

Park Home Insurance Policy

In Association with



Adrian Flux Park Home – 06583B, V1

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Welcome to Your Park Home Insurance Policy

Your insurers

Thank **You** for choosing this Park Home Insurance which is arranged and administered by Adrian Flux Insurance Group and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Adrian Flux Insurance Group is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Please take time to read the contents of this policy including how to make a claim.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted the **Premium**.

The policy, the **Schedule** and any **Endorsements** are to be read as one document. The insurance applies throughout the United Kingdom except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your Premium** in full.

If **You** wish to cancel **Your** policy after 14 days **You** will be entitled to a pro-rata return of **Premium** provided no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of **Premium**
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **Your** agent asked.

If **We** cancel the policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** agent with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.



Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any **Endorsements** carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Your** agent on 0344 381 6508.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Buildings, Contents & Personal Possessions**.

If **You** do underinsure payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting **Your** agent.

Changes in Your Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent immediately of changes such as:

- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence
- if you originally told **Your** agent that **You** use the **Premises** as **Your** permanent residence and stop using it for that purpose
- if **You** start to rent the **Premises** out and have not previously advised **Your** agent of this
- if **You** have told **Your** agent that **Your Premises** is **Your** permanent residence and it will be left **Unoccupied** for more than 30 consecutive days

How to make a claim

If **You** need to make a claim simply contact **Lucas Claims Solutions Ltd** for immediate assistance and advice.

The claims helpline operates 24 hours a day, 7 days a week on: **0333 400 9963**

Alternatively, **You** can E-mail: office@lucas-solutions.com

For liability claims contact Langleys Solicitors on Tel: 01904 686790

Alternatively, **You** can Email: ukg@langleysclaimsservices.com

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 30 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Home** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce bona fide proof of ownership of **Your Contents** in the event of a claim. Do not therefore leave any important documents in **Your Building**. Do not admit liability or promise to make any payment.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Failure to advise Your agent of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Agent

The organisation who **You** purchased **Your** policy from.

Buildings

The structure of the park home including its permanent fixtures and fittings, patios and terraces, tennis courts, drives, walls, gates, fences, railings, swimming pools, ornamental ponds and fountains, cesspits, septic tanks and central heating fuel tanks all for which **You** own, or for which **You** are legally responsible at the address shown in the **Schedule**.

Contents

Household goods and personal property within the **Buildings**, which **You** own, or are legally liable for. Contents include fixtures and fittings of the **Buildings**.

Contents DO NOT include:

- motor vehicles or their accessories including outboard engines (other than garden machinery), caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **Buildings**
- any property held or used for business purposes
- any property insured under any other insurance
- Valuables
- Personal Possessions
- Money and credit cards
- Mobile phones, laptops or any other hand-held electronic device.

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this policy. For example, **We** will not pay mobile telephone call charges following the loss of a mobile telephone.

Credit Cards

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

Endorsement

A specific term, condition or variation to the policy.

Excess

The first amount of each and every claim as detailed on the **Policy Schedule** for which **You** are responsible. Any **Sum Insured** limit will apply after deduction of the excess.

Limit of Indemnity

The amount **We** will pay in respect of any one claim and during any one **Period of Insurance** as detailed in the **Policy Schedule**.

Money

Cash, bank or currency notes, cheques, money, and postal orders, postage stamps, savings stamps and certificates, premium bonds, luncheon vouchers, travellers-cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air mile vouchers all held for domestic purposes.

Occupant

An authorised person or persons in the **Premises** overnight.

Period of Insurance

The policy commences from the date shown on **Your Policy Schedule** (the date **Your** application is accepted by **Us**) for the period for which the **Premium** has been paid.

Policy Definitions Continued

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Personal Possessions

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal Possessions DO NOT include:

- **Money and Credit Cards**
- Contact lenses or corneal lenses
- Items relating to business

Premises

The address which is named in the **Schedule** as the risk address for which **You** solely own but excluding communal areas.

Premium

The amount payable either as a single or monthly payment that **You** have agreed to pay **Us** in respect of insurance cover under this policy.

Schedule

Confirmation of cover confirming details of the **Insured**, **Period of Insurance**, type of policy and the **Limit of Indemnity**

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Territorial Limits

The United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man.

Unattended

When **You** are not within the grounds of the **Premises**.

Unoccupied

The **Premises** is deemed unoccupied when there has not been an **Occupant** for 60 consecutive days.

Valuables

Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, mobile phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting / fishing equipment and portable audio equipment.

We /Us /Our / Insurer

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You / Your / Insured

The person/s named on the **Schedule** as the **Insured**.

Section 1 - Buildings

What is covered	What is not covered
This insurance covers the Buildings for or damage directly caused by	We will not pay The policy Excess
1. Fire, lightning, explosion, earthquake	Loss or damage caused by smog, industrial or agricultural output.
2. Smoke	Loss or damage caused by any gradually operating cause.
3. Aircraft and other flying devices or items dropped from them	
4. Storm, flood or weight of snow	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip • Loss or damage to domestic fixed fuel oil tanks in the open, tennis courts, drives, swimming pools, irrigation systems, patios, terraces, walls, gates and fences • Loss or damage caused by frost • Loss or damage caused by rising water tables.
5. Escape of water/ oil or frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip • Loss or damage to domestic fixed fuel oil tanks, garages and outbuildings • Loss or damage while the Buildings are not furnished enough to be normally lived in • The escape of water Excess as shown in Your Schedule • Loss or damage when the Buildings are Unoccupied • Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped.
6. Trace & access - expenses incurred by You in locating the source of an escape of water/ oil and the reinstatement of any wall, floor or ceiling removed or damaged during the search for which a successful claim has been made under Peril 5	<ul style="list-style-type: none"> • Any amount in excess of £5,000 • Any costs incurred for locating any escape of water from swimming pools and irrigation systems • Loss or damage from which the water/oil has escaped.
7. Theft or attempted theft	<ul style="list-style-type: none"> • Loss or damage caused by You, Your family or Occupant • Loss or damage when the Buildings are Unoccupied • Loss or damage unless there is evidence of forcible or violent entry
8. Collision by any vehicle or animal	Damage caused by domestic pets
9. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	Loss or damage when the Buildings are Unoccupied
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes, solar panels and their fittings and masts	
11. Falling trees or branches, lamp posts and telegraph poles including the cost of removal	<ul style="list-style-type: none"> • Any amount exceeding £500 • Loss or damage to hedges, gates and fences • Loss or damage caused by felling or lopping of trees
12. Accidental Damage caused by external and visible means from a single identifiable event to: a) Domestic oil pipes b) Underground water – supply pipes c) Underground gas pipes d) Underground cables for which You are legally liable for	<ul style="list-style-type: none"> • Loss or damage due to wear and tear or any gradually operating cause • Any amount exceeding £500 • Loss or damage to sewers, drains, cesspits or septic tanks
13. Accidental breakage of fixed glass, ceramic hobs and sanitary fixtures including wash basins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels forming part of the Buildings	<ul style="list-style-type: none"> • For loss or damage when the Buildings are Unoccupied • For damage to or the cost of removing or replacing frames • For loss or damage caused by chipping, denting or scratching
14. Cost of alternative accommodation or loss of rent incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.	<ul style="list-style-type: none"> • Any amount exceeding 10% of the Buildings Sum Insured • Losses incurred in any period exceeding 12 months from the date that the Premises became uninhabitable • Loss or damage where a valid claim has not been accepted by Us

Section 1 – Buildings - continued

What is covered	What is not covered
This insurance covers the Buildings for or damage directly caused by	We will not pay <ul style="list-style-type: none"> The policy Excess
15. Expenses You have to pay and which We have agreed in writing for: <ol style="list-style-type: none"> Architects, surveyors, consulting engineers and legal fees The cost of removing debris and making safe the Buildings Costs You have to pay in order to comply with Government or local authority requirements <p>following loss or damage to the Buildings which is covered under Section 1</p>	<ul style="list-style-type: none"> Any expense for preparing a claim or an estimate for loss or damage Any costs if Government or local authority requirements have been served on You before the loss or damage
16. Expenses You have to pay in respect of fire brigade charges for which You are legally liable to pay following attendance by the fire brigade at the Premises shown in the Schedule , following loss or damage to the Buildings which is covered under Section 1	<ul style="list-style-type: none"> Any amount exceeding £750 If You claim for such loss under Section 1 & 2, We will not pay more than £750 in total
17. Damage to the Buildings caused by forced access to attend a medical emergency	Any amount in excess of £250
18. Subsidence, heave or landslip of the site upon which the Buildings stands	<ul style="list-style-type: none"> Loss or damage to domestic fixed fuel – oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences Loss or damage to solid floors, unless the walls of the Buildings are damaged at the same time by the same cause Loss or damage arising from faulty workmanship or materials Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law The first £1,000 of every claim Loss or damage caused by coastal or riverbank erosion Loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions Normal settlement or shrinkage or expansion Loss or damage that originated prior to the start of this policy
The following Sections only apply if shown on Your Schedule and the Premises is used as Your permanent residence	
What is covered	What is not covered
1. Accidental Damage to the Buildings	<ul style="list-style-type: none"> Damage or any proportion of damage which We specifically exclude elsewhere under Section 1 For the Buildings moving, settling, shrinking, collapsing or cracking Damage while the Building is being altered, repaired, cleaned, maintained or extended Damage while the Building is let or sublet The cost of general maintenance Damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause Damage arising from faulty design, specification, workmanship or materials Damage from mechanical or electrical faults or breakdown Damage caused by dryness, dampness, extremes of temperature or exposure to light Damage to swimming pools, irrigation systems, tennis courts, terraces, walls, gates, fences and fuel tanks

- | | |
|--|--|
| | <ul style="list-style-type: none">• Damage caused by or contributed to or arising by any kind of pollution and / or contamination• Loss or damage when the Buildings are Unoccupied |
|--|--|

Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement, as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this policy, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of reconstruction of the **Premises**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for the **Premises**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees. **We** will not pay for the cost of replacing or repairing any undamaged part(s) of the **Building** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

If **You** are underinsured, which means the cost of rebuilding the **Buildings** at the time of loss or damage is more than **Your Sum Insured** for the **Buildings**, then **We** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of rebuilding the **Buildings**, **We** will only pay one half of the cost of repair or replacement.

Limit of Insurance

We will not pay more than the **Sum Insured** for each of the **Premises** shown in the **Schedule**.

Section 2 - Contents

What is covered	What is not covered
This insurance covers the Contents for or damage directly caused by	We will not pay <ul style="list-style-type: none"> • The policy Excess • Any individual item which exceeds £1,500
1. Fire, lightning, explosion, earthquake	Loss or damage caused by smog, industrial or agricultural output
2. Smoke	<ul style="list-style-type: none"> • Loss or damage caused by any gradually operating cause
3. Aircraft and other flying devices or items dropped from them	
4. Storm, flood or weight of snow	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip in respect of flood only • Loss or damage to fuel in domestic fixed fuel oil tanks in the open
5. Escape of water/ oil or frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip • Loss out of swimming pools and irrigation systems • Loss or damage while the Buildings are not furnished enough to be normally lived in • Loss or damage when the Buildings are Unoccupied
6. Theft or attempted theft	<ul style="list-style-type: none"> • Loss or damage caused by You, Your family or Occupant • Theft or attempted theft by any person lawfully on the Premises • Loss or damage to items left in the open unless they are securely locked to an immovable object • Loss or damage whilst the Building is Unoccupied • Loss or damage unless there is evidence of forcible or violent entry
7. Collision by any vehicle or animal	Damage caused by domestic pets
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	Loss or damage when the Buildings are Unoccupied
9. Falling trees or branches, lamp posts and telegraph poles	<ul style="list-style-type: none"> • Removal costs of more than £500 in any one Period of Insurance • Damage to hedges, gates and fences • Damage caused by felling or lopping of trees
10. Subsidence, heave or landslip of the site upon which the Buildings stand	<ul style="list-style-type: none"> • Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences • Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event • Loss or damage arising from faulty design, specification, workmanship or materials • Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law • The first £1,000 of every claim • Loss or damage caused by coastal or riverbank erosion • Loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions • Normal settlement or shrinkage or expansion • Loss or damage that originated prior to the start of this policy
This Section of the insurance also covers	What is not covered
11. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes, solar panels and their fittings and masts	
12. Accidental Damage to mirrors, glass tops and fixed glass in furniture	<ul style="list-style-type: none"> • Damage to or the cost of removing or replacing frames • Loss or damage whilst the Buildings are Unoccupied • Loss or damage caused by chipping, denting or scratching
13. Loss or theft of keys to the Premises	<ul style="list-style-type: none"> • Any amount in excess of £350 • Any lock of better quality than that being repaired or replaced • Loss or theft not reported to the police.

The following Sections only apply if shown on Your Schedule and the Premises is used as Your permanent residence	What is not covered
Accidental Damage to Contents	<ul style="list-style-type: none"> • Damage or any proportion of damage which We specifically exclude elsewhere under Section 2 • Damage whilst the Building is let or sublet • Damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause • Damage from mechanical or electrical faults or breakdown • Damage caused by dryness, dampness, extremes of temperature or exposure to light • Loss or damage when the Buildings are Unoccupied • The policy Excess

Basis of Claims Settlement

In the event of loss or damage to **Your Contents**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item, or pay the cost of repairing the item.

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

- The new article is as close as possible to but not an improvement on the original article when it was new and
- **You** have paid and **We** have authorised the cost of replacement
- **We** will not pay in excess of £5,000 in total in any one **Period of Insurance** in respect of televisions, radios, video recorders, DVD players, hi-fi systems and computers
- **We** will not pay in excess of £150 in total in any one **Period of Insurance** in respect of discs, tapes and software relating to cassettes, compact discs, mini discs, videos, DVDs and computers

The above basis of settlement will not apply to clothing where **We** will take off an amount for wear and tear and depreciation

In respect of any claim made under this policy, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your Contents**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for **Your Contents**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Limit of Insurance

We will not pay more than the **Sum Insured** for each of the **Premises** shown in the **Schedule**.

Section 3 – Personal Possessions

The following Sections only apply if shown on Your Schedule and the Premises is used as Your permanent residence	What is not covered
<p>We will cover Your Personal Possessions up to the amount shown in Your Schedule, against Accidental Damage and loss within the Territorial Limits. Cover is provided worldwide for up to 30 days in any one Period of Insurance</p>	<ul style="list-style-type: none">• The policy Excess• Any individual item which exceeds £1,500• Loss or damage to corneal or contact lenses• Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container• Documents or securities• Household goods, foodstuffs and domestic appliances• Property more specifically insured• Sports equipment whilst in use• Activity sports equipment (including skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering• Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle• Tools or instruments used or held for business or professional purposes

Basis of Claims Settlement

1. If **You** claim for loss or damage to **Personal Possessions** **We** will at **our** option repair, replace or pay for any article covered under section three.

For total loss or destruction of any article **We** will pay **You** an amount reflecting the type, condition and age of the article lost or destroyed.

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

Your Sum Insured

3. If the total value of unspecified items at the time of the loss or damage is more than **Your Sum Insured** for such items, then **We** will only pay for a proportion of the claim.

For example, if **Your Sum Insured** only represents one half of the total value of unspecified items **We** will only pay one half of the cost of repair or replacement.

We will not pay more than single article limit for any individual item.

However, if **Personal Possessions** are lost or damaged away from the **Home**, **We** will not take account of the value of **Personal Possessions** in the **Home** at the time of such loss or damage.

Limit of Insurance

We will not pay more than the **Sum(s) Insured** shown in the **Schedule**.

Section 4 – Accidents to Domestic Staff

What is covered	What is not covered
only applies if shown on Your Schedule	
<p>We will indemnify You for amounts You become legally liable to pay, including costs and expenses which We have agreed in writing, for Bodily Injury by accident happening during the Period of Insurance anywhere in the world to Your domestic staff employed in connection with the Premises shown in the Schedule</p>	<p>We will not indemnify You for</p> <ul style="list-style-type: none"> • Liability from any vehicle used for racing, pacemaking or speed testing • Liability arising directly or indirectly from any communicable disease or condition • Any amount exceeding £5,000,000 for any one accident, or a series of accidents arising out of any one event, plus the costs and expenses which We have agreed in writing • Any agreement unless You would have been liable had the agreement not been made • Any claim or other proceedings against You or Your family / friends lodged or prosecuted in a court outside the United Kingdom • Liability for death of, bodily injury to, or illness or disease of any member of Your family / friends • Liability for which compulsory insurance or security is required by any road traffic legislation

Section 5 – Legal Liability to the Public

What is covered	What is not covered
<p>We will indemnify You for amounts You become legally liable to pay as damages for</p> <ol style="list-style-type: none"> a) Accidental bodily injury (including death or disease) to any person other than You, Your domestic staff, or any member of Your family / friends b) Accidental loss or damage to property not belonging to You or in the custody of You, Your domestic staff, or member of Your family / friends <p>arising out of the use or ownership of the Premises and occurring during the Period of Insurance.</p> <p>In addition, we will pay:</p> <ol style="list-style-type: none"> a) Legal costs recoverable by a claimant b) With Our written consent, Your costs and expenses incurred in defending the claim <p>For the purpose of this section the expression 'You' will be deemed to include Your friends / family using the Premises with Your consent other than for hire and reward.</p> <p>If any person insured under this section of the policy dies, the personal representative(s) will be entitled to the cover provided by this section for any claim made.</p>	<ul style="list-style-type: none"> • Bodily injury or death to any person who is engaged in Your service, or is a member of Your Family or household • Any claim arising directly or indirectly from the transmission of any communicable disease • Damage to property under Your custody or control • Any claim arising out of any profession, occupation or business, other than through private letting of the property • Any claim arising out of the ownership, possession or operation of: <ol style="list-style-type: none"> i. Any mechanically propelled vehicle (other than a private garden vehicle) operated within Your property ii. Any power operated lift iii. Any aircraft or watercraft iv. A caravan, whilst being towed v. Any dogs designated as dangerous under the Dangerous Dogs Act 1991 b) Any claim arising out of pollution or contamination c) Any claim where You are entitled to indemnity under any other insurance d) Any cost or expense not agreed by Us in writing e) Any amount in excess of £2,000,000

General Exclusions – applicable to the whole policy

1. **War**

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

2. **Terrorism**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

3. **Radiation**

Any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

4. **Electronic Data**

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

5. **Sonic Bangs**

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

6. **Agreement**

Any liability arising from an agreement which would not have existed in the absence of that agreement.

7. **Deliberate Act**

Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.

8. **Existing Damage**

Loss or damage occurring prior to the commencement of **Your** insurance policy.

9. **Domestic Pets**

Loss or damage caused by domestic pets.

10. **Consequential Loss**

Consequential Loss as a result of any claim under this policy.

General Conditions – applicable to the whole policy

Your responsibility

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the policy
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell **Your** agent of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your** agent ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** agent is inaccurate or has changed, **You** must inform them as soon as possible.

Claims Underwriting Exchange

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may:

Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance **Policy** and any incident (such as an accident, theft or loss) to the operators of these registers.

Duty of Care

You must take actions to prevent loss or damage to **Your** property and ensure that **Your** property is maintained in a good state of repair. All protections installed for the protection of the **Building** must be regularly maintained and be in use when the **Building** is left unattended, or when any occupants have retired for the night.

Changes in Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your Policy** has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent *immediately* of changes such as:

- **Your Premises** becoming **Unoccupied** for more than 30 days if **You** permanently reside there
- **You** or any member of **Your Family** being convicted of any criminal offence
- **You** or any member of **Your Family** being declared bankrupt, or served with a County Court Judgement
- **You** or any member of **Your Family** using the **Premises** for **Business** or professional purposes, other than letting the **Premises out** for holiday purposes.

Contracts (Rights of Third Parties Act) 1999

No person, company or entity who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

Other Insurance

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** proportionate share of any claim.

Unoccupancy

If the **Building** as specified in **Your Schedule** will be left unattended for fourteen (14) days or more, **You** must immediately ensure that the gas and water system is turned off and drained at the mains, or any heating system in place must be set to a minimum of 14 degrees Celsius.

Chimneys

- All chimneys to boilers and open fires are kept in a good state of repair, and that they are professionally cleaned along the entire length at least once a year before winter use. If **You** have a spark arrestor fitted it must also be thoroughly cleaned at the same time as the chimney.
- All chimneys to solid fuel stoves or burners are kept in a good state of repair and that they are professionally cleaned along the entire length at least twice a year before and during winter use. If **You** have a spark arrestor fitted it must also be thoroughly cleaned at the same time as the chimney.
- All chimneys to solid fuel stoves or burners must be professionally lined and insulated.

Claims Conditions

If **You** need to make a claim under this **Policy**, **You** must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event and always within 30 days. In the first instance, please contact **Our** claims management service;

Legal Liability

Langleys Solicitors
Queens House
Micklegate
York
YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com

All Other Claims

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: 0333 400 9963
Email: office@lucas-solutions.com

- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number
- c) Take all steps necessary to reduce further loss, damage or injury
- d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request
- e) Do not, under any circumstances effect full repairs without **Our** prior written consent
- f) Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing

On receipt of a notification of a claim, We may do the following:

- a) Enter any **Building** following loss or damage
- b) Negotiate, defend or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the Building and/or any other property or item and handle any salvage appropriately.

Fraud

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

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge, or

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against **You** and inform the appropriate authorities.

Complaints Procedures

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact **Your Agent** who arranged the Insurance on **Your** behalf.

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your Agent** will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Buildings & Contents

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: 0333 400 9963
Email: office@lucas-solutions.com

Liability Claims

Legal Liability
Langleys Solicitors
Queens House
Micklegate
York
YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06583B.

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, Lucas Claims Solutions Ltd will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

UK General Insurance Ltd Privacy Notice

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

UK General's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Great Lakes Insurance SE Information Notice

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.