage to the **buildings** by falling trees or branches.

What is not covered

a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

b. the cost of removal if the fallen tree or branches have not caused damage to the **buildings**

- c. loss or damage caused during tree felling, lopping or topping
- d. loss or damage to fences, hedges and gates.

8. Breakage or Collapse

What is covered

Loss or damage to the **buildings** by breakage or collapse of;

- a. satellite dishes
- b. tv or radio aerials, aerial fittings or masts
- c. lamp posts
- d. telegraph poles
- e. electricity pylons, poles or overhead cables.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

9. Fire, Smoke, Explosion, Lightning or Earthquake

What is covered

Loss or damage to the **buildings** by fire, smoke, explosion, lightning or earthquake.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. smoke damage arising gradually out of repeated exposure.

10. Malicious Persons or Vandals

What is covered

Loss or damage to the **buildings** by malicious persons or vandals.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. loss or damage caused by any of **your family** or **domestic staff** who live with **you** or by anyone who is staying in **your home**, with or without **your** permission.

11. Riot, Civil Commotion, Strikes, Labour and Political Disturbances

What is covered

Loss or damage to the **buildings** by riot, civil commotion, strikes, labour and political disturbances.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

12. Debris Removal and Building Fees

What is covered

Necessary expenses for rebuilding or repairing the **buildings** as a result of damage covered by Section 3 - **buildings** Cover for:

- i. architects, surveyors, consulting engineers and legal fees
- ii. the cost of clearing debris from the site or demolishing or shoring up the **buildings**
- iii. the cost of meeting government or local authority requirements.

Your insurer will not pay any more than 10% of the **buildings** sum Insured for any one claim.

What is not covered

- a. loss or damage while the **home** is **unoccupied** or **unfurnished**
- b. loss or damage caused by any of **your family** or **domestic staff** who live with **you** or by anyone who is staying in **your home**, with or without **your** permission.

13. Service Pipes and Cables

What is covered

- a. **accidental damage** to

- i. cables
- ii. drain inspection covers
- iii. underground drains, pipes or tanks

providing services to or from the **home** and for which **you** are responsible

- b. If normal methods of releasing a blockage between the main sewer and **your home** fail, **your insurer** will pay the cost of breaking into and repairing the pipe
- c. The necessary costs that are incurred in locating the source of the damage including the reinstatement of any walls, drives, fences or paths removed or damaged during the search.

Your insurer will not pay any more than £5,000 for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. damage while the **home** is **unoccupied**

- c. damage by gradual deterioration which has caused an installation to reach the end of its serviceable life
- d. damage by water escaping which results in **subsidence** movement or **settlement**
- e. damage caused by the coast or a riverbank being worn away
- f. damage caused by or from demolition, alteration or repair to **your home**
- g. damage caused by or from poor or faulty design, workmanship or materials.

14. Glass and Sanitary Ware

What is covered

Accidental damage to

- i. fixed glass in:
 - windows
 - doors
 - fanlights
 - skylights
 - greenhouses
 - conservatories
 - verandas
- ii. fixed ceramic hobs or hob covers
- iii. fixed sanitary ware and bathroom fittings.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. loss or damage while the **home** is **unoccupied** or **unfurnished**
- c. damage to property that does not form part of the **home**
- d. the replacement cost of any part of the damaged item other than the broken glass.

15. Replacement of Locks

What is covered

Your insurer will pay for the cost of key and lock replacements or mechanisms to:

- a. external doors and windows of the **home**
 - b. a safe within or alarm protecting the **home**
- following the theft of those keys.

Your insurer will only pay under Section 1 - **Contents** Cover or Section 3 - **Buildings** Cover if both sections are insured for any one claim.

Your insurer will not pay more than £1500 for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. the cost of replacing keys and locks to a garage or **outbuildings**.

16. Alternative Accommodation

What is covered

While the **home** cannot be lived in because of loss or damage covered under Section 3 – **Buildings** Cover, **you** are covered for:

- i. the similar cost of alternative accommodation for **you** and **your family** and **your** domestic pets who normally live with **you**, or
- ii. the amount of rent **you** and **your family** lose.

Your insurer will not pay more than 20% of the **buildings** sum Insured for any one claim.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. any costs **your family** would have to pay once **your home** becomes habitable again
- c. any costs **you** agree to pay without **your insurer's** written permission.

17. Emergency Entry

What is covered

Loss or damage to the **buildings** caused when the Fire, Police or Ambulance Services have to force an entry to the **buildings** because of a medical emergency.

The **policy** will also pay up to £500 for necessary re-landscaping of the gardens of **your home** where damaged at the same time by the same cause.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

18. Contracting Purchaser

What is covered

If **you** have contracted to sell **your home**, the purchaser shall have the full protection of **your policy** in respect of the **buildings** up to the date of completion of the purchase as long as the **buildings** are not covered by any other insurance.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)

19. Property Owners Liability

What is covered

Any amount that **you** or **your family** become legally liable to pay for compensation (including claimant's costs and expenses) arising from **your** ownership (but not occupation) of the **home** as a result of accidental death or bodily injury, illness or disease or **accidental damage** to property occurring during the **period of insurance**.

Your insurer will not pay any more than £2,000,000 (including costs and expenses agreed by **your insurer** in writing) for any claim or series of claims arising from any one event or one source or original cause.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. **your** legal liability to pay compensation arising directly or indirectly from:
 - i. an agreement which puts a liability on **you** which **you** would not be under in the absence of such agreement
 - ii. the use or occupation of the **home** for any business, trade, profession or employment
 - iii. death or bodily injury, illness or disease to **you** or a member of **your family** or any person normally under a contract of service to **you** or **your family**
 - iv. damage to property belonging to or under the control of **you** or a member of **your family**
 - v. death, bodily injury or damage caused by lifts, hoists or vehicles other than motorised gardening equipment
 - vi. any wilful or malicious act
- c. Liability covered by any other **policy**.

20. Owners Liability

What is covered

Your legal liability under section 3 of the Defective Premises Act of 1972 or section 5 of the Defective Premises Act (Northern Ireland) Order 1975 to pay any personal compensation for accidental bodily injury or **accidental damage** to property happening during the **period of insurance** caused by faults in any **home** previously occupied by and either owned or leased by **you**.

Your insurer will not pay any more than £2,000,000 (including costs and expenses agreed by **your insurer** in writing) for any claim or series of claims arising from any

one event or one source or original cause.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. **your** legal liability:
 - i. if **you** are covered under another insurance **policy**
 - ii. arising more than seven years after this **policy** has expired or been cancelled
 - iii. for the cost of rectifying any fault or alleged fault
 - iv. arising directly or indirectly from exclusions shown in sub-section 19 - Property Owners Liability b)i) to iv) of Section 3 - **Buildings** Cover. Of which Section 19, exclusion b)iii) is "death or bodily injury, illness or disease to any person who is a member of **your family** or any person normally under a contract of service
- c. where **you** still hold legal title or have an interest in any **home** previously owned and occupied by **you**
- d. loss or damage to any property owned by or the legal responsibility of **you or your family**
- e. injury, death, disease or illness to **you** or any of **your family or your domestic employees**
- f. liability arising from any employment, trade, profession or business of any of **your family**
- g. liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

21. Solar Panels

What is covered

Loss or damage to **solar panels** that are permanently attached to the building by any cause listed under sub-sections 1-11. Any replacement value of the **solar panels** will be included in the total **buildings** sum insured.

What is not covered

- **Solar panels** that are not attached to the **buildings** or not owned by **you**.
- Loss or damage excluded in sub-sections 1-11

➤ Section 3: Buildings Optional Additional Cover

Please check **your schedule** to see if cover is in force.

What is covered

Accidental damage to the **buildings**.

What is not covered

- a. the **excess** shown on the **schedule** (and/or any applicable **endorsement**)
- b. **accidental damage** specifically excluded elsewhere in Section 3 - **Buildings Cover**
- c. loss or damage caused by frost
- d. loss or damage caused by wear and tear or gradually developing deterioration or **settlement**
- e. loss or damage caused by fungus, insects, vermin or dry rot
- f. damage caused by domestic pets
- g. loss or damage caused by mechanical or electrical breakdown or failure
- h. loss or damage specifically covered elsewhere in this **policy**
- i. loss or damage arising from the alteration or extension of the **buildings** or the cost of maintenance or routine decoration
- j. loss or damage arising from faulty workmanship, defective design or use of defective materials
- k. loss or damage while the **home** is **unoccupied** or **unfurnished**
- l. damage caused by anyone other than **your family** who is staying in **your home**, with or without **your** permission
- m. loss or damage caused by chemicals reacting with any materials which **your home** is built from.

➤ Endorsements

An **endorsement** only applies if it is shown on **your schedule**. Details of all **endorsements** are either shown in this section or on **your schedule**. **Endorsements** only apply to Sections 1 to 3.

001 - Valuables and Money Exclusion

Valuables and **money** are not covered by this **policy**.

002 - Property in a Bank/Safe Deposit Facility

Not used.

003 - Exclusion of Theft Cover

The **policy** does not cover loss or damage (including breakage of glass and sanitary ware) caused by:

- i. theft
- ii. attempted theft
- iii. malicious persons.

004 - Intruder Alarms and other Protections

This **policy** does not cover loss or damage due to theft or attempted theft from the **home** when the **home** is unattended by **you** and **your family**

- a) unless at the time of the loss or damage all external doors and windows in the **home** are shut and secured closed by the normal methods of fastening and the intruder alarm in the insured **home** is set and its keys removed from the **home**
- b) unless the intruder alarm including its method of signalling:
 - i. meets the alarm specification held by **your insurer**
 - ii. is in full working order
 - iii. is being maintained and regularly inspected by the alarm company which issued the specification
 - iv. was tested and set immediately before the **home** was left unattended
- b) if at the time of the loss or damage the police have refused in writing to respond to any alarm calls resulting from activation of the intruder alarm in **your home**.

005 - Intruder Alarms and other Protections

This **policy** does not cover loss or damage due to theft or attempted theft from the **home** when the **home** is unattended by **you** and/or someone authorised by **you**.

- a) unless at the time of the loss or damage all external doors and windows in the **home** are shut and secured closed by the normal methods of fastening and the intruder alarm in the **home** is set and its keys removed from the **home**.
- b) unless the intruder alarm including its methods of signalling:
 - i. is in accordance with the alarm specification held by the **insurer**
 - ii. is in thorough working order
 - iii. was tested and set immediately before the **home** was left unattended
- c) if at the time of the loss or damage the police have refused in writing to respond to any alarm calls resulting from activation of the intruder alarm in **your home**.

006 - Paying Guests and Tenants

Cover 27 - Liability to the Public in Section 1 - **Contents** Cover does not apply to the provision of sleeping accommodation of up to 4 paying guests in the building.

007 – Valuables limit within Contents

Section 1 – Contents Cover – Valuables – Maximum Limits

The most your insurer will pay for any individual valuables item within contents is £1,500 unless specified on your schedule. The most your insurer will pay for any one claim for valuables is 1/3 of the contents sum insured.

010 - Minimum Security Protections

Your insurer will not pay for loss or damage by theft or attempted theft from the home unless the protections described below are in place and put into operation and the keys removed from the locks when:-

- i. the home is left unattended
- ii. the household retires for the night (window locks in occupied bedrooms do not have to be put into operation at night)

Protections:

- a) deadlock meeting a minimum of British Standard 3621 fitted to the final exit door of the home (excluding domestic garages and outbuildings)
- b) key operated security bolts fitted top and bottom to each leaf of all other external doors of the home (excluding domestic garages and outbuildings)
- c) key operated security locks incorporating security bolts fitted to all sliding patio doors
- d) key operated window locks fitted to all ground floor and all other accessible windows and skylights forming part of the home (excluding domestic garages and outbuildings)
- e) locks or padlocks fitted to all doors of domestic garages and outbuildings.

011 - Cover restricted to the Home

Item No's are insured only when in your home.

012 - Liability to Registered Child Minders

Cover 27 - Liability To The Public in Contents Section 1, applies to liability arising in connection with your occupation of registered childminder. But there is no cover for liability arising in connection with:-

- i. remedial or other treatment (except first aid treatment) given by you, and
- ii. assault or corporal punishment.

013 - Let Properties

The cover under your policy is amended as follows:-

1. personal effects, valuables and money are removed from the definition of contents
2. Section 1 - Contents Cover

- cover 18 Temporary Removal does not apply
- cover 27 Liability To The Public includes liability arising in connection with the letting of **your home** for residential purposes.

014 - Contact Lenses

Section 2 - **personal possessions** is extended to include contact lenses. The **policy** cover for contact lenses excludes:

- a) loss, destruction or damage by scratching
- b) replacement due to discolouration of lenses or protein deficiency
- c) depreciation in value
- d) contact lenses when not being worn unless they are in a special container supplied by **your** optician
- e) replacement solely necessary due to changes in prescription.

The **policy excess** does not apply to this cover. The maximum amount payable for any one claim is £250 per pair.

12 - Alarm

The intruder alarm, which **your insurer** has details of, must be used:

- overnight and
- when no authorised person is in the **buildings**.

The alarm must be maintained in full working order under a contract with the installer or as otherwise approved by **your insurer**.

Protection for Windows

All opening sections of the basement, ground floor or easily accessible windows to the **buildings** must be secured by key operated window locks. These locks must be operated overnight and when no authorised person is in the building.

015 - Buildings Cover - Excess

You must pay the first £50 of each claim under Section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

016 - Buildings Cover - Excess

You must pay the first £100 of each claim under Section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

017 - Buildings Cover - Excess

You must pay the first £250 of each claim under Section 3 - **Buildings** Cover. This

excess is in addition to any other **excess** that applies at the time of the claim.

018 - Contents Cover - Excess

You must pay the first £50 of each claim under Section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

019 - Contents Cover - Excess

You must pay the first £100 of each claim under Section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

020 - Contents Cover - Excess

You must pay the first £250 of each claim under Section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

021 - Personal Possessions Cover - Excess

You must pay the first £50 of each claim under Section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applies at the time of the claim.

022 - Personal Possessions Cover - Excess

You must pay the first £100 of each claim under Section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applies at the time of the claim.

023 - Personal Possessions Cover - Excess

You must pay the first £250 of each claim under Section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applies at the time of the claim.

EXXX - Free Format

Used as necessary to restrict cover or confirm cover details. The terms of this **endorsement** will be issued to **you** in a letter showing **endorsement** code EXXX.

025 – Section 1: Contents Cover – Valuables – Maximum Limit

The most **your insurer** will pay for any one claim for **valuables** is the amount it will cost them to replace all **your valuables** as new but not more than:

for any one **valuable**: up to £1500 unless specified on **your schedule**.

for any one claim for **valuables**: up to £30000 for the total of all **valuables**.

030 - Let Property Endorsement

The conditions of the **policy** now include the following:-

- a) All gas appliances, flues and associated pipe work are to be checked every 12 months by a Gas safe registered engineer and manuals for operating gas appliances are available within the property.
- b) All upholstered furniture must comply with the Fire and Furnishings (Fire Safety) Regulations 1988, which set levels of fire resistance for upholstered furniture.
- c) The property must be let to a person who is;
 - employed
 - retired, or
 - living on independent means.

And the lease contract must be for a minimum period of 6 months.

If **you** fail to comply with any of the above duties this insurance may become invalid. The following **unoccupancy endorsement** also applies:

This insurance is subject to the following when the **home** has not been lived in for more than 14 consecutive days.

- a) Between 1st November and 31st March (both days inclusive) the central heating system must operate at a minimum constant temperature of 58 degrees Fahrenheit OR the gas and water services must be turned off at the mains and the water system drained.
- b) The **home** will be inspected internally by **you** or a person responsible to **you** at least once every 7 consecutive days.
- c) All locks, bolts and other protective devices must be put into operation, and the keys removed from them.
- d) The **excess** shown in the **schedule** for both **buildings** and **contents** (Sections 1 and 3) is increased to £350, except for **subsidence, landslip or heave** of the site on which the **buildings** stand (insured event 4 under Section 3 **Buildings**) which remains at £1,000.

Section 1: Contents

The compulsory **excess** shown in the **policy schedule** is amended to £150. The property of tenants is not covered. The following additional exclusions apply:- Loss or damage by insured causes 3,4,5 and 7 while the **home** is furnished but has not been lived in for more than 14 consecutive days.

The following sections are not covered in this insurance:-

Insured cause 12

(**home** entertainment equipment)

Insured cause 15

(Liability for unauthorised use of credit/ bank cards)

Insured cause 16

(accidental loss of oil or metered water)

Insured cause 17

(Contents Removed to the Garden)

Insured cause 19

(alternative accommodation)

Insured cause 20

(documents)

Insured cause 21

(Automatic increase for gifts and provisions)

Insured cause 22

(visitor's personal effects)

Insured cause 23

(domestic staff's personal effects)

Insured cause 24

(frozen food)

Insured cause 26

(tenants liability)

Insured cause 28

(unrecovered damages)

Insured cause 30

(house removal), and contents optional additional cover (accidental damage).

Section 3: Buildings

The compulsory excess shown in the policy schedule is amended to £150. Insured cause 19 (Property Owners liability) Exclusion b. (business use) does not apply in respect of the letting of your home.

The following additional exclusions apply:- Loss or damage by insured causes 2, 3, 5 and 11 while the home is furnished but has not been lived in for more than 14 consecutive days.

Insured cause 14 (Glass and sanitary ware) does not cover loss or damage caused in the process of cleaning, repairing, renovating or dismantling.

Buildings optional additional cover (accidental damage to the buildings) is not covered in this insurance.

031 - Landlord - Contents

- a) The **insurer** will only pay for the portion of **contents** which belong to **you** or **your family**
- b) The **insurer** will not pay for loss or damage to **contents** caused by theft or attempted theft unless there is physical evidence of forced entry to or exit from the **home**
- c) The definition of **contents** is amended to exclude jewellery, furs, gold and silver including plated articles
- d) A compulsory **excess** of £100 applies to **your policy**. This is in addition to any other **excesses** shown on **your policy schedule**
- e) This insurance excludes causes 12 (**home** Entertainment Equipment) and 13 (Mirrors and Glass) of **contents** Cover (Section1).

032 - Landlord - Buildings

- a) A compulsory **excess** of £100 applies to **your policy**. This is in addition to any other **excesses** shown on **your policy schedule**
- b) This insurance excludes causes 13 (Service Pipes and Cables) and 14 (Glass and Sanitary Ware) of **Buildings** Cover (Section 3).

033 - Buildings Cover - Excess

You must pay the first £150 of each claim under Section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

034 - Buildings Cover - Excess

You must pay the first £200 of each claim under Section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

035 - Contents Cover - Excess

You must pay the first £150 of each claim under Section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

036 - Contents Cover - Excess

You must pay the first £200 of each claim under Section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applies at the time of the claim.

037 - Personal Possessions Cover - Excess

You must pay the first £150 of each claim under Section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applies at the time of the claim.

038 - Personal Possessions Cover - Excess

You must pay the first £200 of each claim under Section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applies at the time of the claim.

040- Unoccupied Home Cover Limitation

This **policy** does not cover loss or damage to the **home** whilst it is **unoccupied** other than loss or damage caused by;

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

041 - Theft restriction

This **policy** does not cover loss or damage due to theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **home**.

042 - Unoccupancy Condition

This **policy** does not cover loss or damage to the **buildings** when the **home** is **unoccupied** unless;

1. an inspection of the **buildings** is conducted internally and externally at least once every 7 days by a responsible adult and
2. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatic central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

What is not covered:

- a. the first £250 of each and every claim. This **excess** is in addition to any other **excess** that applies at the time of the claim.
- b. loss or damage to **valuables, money** and **credit cards**.

043 - Boarders, lodgers and paying guests legal liability exclusion

This **policy** does not cover **your** legal liability as a result of

- a. accidental bodily injury to any boarder, lodger or paying guest
- b. accidental loss of or damage to property belonging to any boarder, lodger or paying guest.

You must notify **us** immediately if, at any point during the **period of insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **home**.

044 - Flat roof condition

The flat roof portion of the **home**

- (a) must be inspected at least once every five years by a registered roofing contractor
- (b) any remedial work must be completed within 60 days of any damage occurring
- (c) **you** must retain evidence of the inspection and repairs.

You must pay the first £500 of each claim caused by storm or flood when the flat roof portion of the **home** is damaged. This **excess** is in addition to any other **excess** that applies at the time of the claim.

045 - Jewellery protection

This **policy** does not cover loss or damage to jewellery due to theft or attempted theft from the **home** unless the jewellery is kept in a locked safe. If the safe is key operated the keys and duplicate keys of the safe must be removed from the **home** when the **home** is unattended.

046 - Flats Clause

The sum insured under Section 3 - **Buildings** represents the value of that portion of the building owned by **you** (including external walls, roof and foundations and such common parts of the building for which **you** are legally responsible). In the event of a loss resulting from an insured incident to any part of the Premises not occupied by **you** but for which **you** are legally responsible, Section 3 - **Buildings** will only pay such proportion of that loss as the sum insured under Section 3 bears to the reinstatement value of the **buildings**.

047 - Fire Protection Clause

It is a condition of the **policy** that; (a) a powder type fire extinguisher be in the kitchen and in addition on the landing or in the hallway. (b) a minimum of two smoke or heat detection devices are installed. At least one device should be located in the loft or as close to the loft hatch as possible. These should be maintained in good working order at all times. If **you** fail to comply with any of the above duties, this insurance may become invalid in respect of loss or damage cause by fire.

048 - Fire Extinguishers Clause

At least 2 fire extinguishers must be in the **home**, one of which must be sited in the kitchen.

049 - Fire only Clause

Your insurer will not pay for any loss or damage to the buildings under the policy other than for loss or damage by cause 9 (Fire, Smoke, Explosion, Lighting or Earthquake) under section 3 - Buildings.

051 - £2500 Subsidence Excess

The subsidence excess applicable to your policy is £2500.

052 - £1000 Subsidence Excess

The subsidence excess applicable to your policy is £1000.

053 - £2000 Subsidence Excess

The subsidence excess applicable to your policy is £2000.

055 - Escape of Water Excess

In addition to the voluntary excess shown on your schedule you must pay the first £250 of each claim under the following sections: **Section 1 Contents Cover - 4 Escape of Water and Section 3 Buildings Cover - 2 Escape of Water or Frost Damage.**

056 Escape of Water Excess £350

In addition to any voluntary excess shown on your schedule you must pay the first £350 of each claim under the following sections: Section 1 Contents Cover – 4 Escape of Water and Section 3 Buildings Cover – 2 Escape of Water or Frost Damage.

057 - Flood Exclusion Clause

Section 1 Contents (Cause 2) and Section 3 Buildings (Cause 1) of this insurance, do not cover loss or damage arising from flood or flood arising from storm.

058 - Buildings Cover

The following Sub-Sections are deleted from Section 3 - Buildings Cover:

- 13. Service Pipes and Cables
- 14. Glass and Sanitary Ware

The following exclusion applies to Section 3 - Buildings, Sub-Section 2. Escape of Water or Frost Damage: What is not covered:

- c. Damage caused by sinks, baths and basins overflowing as a result of the taps being left on.

059 - Contents Cover

The following Sub-Sections are deleted from Section 1 - **Contents** Cover:

12. **home** entertainment equipment
13. mirrors and glass

The following exclusion applies to Section 1 - **Contents**, Sub-Section 4. Escape of Water;

e. Damage caused by sinks, baths and basins overflowing as a result of the taps being left on.

060 - Contents Cover - Excess

You must pay the first £300 of each claim under section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

061 - Buildings Cover - Excess

You must pay the first £300 of each claim under section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

062 - Contents Cover - Excess

You must pay the first £350 of each claim under section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

063 - Buildings Cover - Excess

You must pay the first £350 of each claim under section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

064 - Contents Cover - Excess

You must pay the first £400 of each claim under section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

065 - Buildings Cover - Excess

You must pay the first £400 of each claim under section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

066 - Contents Cover - Excess

You must pay the first £450 of each claim under section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

067 - Buildings Cover - Excess

You must pay the first £450 of each claim under section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

068 - Contents Cover - Excess

You must pay the first £500 of each claim under section 1 - **Contents** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

069 - Buildings Cover - Excess

You must pay the first £500 of each claim under section 3 - **Buildings** Cover. This **excess** is in addition to any other **excess** that applied at the time of the claim.

070 - Personal Possessions cover - Excess

You must pay the first £300 of each claim under section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applied at the time of the claim.

071 - Personal Possessions cover - Excess

You must pay the first £350 of each claim under section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applied at the time of the claim.

072 - Personal Possessions cover - Excess

You must pay the first £400 of each claim under section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applied at the time of the claim.

073 - Personal Possessions cover - Excess

You must pay the first £450 of each claim under section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applied at the time of the claim.

074 - Personal Possessions cover - Excess

You must pay the first £500 of each claim under section 2 - **personal possessions**. This **excess** is in addition to any other **excess** that applied at the time of the claim.

075 - Increased Subsidence Excess £5000

The **subsidence excess** applicable to **your policy** is £5000.

076 - Tenanted Properties Excess £250

Your **insurer** will not pay for the first £250 of each and every claim whilst the **home** is let to tenants. You must notify **us** immediately if the occupancy of the **home** changes.

077 - Increased Flood Excess £1000

The **excess** under Section 1 - **Contents**, Cause 2 (flood only) and Section 3, – **Buildings**, Cause 1 (flood only), whichever Section(s) is/are shown as being operative on the **schedule**, is increased to £1,000. This replaces all other **excesses**.

080 - Pedal Cycle Shackle Lock

This **policy** does not cover loss or damage due to theft, or attempted theft, of **pedal cycles** outside the **home** unless the **pedal cycle** is secured by a `D` shaped shackle lock designed for that use.

081 - Safe Keys Protection

This **policy** does not cover loss or damage to **valuables** or **personal possessions** by theft or attempted theft from a safe in the **home** unless all keys and duplicate keys for the safe are removed from the **home** when it is left unattended.

082 - Bed & Breakfast Accommodation Cover Extension

Cover is provided for loss or damage to **valuables** and personal effects belonging to any guest whilst kept at the **home**, up to a maximum of £1000 in any one **period of insurance**.

In addition, **you** are covered for:

- a) loss of bookings if the **home** is damaged by any cause covered under this **policy**, and as a result, is rendered unfit for the acceptance of paying guests, up to a maximum of £100 per week for a maximum of 8 weeks.
- b) **Your** legal liability as owner, occupier, in a personal capacity, as employer of a **domestic employee** where the **home** is used in part for the provision of bed and breakfast accommodation.

What is not covered; (1) the first £50 of each and every claim in addition to other **excesses** on the **policy**. (2) loss or damage that can be recovered under any other insurance **policy**. (3) loss of bookings within the first 14 days of damage occurring. (4) if there are more than 3 bedrooms used for bed and breakfast purposes or more than 6 paying guests at any one time. (5) if the property is licensed to sell alcohol.

083 - Childminding - Accidental Damage Exclusion

This **policy** does not cover loss or damage due to **accidental damage** while **you** or any other member of **your family** are involved in childminding at the **home**. For the purposes of this exclusion childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own **home**.

084 - Business Use Extension

Sub-section 27 - Liability to the public in **Contents** Section 1 and sub-section 19 Owners Liability in **Buildings** Section 3, applies to liability arising in connection with **your** business or profession happening in the **home** and arising from non-manual and clerical activities.

085 - Property Inspection Clause

You or your representative must visit the insured home at least once weekly. A record of dates and times and any observations must be recorded in a central inspection record. Failure to comply may result in any claims being refused.

086 - Extended Conditions for Let Properties

The property must only be occupied by the following:

- Professional/working Tenant,
- DSS claimants
- Students
- Retired.

The tenancy agreement must be directly between the Landlord and tenants(s). There must be a minimum 6 month short hold tenancy agreement in place. Failure to comply with these conditions may invalidate cover in the event of a claim.

087 - Flood Exclusion Clause

Section 1 Contents (Cause 2) and Section 3 Buildings (Cause 1) of this insurance, do not cover loss or damage arising from flood or flood arising from storm

089 - Legal Liability Business Use Extension

Your insurer agrees that Section 1 : Contents – Insured cause 27 (Liability to the Public) and Section 3 : Buildings – Insured cause 19 (Property Owners Liability) are extended to include liability arising out of the business use of your home as declared in the statement of insurance, by you or any member of your family but does not include:

- i) Any liability arising outside the home
- ii) Any liability arising from products manufactured and/or held at the home
- iii) Any professional liability and/or medical malpractice
- iv) a) Injury or loss or damage to property directly or indirectly caused by seepage, pollution or contamination unless the seepage, pollution or contamination is caused by a sudden, identified, unforeseen and unexpected happening during the period of insurance.
- b) The cost of removing, nullifying or cleaning up seepage, pollution or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, identified, unforeseen and unexpected happening during the period of insurance.
- c) Fines, penalties, punitive or exemplary damages.

090 - Buildings Accidental Damage Inclusion Clause

It is agreed that Section 3: **Buildings** shall include **accidental damage** to the **buildings**. Exclusion (I) under 'What is not covered' of this extension is deemed to be deleted.

091 - Contents Accidental Damage Inclusion Clause

It is agreed that Section 1: **Contents** is extended to include **accidental damage** to **Contents** in accordance with the **policy** Wording. Exclusion (15) under 'What is not covered' is deemed to be deleted.

092 - Building Subsidence Exclusion Clause

The **insurer** will not pay for ANY loss or damage by Insured cause 4 (**subsidence**, **landslip** or **heave**) in respect of Section 3: **Buildings** insured by this **policy**.

093 - Contents Subsidence Exclusion Clause

The **insurer** will not pay for ANY loss or damage by Insured cause 8 (**subsidence**, **landslip** or **heave**) in respect of Section 1: **Contents** insured by this **policy**.

094 - KW024 – Jewellery Maintenance

Applicable to Section 1 **Contents** and Section 2 **personal possessions**: There is no liability under Sections 1 and 2 of this **policy** for loss or damage to individual items of jewellery valued at over £5,000, unless: (a) an inspection is carried out at least every three years by a jeweller, and (b) any defects in clasps, mountings and settings are immediately rectified.

098 - Let Property Endorsement

The **policy** Conditions as shown on pages 17-18 of the **policy** now include the following:-

- a) All gas appliances, flues and associated pipe work are to be checked every 12 months by a Gas Safe registered engineer and manuals for operating gas appliances are available within the property
- b) All upholstered furniture must comply with the Fire and Furnishings (Fire Safety) Regulations 1988.
- c) The property must be let to a person who is:
 - employed
 - retired, or
 - living on independent means.

And the lease contract must be for a minimum period of 6 months.

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

The following **occupancy endorsement** also applies:

This insurance is subject to the following when the **home** has not been lived in for more than 14 consecutive days.

- a) Between 1st November and 31st March (both days inclusive) the central heating system must operate at a minimum constant temperature of 58 degrees Fahrenheit OR the gas and water services must be turned off at the mains and the water system drained.
- b) The **home** will be inspected internally by **you** or a person responsible to **you** at least once every 7 consecutive days.
- c) All locks, bolts and other protective devices must be put into operation, and the keys removed from them.
- d) The **excess** shown in the **schedule** for both **buildings** and **contents** (Sections 1 and 3) is increased to £350, except for **subsidence**, **landslip** and **heave** of the site on which the **buildings** stand (insured event 4 under Section 3 **Buildings**) which remains at £1,000.

Section 1: **Contents**

The compulsory **excess** shown in the **policy schedule** is amended to £150. The property of tenants is not covered. The following exclusions apply:- Loss or damage by insured causes 3,4,5 and 7 while the **home** is furnished but has not been lived in for more than 14 consecutive days.

The following sections are not covered in this insurance:

Insured cause 15 (Liability for unauthorised use of credit/bank cards)

Insured cause 16 (accidental loss of oil or metered water)

Insured cause 17 (**Contents Removed to the Garden**)

Insured cause 19 (Alternative accommodation)

Insured cause 20 (Documents)

Insured cause 21 (Automatic increase for gifts and provisions)

Insured cause 22 (Visitors personal effects)

Insured cause 23 (**Domestic staff's** personal effects)

Insured cause 24 (Frozen food)

Insured cause 26 (Tenants liability)

Insured cause 28 (Unrecovered damages)

Insured cause 30 (House removal)

Contents accidental damage Inclusion: (Only operative if shown on your schedule)

Your insurer agrees Section 1: **Contents** is extended to include **Accidental Loss or Damage** to **contents** while in the **home** in accordance with the **policy** Wording. Exclusion (15) under 'What is not covered' is deemed to be deleted.

Section 3: Buildings

The compulsory **excess** shown in the **policy schedule** is amended to £150. Insured cause 19 (Property Owners liability) Exclusion b. (business use) does not apply in respect of the letting of **your home**.

The following additional exclusions apply:- Loss or damage by insured causes 2,3,5 and 11 while the **home** is furnished but has not been lived in for more than 14 consecutive days.

Insured cause 14 (Glass and sanitary ware) does not cover loss or damage caused in the process of cleaning, repairing, renovating or dismantling.

Buildings accidental damage Inclusion: (Only operative if shown on your schedule)

Your insurer agrees Section 3: **Buildings** shall include **accidental damage** to the **buildings**. Exclusion (I) under 'What is not covered' is deemed to be deleted.

113 - Increased Flood Excess (£1,000)

The **excess** under Section 1 - **Contents**, Cause 2 (flood only) and Section 3, – **Buildings**, Cause 1 (flood only), whichever Section(s) is/are shown as being operative on the **schedule**, is increased to £1,000. This increased **excess** replaces the original **excess** and is not an additional amount.

114 - Pedal Cycle Shackle Lock – High Value

This **policy** does not cover loss or damage due to theft, or attempted theft, of any single **pedal cycle** valued at over £1,500 outside the **home** when left unattended, unless the **pedal cycle** is secured through the frame to an immovable object by a Sold Secure gold rated lock designed for use with **pedal cycles**.

115 - Jewellery Protection and Maintenance

This **policy** does not cover loss or damage to any individual item of jewellery valued at £10,000 or over due to theft, or attempted theft, unless the jewellery is;

- a. being worn by **you** or **your family**, or
- b. kept in a locked safe with any keys removed from the **home** whilst the **home** is unattended, or
- c. deposited in a bank, or
- d. carried by hand under **your** or **your family's** personal supervision.

It is a condition of the **policy** that any item of jewellery valued at £10,000 or over must be;

- a. inspected for defects at least every three years by a competent jeweller and evidence of inspection retained by **you** or **your family** , and
- b. rectified of any defects in clasps, mountings and settings immediately.

116 - Working Farm Exclusion

This **policy** does not cover loss or damage that arises from or in connection with any working farm that the **home** may be situated on.

117 – Jewellery Clause

Section 1 - **Contents** and Section 2 - **personal possessions** excludes theft and disappearance of individual items of jewellery valued at over £7,500 unless the items are:

- a) Being worn by **you** or **your family**
- b) Deposited in a bank or locked safe, or
- c) Carried by hand under **your** or **your family's** personal supervision.

118 – Contractors Exclusion Warranty

This **policy** does not cover loss, damage or liability arising out of activities of contractors undertaking renovations, repairs, improvements or re-decoration of the **buildings**.

119 – Pedal Cycle Security Endorsement

This **policy** does not cover loss or damage due to theft, or attempted theft, of **pedal cycles** specified on **your policy schedule** valued at more than £2,500 unless in a locked building or secured to a permanent structure or a motor vehicle by a “Sold Secure” gold or silver graded approved lock designed for **pedal cycles**.

The **policy excess** is increased to £500 for all claims and losses in respect of **pedal cycles** specified on **your policy schedule** valued at more than £2,500.

120 - Several Liability Clause

Where **policy** coverage is provided by a number of insurers the liability of each **insurer** for the relevant coverage under **your policy** is several and not joint with other insurers of the coverage under **your policy**. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an **insurer**. Each member has insured a proportion of the total shown for the syndicate and their liability is several and not joint with other members. A member is liable only for that member's proportion and a member is not liable for any other member's proportion. For more information about the financial strength of Lloyd's see www.lloyds.com/lloyds/about-us/what-we-do/stability-and-security

➤ Kwik Fit Household Insurance – Hints & Tips

The following information does not form part of the Insurance contract.

Below is a list of hints and tips to help **you** protect **your home** and possessions and limit any damage in the event of flood, fire, **accidental damage** and theft. Please note that this document does not form part of **your policy**.

Minimising flood impact

If **your** area has been given a flood warning, where possible, try to move as much furniture and belongings off ground level as possible.

Should **your** area be at risk of flooding, or **you** would like more information in the event of a flood, call the Environment Agency on **0345 988 1188** or go online at www.gov.uk/check-if-youre-at-risk-of-flooding or SEPA (Scottish Environment Protection Agency).

Did you know?

- One in six **home** owners would not know where to find the water cut-off valve (stopcock) in their **home**.
- More than one in two other adults in the **home** would not know how to shut off the water supply in an emergency.

Maintaining your home

Are **you** maintaining **your home**? Here are ways to ensure **you** keep on top of maintenance, minimise wear and tear and prevent installation breakdowns.

- Check guttering and drainage for blockages and cover **your** drains to keep out leaves.
- Ensure the outside of **your home** is in good order, for example, roofs, walls, exterior paintwork, fences etc. Check for wet and dry rot.

- Get an engineer who is on the Gas Safe Register to inspect **your** gas installations annually.
- Maintain **your** pipes and insulate exposed pipes to avoid problems occurring during the winter months that may have been affected by the big freeze the previous winter.

Fire Safety Measures

- Never leave pans, cigarettes or candles unattended and always ensure **your home** has a working smoke alarm and a carbon monoxide detector.
- Don't overload electrical sockets
- Keep portable heating or cooking appliances away from furnishings and other flammable items.
- Test **your** smoke alarms every month
- Plan an escape route for use in the event of a fire, including an alternative route and communicate this to all members of the household.

Visit www.firekills.gov.uk for more fire safety advice.

Did you know:

- There is a domestic fire every 8 minutes in the UK and 3 out of 4 fire deaths occur in the **home**.

Making your home more secure

- **We** recommend that **your** final exit doors should be fitted with a 5 lever mortice deadlock and all accessible windows should have key operated window locks.
- Professionally install and maintain an intruder alarm and security light to deter burglars from **your home**.
- When nobody is **home** ensure all doors and windows that are of easy reach are locked. **You** can reduce the risk of theft by installing locks to all doors and windows.
- Do not leave items outside; always keep these in a locked shed or garage.



Kwik Fit Insurance Services is a trading name of Ageas Retail Limited.

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