

Silver Insurance
Policy



Welcome

Thank **you** for choosing Canopius for **your** household insurance.

This document and the schedule set out what is and what is not covered, together with the sums insured and any special terms that may apply. They both form the contract of insurance between **you** and **us** and should be read together.

Please check that they meet **your** needs and that you understand them.

If **you** have any questions about these documents, please contact **your** insurance adviser who will be pleased to help **you**.

General terms that apply to Sections one through four of this insurance only

General conditions

The following conditions apply to Sections one through four of this insurance only. Any additional conditions are shown in the section to which they apply or as stated on **your schedule**.

Your duties

- 1 You** must take all reasonable steps to prevent any loss, damage or an accident and maintain all **your** property in a good condition and repair.
- 2 You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your policy**. Please tell **your broker** or **Insurance advisor** to let **us** know if there are any changes to the information set out in **Your schedule**. **You** must also tell **your broker** or **insurance adviser**.
 - ❖ if **you** stop using the **home** as **your main home**; or
 - ❖ if **you** leave the **home unoccupied** and/or **unfurnished**
 - ❖ at least 21 days before **you** undertake any structural work to extend, renovate, build or demolish any part of the **buildings**, or before **you** enter into any contract for the works.

When **we** receive this notice, **we** may then amend the conditions of this **policy**. If **you** do not tell **us** about these changes, **we** may not pay **your** claim.

- 3 You** must keep the sums insured at a level which represents the full value of the property. Full value should represent the following:
 - ❖ for **buildings** - the full rebuilding cost including removal of debris and professional fees.
 - ❖ for **contents** - the current cost as new.
 - ❖ for **antiques and works of art, valuables, precious metals** – the current market value. If **you** fail to keep to any of these duties and this results in loss or damage, **we** may not pay **your** claim.

For **your** protection **we** will index link the sums insured in Section One (**buildings**) and Section Two (**contents**) to the relevant indexes below.

Section One (**buildings** and **tenants improvements**) The House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors.

Section Two (**contents**) The Consumer Durables Section of the General Index of Retail Prices or a similar index **we** have chosen.

We will not charge **you** any extra premium for any monthly increase in sums insured. However, whenever **you** renew this insurance, **we** will work out the premium using the new sums insured. For **your** protection, if the index falls below zero, **we** will not reduce the sum insured.

General terms that apply to Sections one through four of this insurance only continued.

- 4 You** must keep the sums insured at a level which represents the full value of the property. Full value should represent the following:
- for **buildings** - the full rebuilding cost including removal of debris and professional fees.
 - for **contents** - the current cost as new.
 - for **antiques and works of art, valuables, precious metals** – the current market value. If **you** fail to keep to any of these duties and this results in loss or damage, **we** may not pay **your** claim.

For **your** protection **we** will index link the sums insured in Section One (**buildings**) and Section Two (**contents**) to the relevant indexes below.

Section One (**buildings** and **tenants improvements**) The House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors.

Section Two (**contents**) The Consumer Durables Section of the General Index of Retail Prices or a similar index **we** have chosen.

We will not charge you any extra premium for any monthly increase in sums insured. However, whenever you renew this insurance, we will work out the premium using the new sums insured. For your protection, if the index falls below zero, we will not reduce the sum insured.

5 Claims

When a claim or possible claim occurs, **you** must tell **us** in writing as soon as possible.

For loss or damage claims, **you** must give **us** (at **your** own expense) any documents, information and evidence **we** need. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft or is being made as a result of loss of property outside of **yourhome**.

You must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage occurring.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

6 Our rights after a claim

We may enter any building where loss or damage has happened, take possession of the insured damaged property, and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this policy, **we** may take over, defend or settle any claim in **your** name.

We can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this policy.

7 Disagreement over amount of claim

If **we** accept your claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

8 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

9 More than one home

Each **home** covered by this insurance will be insured as though a separate document had been sent to each.

If you wish to cancel this policy

If **you** find this **policy** does not meet **your** requirements, **you** may cancel this **policy** within the first 14 days of **you** buying this insurance or within 14 days of when **you** receive the **policy** documents whichever is later. **We** will provide a full refund of the premium paid if **you** have not made a claim on this **policy**. If **you** have made a claim **we** can decide not to refund any premium.

If **you** wish to cancel after this period, **you** may cancel this **policy** by giving **your broker or insurance advisor** 30 days' notice in writing. Any return premium due to **you** will depend on how long this **policy** has been in force. **We** can decide not to refund any premium if **you** have made a claim on this **policy**.

If we wish to cancel this policy

We may cancel this contract of insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this **policy** has been in force.

We will only cancel this **policy** or any part of it for a valid reason or if there are serious grounds to do so, such as:

- i. Where **your** Broker has been unable to collect a premium payment. In this case they will contact **you** in writing requesting payment by a specific date. If they do not receive the payment by this date, they will issue a cancellation letter. **Your** policy will be cancelled if payment is not received by the end of the cancellation notice period.
- ii. Non-cooperation or failure to supply any information or documentation **we** request.
- iii. **Your** use of threatening or abusive behaviour or language.
- iv. **Your** failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this **policy** has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**.

You must take reasonable care to provide complete and accurate answers to the questions we ask **you**.

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

If we wish to cancel this policy continued

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this **policy** and setting its terms and premium **we** may:

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

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

- viii. intend to treat this **policy** as if it never existed;
- ix. need to amend the terms of **your policy**; or
- x. require **you** to pay more for **your** insurance.

Fraudulent claims

If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without **our** returning **your** premium.

Complaints

We aim to provide a first class service. If **you** have any reason to complain about **your** insurance **policy**, or **us**, please refer to the complaints procedure below.

The first step is to contact:
Divisional Underwriter – UK Property
Canopius
Gallery 9
One Lime Street
London
EC3M 7HA

When **you** do this, please quote **your** insurance **policy** number as it will help **us** to deal with **your** complaint promptly.

In the event that **you** remain dissatisfied **you** can refer **your** complaint to the Complaints team at Lloyd's. Their address is:

Complaints Lloyd's
One Lime Street
London
EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

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

This does not affect **your** right to take legal action if necessary.

Financial Services Compensation Scheme (FSCS)

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** are unable to meet our obligations under this contract. If **you** are entitled to compensation under the scheme, how much compensation **you** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk

Financial Sanctions

We shall not provide any benefit under this **policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Third Parties

You and **us** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

Choice of Law

This **policy** is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

Several Liability Clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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Important Phone Number

Home Insurance

Claims 0303 366 9000

(Option 2)

This phone number is for registering new claims covered under this policy. It is open 24 hours a day, 365 days a year. In all cases, please report claims as soon as possible so that **we** can take any action necessary.

Please see page **17** for the steps of how to make a claim.

Anti-Fraud and Credit Checks

We may conduct anti-fraud and credit checks using various databases such as CIFAS, CUE and Hunter at any stage of **your period of insurance** to confirm that all information provided to **us** by **you** is correct.

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- **We** and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

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

Data Protection

Your Insurers are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to our [Privacy Notice](#) which will be available on **our** website during May 2018 www.canopius.com.

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In Summary:

To enable us to take the necessary steps to enter into a contract with **you** to provide the appropriate insurance products and services, **Your Insurers** may collect the following personal information about **you**, including:

Name, date of birth, address, other contact details, occupation, financial information such as bank details, details of insured items or cover required including the location of those items where applicable, details of additional people who **you** are including on the proposal or policy, claims history excluding details of personal injuries or medical conditions

We may also collect the following sensitive personal information about **you** and additional people who **you** are including on the proposal or policy, where the provision of this type of insurance is in the substantial public interest:

Medical details, criminal convictions and County Court Judgments, claims history including details of personal injuries or medical conditions

Your Insurers collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection, claims validation or for communication purposes related to **your** cover). We will ensure that third parties keep **your** information secure and do not use it for purposes other than those that **we** have specified in the [Privacy Notice](#).

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information to enforcement authorities if they ask **us** to, or to a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If you have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in the [Privacy Notice](#), please contact

Group Data Protection Officer
Canopius Managing Agents Limited
Gallery 9
One Lime Street
London EC3M 7HA
UK
privacy@canopius.com
T + 44 20 7337 3700

The contract of insurance

This policy, the **schedule** and any endorsements set out what is and what is not covered, together with the **sum insured** and any special terms that may apply. They form the contract of insurance between **you** and **us** and should be read together. Please read them carefully to make sure they provide the cover **you** need. **You** should keep them in a safe place. **You** may need them if **you** have to make a claim. This policy is based on the information **you** gave when **you** applied for the insurance and **your** agreement to pay for it. **You** must tell **us** about any changes in this information as soon as possible, otherwise **you** may not be covered.

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

The Contracts (Right of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Definitions

The following words or phrases have the same meaning whenever they appear in this document, the schedule and endorsements. These words are shown in **bold**.

- **Accidental damage:** Damage caused as a direct result of a single unexpected event.
- **Buildings: your home,** greenhouses and sheds all on the same site and used for domestic purposes, including central-heating oil tanks, gas tanks, septic tanks, hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, terraces, patios, drives, paths, walls, fences, gates, and landlord's fixtures and fittings.

The main structure (unless shown differently on the schedule) must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with slate, tiled, concrete or felt roof. Unless shown on the schedule, no more than 30% of the roof area may be flat and covered with felt.

- **Business equipment:** Furniture, computers (including keyboards and monitors), printers, modems, fax machines, photocopiers, typewriters and phone equipment in **your home** (other than equipment belonging to **your** employer).
- **Contents:** Household goods, **personal belongings**, clothing and other items in **your home**, belonging to **you** or for which **you** are legally responsible, including:
 - **money** (up to £250 in total);
 - stamp, coin or other collections (up to £1,000 in total);
 - guests' clothing and **personal belongings** (up to £500 in total);
 - **valuables**, pictures, works of art and curios:
 - up to 35% of the sum insured for **contents** in total for these items;
 - up to £5,000 for any one plasma, liquid, liquid crystal display or digital light projection, front projection or CRT front projection television, free-standing hot tubs, free-standing Jacuzzi or free-standing spa;
 - up to £1,500 for any one other item, pair or set; and:
 - **business equipment** (up to £5,000 in total).
- **Contents** does not include:
 - any property which is more specifically insured by this or other insurance;
 - any living creature;
 - motor vehicles, electrically, mechanically, or power-assisted vehicles (other than domestic gardening equipment), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft, or any parts or accessories for these items;
 - landlord's fixtures and fittings;
 - securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts;
 - any property used or held for business, profession or trade purposes other than:
business equipment; or any part of the **building** except improvements and decoration in **your home** for which **you** are legally responsible under a tenancy agreement.

- **Credit cards:** Credit, cheque, debit and charge cards which belong to **you** and for which **you** are legally responsible.
- **Family:** **You, your** domestic partner, children (including adopted and foster children), parents and other relatives who permanently live in **your home**.
- **Home:** The private living accommodation, garages and outbuildings (but **not** a caravan or mobile home) used for domestic purposes, at the address shown on the schedule.
- **Money:**
 - current coin or bank notes (which do not form part of a collection), cheques and traveller's cheques;
 - postal or **money** orders, and current postage stamps;
 - Premium Bonds, National Savings stamps and certificates;
 - gift vouchers or tokens;
 - travel tickets, phonecards; and
 - luncheon vouchers.
- **Occupant:** **You** or a member of **your family** or a person authorised by **you** living in **your home**.
- **Period of insurance:** The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.
- **Personal belongings:** Articles which **you** are wearing, using or carrying. **Personal belongings** do not include:
 - tools or instruments used or held for business, profession or trade purposes;
 - **valuables**;
 - **money** and **credit cards**;
 - pedal cycles;
 - motor vehicles, electrically, mechanically, or power-assisted vehicles (other than domestic gardening equipment), caravans, trailers, aircraft, hang- gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items;
 - any property which is more specifically insured by this or other insurance.
- **Self-contained:** Private living accommodation which has its own kitchen, bathroom and toilet, and separate and lockable entries and exits, which only **you** live in.
- **Unfurnished:** Where **your home** is not furnished enough to be lived in.
- **United Kingdom:** Great Britain (England, Scotland and Wales), Northern Ireland, the Isle of Man and the Channel Islands.

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- **Unoccupied:** Where **your home** has been left without an **occupant** for more than 30 days in a row.
 - **Valuables:** Articles of gold, silver, other precious metals, jewellery, gemstones, pearls, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, sports and/or camping equipment, musical instruments and guns belonging to **you** or for which **you** are legally responsible.
 - **We, us, our:** This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847
Canopius Managing Agents Limited, Gallery 9, One Lime Street, London EC3M 7HA. Registered in England and Wales No.01514453.
Administered by Adrian Flux Insurance Services Group East Winch Hall, East Winch, King's Lyn, Norfolk, PE32 1HN under a binding authority agreement. Authorised and Regulated by the Financial Conduct Authority under FCA Number 307071.
You, your: The person or people named on the schedule and **your family**.

How to make a claim

The following guidelines are to help **you** if **you** have a loss under this policy. If **you** need to make a claim under this policy, please follow these steps.

1. Check **your** policy **schedule** to see which section **you** are covered for.
2. If **you** are a victim of theft, damage or vandalism, or something is lost or damaged away from the **home**, tell the police first and ask for an incident number. It would be helpful if **you** have an idea of how much it would cost to replace or repair the item **you** would like to claim for.

Phone Canopus Claims on: 0303 366 9000 (option 2)

Tell them **your** policy number. **You** will find this on **your** policy schedule. They will register the claim from the details **you** give them and they will tell **you** what to do next.

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

If **we** need more information from **you** or **we** appoint an independent specialist to investigate **your** claim, please help the investigation as much as **you** can. This will help **us** to settle **your** claim as quickly as possible.

The independent specialist will give their independent view of the situation. If **you** do not understand their comments, please ask them to explain this, or ask **us**, as confusion may lead to problems later on.

If **we** are not able to pay **your** claim, **we** will explain why. If **you** are still not sure, **you** can contact **us** or **your** insurance adviser. **We** will answer any questions **you** may have.

Section One: Buildings

The schedule will show if this cover applies.

What is covered Insured events

Loss or damage to the **buildings** during the **period of insurance** caused by the following:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.

What is not covered

- The first £50 of every claim except for insured event 14.
- Loss or damage caused to:
 - paths or drives by the weight of any vehicle; or
 - roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
- Loss or damage caused by pets.
- Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.

What is covered

9. Falling trees or branches, telegraph poles or lamp posts.

10. Theft or attempted theft.

11. Malicious acts or vandalism.

12. Flood.

13. Water or oil leaking or spilling from any domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

What is not covered

➤ Loss or damage:
– caused by cutting down or trimming trees or branches; or
– to hedges, fences and gates.

➤ Loss or damage:
– caused by **you** or **your** guests or tenants;
– while **your home** is **unfurnished unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your home**.

➤ Loss or damage:
– caused by **you** or **your** guests or tenants; or
– while **your home** is **unfurnished or unoccupied**.

➤ Loss or damage caused by:
– frost;
– subsidence, heave or landslip;
– underground water.
➤ Loss or damage to:
– swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
– radio or television aerials, fixed satellite dishes, their fittings or masts.

➤ Loss or damage caused by:
– subsidence, heave or landslip;
– faulty workmanship; or
– chemicals or a chemical reaction.
➤ Loss or damage to:
– fixed domestic oil tanks, swimming pools, hot tubs, jacuzzis and spas;
– the installation itself; or
– if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
➤ Loss or damage while **your home** is **unfurnished or unoccupied**.

What is covered

14. Subsidence or heave of the site on which your buildings stand, or landslip.

15. Storm.

What is not covered

- Loss or damage caused by:
 - coastal or river erosion;
 - new structures bedding down, settling, expanding or shrinking;
 - newly made up (surfaced) ground settling;
 - faulty design, workmanship or materials;
 - construction work or repairing, demolishing or altering **your buildings**;
 - normal settlement, shrinkage or expansion; or
 - the action of chemicals on or the reaction of chemicals with any materials which form part of **your buildings**.
 - Loss or damage to:
 - swimming pools, hot tubs, jacuzzis and spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private living accommodation is damaged at the same time and by the same cause;
 - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause;
 - **your buildings** if the loss or damage is covered by law, contract or legislation.
 - The first £1,000 of every claim.
-
- Loss or damage caused by:
 - frost;
 - subsidence, heave or landslip;
 - underground water.
 - Loss or damage to:
 - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
 - radio or television aerials, fixed satellite dishes, their fittings or mast

Extra benefits included with buildings

We will also cover the following.

What is covered

1. Accidental breakage

- Accidental breakage of fixed glass forming part of **your buildings** (including the cost of necessary boarding up before replacing broken glass).
- Accidental breakage of fixed sanitary fittings.
- Accidental breakage of ceramic glass in cooker hobs of built-in units.
- Accidental breakage of fixed solar panels forming part of **your buildings**.

2. Loss of rent or costs for alternative accommodation

While **your home** cannot be lived in as a result of loss or damage covered by an insured event under section one: Buildings, **we** will pay the following expenses or losses **we** have agreed to. Either:

- rent **you** would have received from an existing tenant if **your home** could have been lived in; or
- the cost of similar accommodation for **you**, **your family** and **your** pets including the cost of temporary storage for **your** furniture.

3. Selling your home

If **you** sell **your home**, from the date **you** exchange contracts **we** will give the buyer the benefit of section one: Buildings until the sale is completed, as long as this is within the **period of insurance**.

What is not covered

- The first £50 of every claim.
- Damage while **your home** is **unfurnished** or **unoccupied**.
- Damage caused by chewing, tearing, scratching or fouling by pets.
- Any amount over 15% of the sum insured for **buildings** for any one claim.

Any claim for loss or damage to **your buildings** if the buyer is insured under any other insurance.

What is covered

4. Building fees and the cost of removing debris

After a claim, which is covered by an insured event under section one: Buildings, **we** will pay the following expenses or losses **we** have agreed to.

- The cost of architects, surveyors, civil engineers, solicitors and other fees to repair or rebuild **your buildings**.
- The cost of removing debris and demolishing or supporting parts of **your buildings** which have been damaged, in order to make the site safe.
- The extra costs of rebuilding or repairing the damaged parts of **your buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

5. Accidental damage to underground cables, pipes and tanks.

Accidental damage to underground cables, pipes and tanks serving **your home** for which **you** are legally responsible.

6. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

What is not covered

- Any costs for preparing a claim.
- Any costs which relate to undamaged parts of **your buildings**, except the foundations of the damaged parts of **your buildings**.
- Cost involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened.
- The cost of making the site stable.
- Any amount over 12.5% of the sum insured for **buildings** for anyone claim.

- The first £50 of every claim.
- Damage while **your home** is **unfurnished** or **unoccupied**.
- The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.
- Damage caused by subsidence or heave of the land or landslip.

- The first £50 of every claim.

Accidental damage to buildings

The schedule will show if this cover applies

We will also cover the following.

What is covered

Accidental damage and breakage

We will pay for **accidental damage to your buildings**.

What is not covered

- The first £75 of every claim.
- Any damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - **your buildings** moving, settling, shrinking, collapsing or cracking;
 - any process of cleaning, repairing, dyeing, renovating or maintaining **your buildings**; or
 - faulty workmanship, design or materials.
- Damage to:
 - domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- Damage while:
 - **your home is unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.
- Damages shown under the 'What is not covered' part of:
 - 'Insured events 1-15'; and
 - 'Extra benefits included with buildings'; in section one: Buildings.

Settling claims

We will decide whether to pay the cost of repairing or replacing the part of **your buildings** damaged or destroyed if:

- the sum insured is enough to pay to rebuild **your buildings**;
- the repair or rebuilding is carried out as soon as possible after **we** give **our** approval (other than emergency repairs, which should be carried out immediately); and
- **your buildings** are in a good state of repair.

If the loss or damage to **your buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of **your home** immediately before the damage and its value after the damage.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under section one: Buildings is the sum insured shown on the schedule for **buildings** adjusted in line with index-linking, including the extra expenses and fees listed under Extra benefit 4 'Building fees and the cost of removing debris' in section one: Buildings.

Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of **your buildings**, in a new condition similar in size, shape and form, is more than the sum insured, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **buildings**.)

Index linking

The sum insured for **buildings** will be index-linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or in line with any other index that **we** decide.

If **you** make a claim, index-linking will continue during the period when the repair or rebuilding is being carried out as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

We will not make a charge for index-linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Buildings Liability

For the purpose of this section bodily injury will include death and disease.

What is covered

Liability as the owner of your present home

We will insure **your** liability as owner to pay for accidents happening in and around **your home** during the **period of insurance**. We will provide this cover if the accident results in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing. If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered

You are not covered for liability arising:

- as occupier of **your home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate, or malicious act;
- from owning or occupying of any land or buildings other than **your home**;
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parasailing;
- from any infectious disease or condition
- from **you** owning or using any:
 - power-operated lift;
 - electrically, mechanically or power-assisted vehicles (including children's motorcycles and motor cars) or horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
 - aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
 - caravans or trailers;
 - animals other than **your** pets;

What is covered

Liability as the owner of your previous homes

We will insure **your** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous **home** which **you** occupied, for accidents happening in and around that **home** which result in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered (continued)

- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking); or
- dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.

You are not covered for liability arising:

- from an incident which happens over seven years after this insurance ends or **your home** was sold;
- from any cause for which **you** are entitled to cover under another source;
- from the cost of correcting any fault or alleged fault; or
- where a more recent insurance covers the liability.

Section Two: Contents

The **schedule** will show if this cover applies.

What is covered

Insured events

Loss or damage to **your contents** while in **your home** during the **period of insurance** caused by the following.

What is not covered

- The first £50 of every claim insured under events 1 to 15

1. Fire and smoke.

2. Earthquake.

3. Explosion.

4. Lightning.

5. Aircraft and other flying objects or anything dropped from them.

6. Riot, civil commotion, strikes and labour or political disturbances.

7. Being hit by any vehicle, train or animal.

- Loss or damage caused by pets.

8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.

9. Falling trees or branches, telegraph poles or lamp posts.

- Loss or damage caused by cutting down or trimming trees or branches.

What is covered

10. Theft or attempted theft.

What is not covered

- Loss or damage:
 - caused by **you** or **your** guests or tenants;
 - while **your home** is **unfurnished, unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your home**.
 - of **money** and **credit cards** unless there has been forced and violent entry into or exit out of **your home**; or
 - to **valuables**, pictures, works of art, curios, business equipment and **money** in any garage or outbuilding.
- Any amount over £2,500 for loss or damage from any garage or outbuilding (£5,000 for free standing hot tubs, Jacuzzis or spas)

11. Malicious acts or vandalism.

- Loss or damage:
 - caused by **you** or **your** guests or tenants; or
 - while **your home** is **unfurnished** or **unoccupied**.

12. Flood.

- Loss or damage caused by:
 - frost; or
 - underground water.
- Loss or damage to property outside of **your home**.

13. Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

- Loss or damage:
 - while **your home** is **unfurnished** or **unoccupied**;
 - free-standing hot tubs, jacuzzis and spas
 - caused by faulty workmanship;
 - to the installation itself;
 - if the installation is outdoors or in an outbuilding unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
- The cost of the water or oil.

What is covered

14. Subsidence or heave of the site on which **your buildings** stand, or landslip.

What is not covered

- Loss or damage caused by:
 - coastal or river erosion;
 - new structures bedding down, settling, expanding or shrinking;
 - newly made up (surfaced) ground settling;
 - faulty design, workmanship or materials;
 - construction work or repairing, demolishing or altering **your buildings**;
 - solid floors moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause.

15. Storm.

- Loss or damage caused by frost.
- Loss or damage to property outside **your home**.

Extra benefits included with contents

We will also cover the following.

What is covered

1. Accidental breakage

Accidental breakage of:

- glass tops and fixed glass in furniture;
- ceramic glass in cooker hobs; and
- mirrors.

2. Loss of rent, alternative accommodation or rent you pay

While **your home** cannot be lived in as a result of loss or damage covered by an insured event under section two: Contents, **we** will pay the following expenses or losses **we** have agreed to. Either;

- the amount of rent which **you** still have to pay or rent **you** would have received from an existing tenant if **your home** could have been lived in;
- the cost of similar alternative accommodation for **you, your family** and **your** pets, including the cost of temporary storage for **your** furniture.

What is not covered

- The first £50 of every claim.
 - Damage while **your home** is **unfurnished** or **unoccupied**.
 - Damage caused by chewing, tearing, scratching or fouling by pets.
 - The cost of repairing, removing or replacing frames.
-
- Any amount over 15% of the sum insured for **contents** for any one claim.

What is covered

3. Television sets, video and audio equipment and computers

Accidental damage to television sets, audio, video and computer equipment in **your home** or radio or television aerials, fixed satellite dishes, their fittings and masts attached to the **buildings**.

What is not covered

- The first £50 of every claim.
- Loss or damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, renovating or maintaining the item;
 - heating, drying, dyeing, washing, restoring, dismantling or breakdown;
 - faulty workmanship, design or materials; or
 - information being erased or damaged on computer equipment.
- Loss or damage to:
 - styluses, recording heads, records, audio tapes, video tapes or cassettes, disks and computer software;
 - mobile or portable phones or pagers;
 - computers or computer equipment designed to be portable, while it is being carried, moved or transported; or
 - video cameras and camcorders.

4. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

- The first £50 of every claim.

What is covered

5. Household removal

Accidental loss or damage to **your contents** in a removal vehicle while being removed by professional removal contractors, from **your home** to a new permanent **home** within the **United Kingdom**.

The most **we** will pay will be the sum insured for **contents** shown on the schedule.

6. Contents temporarily removed from the home

Loss or damage to **your contents** which are temporarily removed from **your home** for up to 60 days in any one **period of insurance**, but only if the items are within the **United Kingdom** and the loss or damage is caused by:

- insured events 1 to 9, or 11 or 13; or
- theft or attempted theft (involving a forced and violent entry) from any:
 - bank or safe deposit or while being transported by **you** to and from any bank or safe deposit;
 - building, caravan, mobile home or boat used by **you** as temporary or holiday accommodation; or
 - building where **you** are living or working (other than while **you** are a student in full-time education).

The most **we** will pay is 20% of the sum insured for **contents**. But the most **we** will pay for loss or damage by theft or attempted theft to **your contents** in any garage or outbuilding is £2,500.

What is not covered

- The first £50 of every claim.
- Loss or damage to:
 - pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
 - **money, credit cards or valuables**.
 - property in store, except while it is in a locked removal vehicle overnight.
- The first £50 of every claim.
- Loss or damage:
 - while **your contents** are in a furniture store, salesroom, or exhibition;
 - caused by storm or flood while **your contents** are outside **your home**;
 - while **your contents** are worn, used or carried on **you**; or
 - by theft or attempted theft unless there has been forced and violent entry or exit out of **your home**.

What is covered

7. Contents outside but within the boundaries of your home

Loss or damage caused by events 1 to 11, or 13 to **your contents** and garden furniture, toys or ornaments outside but within the boundaries of **your home**.

The most **we** will pay for any one event is £500 (£5,000 for free-standing hot tubs, jacuzzis and spas).

What is not covered

- The first £50 of every claim.
- Loss or damage to:
 - trees, plants, shrubs or garden produce;
 - **money, credit cards, valuables, pictures, works of art and curios**; or
 - property in or on any motor vehicle, trailer, boat, caravan or mobile home.

8. Wedding gifts

During 14 days before and 14 days after **your** wedding day, **we** will increase the sum insured for **contents** by 10% to cover **your** wedding gifts.

9. Christmas and birthday or wedding anniversaries

During the month of December, and also for seven days before and seven days after **your** birthday or wedding anniversary, **we** will increase the sum insured for **contents** by 10% to cover Christmas, birthday or wedding-anniversary gifts.

10. Locks and keys

If **your** keys are lost or stolen, **we** will pay up to £250 for the cost of replacing keys and locks to:

- intruder alarms and safes installed in **your home**; and
- an outside door of **your home**.

- The first £50 of every claim.

What is covered

11. Fridge and freezer contents

We will pay up to £100 for the cost of replacing food in **your** domestic fridge or deep freezer, if it is spoiled by:

- the electricity or gas supply accidentally failing; or
- the breakdown or loss of the refrigeration unit or failure of the thermostatic or automatic controlling device.

12. Compensation for death

If **you** die from an injury within six months of the injury happening, **we** will pay £5,000 for each person killed, as long as the injury occurs in the **home** as a result of:

- fire and smoke;
- earthquake, explosion or lightning;
- aircraft and other flying objects or anything dropped or falling from them;
- strikes and labour or political disturbances;
- being hit by any vehicle, train or animal;
- theft or attempted theft;
- storm or flood; or
- riot, civil commotion.

What is not covered

- The first £50 of every claim.
- Loss or damage:
 - caused by **your** deliberate act or neglect;
 - caused by the deliberate act of the supply authority or its employees (including strike action); or
 - if **your** gas or electricity supply is cut off because **you** have not paid a bill.
- Any person under 16 years of age.

Accidental damage to contents

The schedule will show if this cover applies.

What is covered

Accidental damage to your contents

We will pay for **accidental damage to your contents** while they are in **your home**.

What is not covered

- The first £75 of every claim.
- Damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, dyeing, renovating or maintaining the item;
 - faulty workmanship, design or materials;
 - using **your contents** in a way which is different to the manufacturer's instructions; or
 - information being erased or damaged on computer equipment.
- Damage to:
 - contact lenses, **money, credit cards**, stamps, coins or other collections;
 - any powered machine while it is being used as a tool and if damage arises directly out of its use;
 - clothing (including furs), food and drink; and
 - free-standing hot tubs, jacuzzis and spas.
- Damage while:
 - **your home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.

What is not covered (continued)

- Any amount over £1,000 for china, glass, pottery, porcelain or other brittle substances.
- Damages shown under the 'What is not covered' part of:
 - 'Insured events 1-15'; and
 - 'Extra benefits included with **contents**'; in section two: Contents.

Settling claims

We will decide whether to pay the cost of repairing an item, or replacing it with a new item (in the same form and style) if it is lost or damaged beyond repair except for:

- clothing;
- household linen; or
- pedal cycles,

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

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under section two: Contents is the sum insured for **contents** shown on the schedule, plus any index-linking.

Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of **your contents**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **contents**, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **contents**.)

Index linking

The sum insured will be index-linked. This means that the sum insured will be adjusted in line with changes in the National Statistics Retail Price or in line with any other index that **we** decide.

If **you** make a claim, the index-linking will continue during the period when the repair or replacement is being carried out, as long as **you** take reasonable action for the repair or replacement to be carried out immediately.

We will not make a charge for index-linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

Contents liability

For the purpose of this section bodily injury will include death and disease.

What is covered

Personal liability

You are covered for any liability to pay compensation for:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will provide this cover for accidents which occur during the **period of insurance** and within the **United Kingdom** (or during a temporary visit of not more than 30 days elsewhere in the world).

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered

You are not covered for any liability arising:

- as owner of **your home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate, or malicious act;
- from owning or occupying any land or buildings other than **your home**;
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parasailing;
- for any mechanically-propelled vehicle where any road traffic law says **you** must have insurance or security;
- from any infectious disease or condition;
- from **you** owning or using any:
 - power-operated lift;
 - electrically, mechanically propelled vehicles (including children's motor cycles and motor cars), horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
 - aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
 - caravans or trailers;

continued overleaf

What is covered (continued)

Liability as occupier of your home

Your legal liability to pay compensation as occupier of **your home** and the land belonging to the **home** for any events which result in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an insured event covered by this section.

Liability as tenant

We will pay up to 10% of the sum insured for **contents** for amounts that **you** legally have to pay under a tenancy agreement following:

- loss or damage caused by events 1 to 13 and 15 of section one: Buildings.
- **accidental damage** and breakage as described in Extra benefit 1 under Section one: Buildings and under Extra benefits 1 and 5.

We will only provide this cover if the loss or damage happens during the **period of insurance**.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered (continued)

- animals other than **your** pets;
 - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
 - any dog specified under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any amending legislation; or
 - firearms, other than properly licensed shotguns.
- The first £50 of every claim.
 - Loss or damage while **your home** is **unfurnished** or **unoccupied**.
 - Loss or damage shown under the 'What is not covered' part of section one: Buildings.

What is covered (continued)

Accidents to domestic employees

Your legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service.

We will pay up to £5,000,000, for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

Unpaid damages

We will pay up to £100,000 (including legal costs) which **you** have been awarded by a court within the **United Kingdom** and which have not been paid to **you** within three months of the date of the award. **We** will only provide this cover if:

- there is not going to be an appeal;
- the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- **you** would have been entitled to a payment under the personal liability part of Section two: Contents if the award had been made against **you** rather than to **you**; and
- the person who owes the award does not live with **you**.

We may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

What is not covered (continued)

- Bodily injury to any employee arising out of being carried in or on a vehicle or entering or getting on to or off a vehicle where any road traffic law says **you** must have insurance or security.

Section three: Personal items

The **schedule** will show if this cover applies.

What is covered

Accidental loss, damage or theft anywhere in the world.

1 Specified items

We will pay the cost of replacing or repairing any item specified on the schedule.

We will not pay more than the sum insured for that item as shown on the schedule.

2 Unspecified valuables, clothing and personal belongings

We will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless **we** have shown differently on the schedule).

3 Pedal cycles

We will pay the cost of replacing or repairing **your** pedal cycles or accessories.

The most **we** will pay for any one pedal cycle is £750 (unless **we** have shown differently on the schedule).

What is not covered

The following applies to 1, 2, and 3.

- The first £50 of every claim.
- Loss or damage involving the following.
 - Chewing, tearing, scratching or fouling by pets.
 - Frost, the atmosphere, or fading caused by light.
 - Deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked upon.
 - Faulty workmanship, design or materials.
 - Items being confiscated or detained by customs or other officials.
 - Scratching, denting or chipping.
 - Guns rusting or bursting their barrels.
 - Any amount over £750 if items are stolen from an unattended motor vehicle. **We** will not pay any amount if the property was not hidden in a glove compartment, locked luggage compartment or locked boot and any window or sunroof was not securely closed and all doors locked.
 - Theft of jewellery unless it was being carried by hand under **your** supervision.
 - Any amount over £2,000 if jewellery is stolen from an unattended hotel or motel room.
 - Using an item in a way which is different to the manufacturer's instructions.

What is not covered (continued)

- Any property used or held for business profession or trade purposes.
- Any property which **you** normally keep outside **your home**.
- Loss or damage to:
 - recording heads, computer software, audio tapes, video tapes or disks or cassettes;
 - **money** and **credit cards**;
 - any powered machine while used as a tool if the loss or damage arises directly out of its use;
 - phones or pagers left in unattended vehicles;
 - contact lenses or hearing aids while **you** are swimming or involved in any other water sports; or
 - sports equipment while in use.
- Loss or damage:
 - caused by theft of pedal cycles left unattended while away from **your home** unless they are locked to a permanent structure by a shop bought cycle lock or kept in a locked building;
 - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
 - to the pedal cycle while it is being used for racing, pace making, is let out on hire or is used other than for private purposes; or
 - while **your home** is **unfurnished, unoccupied**, lent, let or sublet, or it is not **self-contained**.

Settling claims

We will decide whether to pay the cost of repair or to replace the property if it is lost or damaged beyond repair (in the same form and style) as new, except for:

- clothing;
- pedal cycles,

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

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

The most **we** will pay under section three: Personal Items is the sum insured for items shown on the schedule.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for personal items.) This only applies to sports and camping equipment and unspecified **valuables**, clothing and **personal belongings**.

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified item, valued £2,500 or more, **you** must send **us** the original purchase receipt, or a written valuation, which is less than five years old, from a professional valuer.

If **you** are not able to provide this evidence of value, this may affect how **we** deal with **your** claim.

Section four: Money and credit cards

The **schedule** will show if this cover applies.

What is covered

Money

We will pay for loss or damage to **your money** anywhere in the world.

The most **we** will pay for any one claim is the amount shown in the schedule.

Credit cards

We will pay up to the amount shown in the schedule which **you** become legally liable to pay under the terms of **your** personal credit card agreement if it is used by anyone without **your** permission anywhere in the world.

Season tickets

If **you** have a season ticket to travel to and from **your** place of work, **we** will pay up to the amount shown in the schedule for any period of the ticket which **you** cannot use after it is lost.

What is not covered

- Any losses which are not reported to the police within 24 hours of discovering the loss.
- Loss of value or shortages due to mistakes.
- Loss or damage to **money** held for business, profession or trade purposes.
- The first £50 of every claim.

- Any losses which are not reported to the police and card company within 24 hours of discovering the loss.
- Any loss due to **you** breaking the conditions of using the credit card.
- Any loss arising from unauthorised use by **you** or any one living with **you**.
- The first £50 of every claim

- Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.
- The first £50 of every claim.

General exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person;

caused by, contributed to, or arising from, the following.

- 1 Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 War, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not) rebellion, insurrection, military or usurped power.
- 3 Loss of value after **we** have made a claim payment.
- 4 Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- 5 Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than escape of water or oil from **your** fixed domestic water or heating systems.
- 6 Computer viruses or erasure or corruption of electronic data. The failure of any equipment to correctly recognise the date or a change of date.

In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.
- 7 Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moths, any cause that happens gradually, or mechanical or electrical breakdown.
- 8 Indirect loss of any kind.

- 9 Biological or chemical contamination due to or arising from:
- terrorism; or
 - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm;
- putting the public or any section of the public in fear;

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature).

- 10 Illegal acts.

Endorsements

Important: This appendix forms part of the insurance.

An endorsement only applies if the endorsement's number is shown in the relevant place in **your** schedule. Details of all endorsements are shown either in this appendix or on a separate sheet supplied with **your** schedule.

The general terms, conditions and exceptions apply to all endorsements.

Endorsement number H1 – Other interest

The name shown in the schedule has a financial interest in **your buildings**.

Endorsement number H2 – Minimum security clause

All doors and windows to the **home** must be secured by:

- five-lever mortise deadlocks, to British Standard 3621 on all outside doors; or
- built-in deadlocking cylinder locks and security bolts if the door is double glazed; or
- mortise security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of french windows or double sliding patio doors; and
- all opening sections of the basement, ground floor or easily accessible windows to the **home** are secured by key-operated window locks.

The locks and security bolts must be locked and secured overnight or when no authorised person is in the **home**.

We will not provide any cover in section two (Contents) or section three (Personal items) for loss or damage arising out of Insured event 10 (Theft or attempted theft) unless the protection listed is put into full and effective operation whenever the **home** is left unattended or when **you** have gone to bed. This does not apply to locks on the windows of bedrooms where people are sleeping.

All keys must be removed from the locks or bolts and hidden from view whenever the **home** is left unattended.

Endorsement number H7 – Excess clause (buildings)

We will not pay the first amount shown in the schedule for any claim under section one: Buildings The amount shown is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H8 – Unoccupancy

The 30-day limit does not apply and the following terms do apply.

While **your home** is **unoccupied**:

- during the period from November to March all main supplies must be turned off and the water and central-heating systems must be drained, unless the central- heating system is kept running to maintain a temperature of 15°C throughout **your home**;
- **we** will not cover **valuables, money or credit cards**; and
- **you**, or an authorised person, must inspect the inside of **your home** at least once every seven days;

We will not pay the first £200 of every claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H12 – Alarm

- The intruder alarm, which **we** have details of, must be used:
 - overnight; and
 - whenever there are no authorised people in **your home**.
- The alarm must be maintained in full working order under a contract with the installer or as otherwise approved by **us**. Any fault brought to **your** notice must be corrected immediately.
- Theft cover will not be affected by any fault in the intruder alarm which is due to circumstances beyond **your** control.
- **You** must not alter the intruder alarm system without telling **us**.
- **You** must immediately tell the intruder alarm installer or the maintenance provider and **us** if the police withdraw response to alarm calls.

Endorsement number H13 – Protecting specified items

When the specified items shown against this endorsement number on the schedule are not being worn, they must be kept in the safe which **we** have details of. All keys and duplicate keys of the safe should be removed from **your** home, whenever there are no authorised people in **your** home.

Endorsement number H14 – Excess clause (Contents)

We will not pay the first amount shown on the schedule for any claim under section two: Contents. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H18 – Buildings used partly for business, profession or trade purposes

The **buildings** will include those areas which have been declared to us as being used in connection with **your** business, profession or trade.

Endorsement number H27 – Subsidence, heave or landslip clause

Insured event 14 in section one: Buildings and section two: Contents is deleted.

Endorsement number H33 – Contractor’s clause

We will not pay for any loss, damage or liability arising out of the activities of any contractor.

Endorsement number H45 – Settings warranty

We will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £2,500, unless the jewellery has been examined at least once every two years by a competent jeweller. **We** need written confirmation from the jeweller that all settings are in good order.

Endorsement number H71 – Holiday Home Endorsement (Silver)

While the home is occupied:

We will not pay the first £100 for any claim under section one: Buildings or section two: Contents. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

While the home is **unoccupied**:

The 30-day limit does not apply and the following terms do apply.

While the **home** is **unoccupied** by **you** or an authorised person:

- during the period from 1st November to 31st March all main supplies must be turned off and the water and central heating systems must be drained, unless the central-heating system is kept running to maintain a minimum temperature of 15°C throughout the **home**;
- an authorised person must inspect the inside of the **buildings** at least every thirty days;
- Extra benefit 1 Accidental breakage of section one: Buildings is deleted; and

We will not pay the first £250 of any claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H136 – Restriction of Contents Cover

The definition of **Contents** is replaced with the following:

- Household furniture, carpets and curtains.

Contents does not include the following.

– **money**

- stamp, coin or other collections
- **valuables**, pictures, works of art or curios
- guests clothing and **personal belongings**
- any property which is more specifically insured by other insurance
- **your** pets or other animals
- motor vehicles, caravans, trailers, watercraft, aircraft or any accessories for these items
- securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts
- any property connected with your business, profession or trade

Contents cover (as defined above) is restricted to insured events 1 to 15 of section two.

Cover under section two: Contents Extra benefit 1 (Accidental breakage) is deleted.

Insured event 10 in section two: Contents is deleted and replaced with the following:

Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from **your home**.

Excluding loss or damage:

- caused by **you** or **your** guest or tenants;
- while **your home** is **unfurnished** or **unoccupied**

Endorsement number H138 – Deletion of accidental breakage

Cover under section one: Buildings, Extra benefit 1 (Accidental breakage) is deleted.

Endorsement number H139 – Deletion of accidental breakage

Cover under section two: Contents, Extra benefit 1 (Accidental breakage) is deleted.

Endorsement number H142 – Jewellery clause

We will not provide cover for loss of jewellery caused by theft or disappearance unless it is:

- being worn by **you**;
- kept in a bank or locked safe; or
- being carried by hand under **your** supervision.

Endorsement number H146 – Tenanted property

You have told **us**, and **we** have agreed, that **you** have let **your home** to a family. That family lives in **your home**, and **you** have given **us** information about them. If there are any changes to that information, for example, a change in the employment of family members who live there or a change in the tenancy, **you** must tell **us** immediately.

If **you** fail to give **us** up-to-date information, and a claim arises, **we** may decide not to pay the claim.

You must meet all local and national authority regulations governing rented accommodation.

If **you** do not meet these regulations and a claim arises, **we** may decide not to pay the claim.

The following restrictions will apply to **your** insurance and change the cover shown in **your** document.

- If **you** have cover under section one: Buildings, **we** will not cover **accidental damage** or breakage of double-glazing, fixed sanitary fittings, fixed solar panels or ceramic glass in cooker hobs of built-in units.
- If **you** have cover under section two: Contents, **we** will not cover **accidental damage** or breakage of double-glazing, glass tops and fixed glass in furniture, ceramic glass in cooker hobs, mirrors or television sets; and
- **we** will not cover **valuables, money** or coin, medal and stamp collections.

We will not pay the first £100 of any claim under section one: Buildings or section two: Contents. The amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H147 – Tenanted property non standard

You have told **us**, and **we** have agreed, that **you** have let **your home** to tenants and **you** have given **us** information about that tenancy. If there are any changes to that information, for example, a change of tenants, **you** must tell **us** immediately.

If **you** fail to give **us** up-to-date information, and a claim arises, **we** may decide not to pay the claim.

We will not provide the cover shown in **your** document for **accidental damage** or breakage of double-glazing, fixed sanitary fittings, fixed solar panels or ceramic glass in cooker hobs of built-in units.

The following conditions will apply on top of those shown in **your** document.

- **You** must meet all local and national authority regulations governing rented accommodation.
- The bedrooms of **your home** must not be used for cooking, other than making tea or coffee.
- Portable heaters, other than electric-powered fan or convector types, must not be used in any bedroom of **your home**.

- **You** or an authorised person must inspect the inside of **your home** at least once every month.
- All rubbish stored in **your buildings** must be removed each week.

If all of the conditions shown above are not met, and a claim arises, **we** may decide not to pay the claim.

We will not pay the first £250 of any claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H152 – Restriction of theft cover

Insured event 10 in section two: Contents is deleted and replaced with the following. Insured event 10 Theft or attempted theft following a forced and violent entry or exit from **your home**. **We** will not cover loss or damage:

- caused by **you** or **your** guests or tenants;
- while **your home** is **unfurnished** or **unoccupied**; or
- to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding.

Any amount over £2,500 for loss or damage from any garage or outbuilding is not covered.

Security

It is important that **you** take all reasonable measures to avoid loss or damage from **your home** by improving security. By making access to **your home** difficult, thieves will be put off.

For **you** to get **our** home protection and home-alarm protection premium reductions, **you** must fit the security devices and the intruder alarm to the quality shown below. (Intruder alarms and locking devices on doors and windows do not always reduce the premium, as these may be a condition of providing **you** with insurance.)

We may insist that **you** keep **valuables** in a safe.

Doors

On all doors into **your buildings**, **you** should fit a 5-lever mortise deadlock to British Standard 3621.

If **you** have French windows or double sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium-framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security.

Windows

All opening sections of basement, ground floor or easily accessible windows without using ladders should be fitted with key operated locks.

If **you** need any help or advice on security for **your home**, contact a member of the Master Locksmith Association.

Intruder alarm

If **you** plan to get a quote for an intruder alarm, **you** should check that the installer is a registered member of the National Approval Council for Security Systems (NACOSS), Integrity 2000 or Alarm Inspectorate Security Council.

If **you** need any help or advice with intruder alarms, contact the National Approval Council for Security Systems (NACOSS).

Helpful hints

We recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

Fire prevention

Do

- Check **your** electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- Always unplug non-essential appliances before **you** go to bed at night especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. One should be placed in the kitchen.
- Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- Have **your** chimney swept, and flues regularly checked, at least once a year (if **you** use open fires).

Don't

- Don't smoke in bed.
- Don't move or fill oil heaters when they are alight.
- Don't let children play with matches or fire.
- Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker.

Water damage

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or leave the central heating on throughout the **home** to maintain a constant temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will minimise the possibility of the pipes and tank freezing.
- If, despite **your** precautions, **your** pipes freeze, thaw them out slowly using hot water bottles or hair dryers. Never use a blowlamp or warm-air paint stripper gun.

Security

- Make sure **you** have good-quality locks (approved to British Standard) fitted to all of **your** external doors and all accessible windows.
- Use the door and window protections when **you** leave the **home** unattended – day or night – and remove the keys from the locks (including garage).
- Do not leave keys under the mat or inside the letterbox or anywhere else they can be found easily.
- Leave a light, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- Do not leave large sums of **money** at **home**.
- Do not leave valuable property in unattended vehicles.
- Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in the event of theft or loss, not only to **us** but also to the police.
- If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

When you go away on holiday

- Tell **your** local Neighbourhood Watch about **your** holiday.
- Stop newspaper and milk deliveries; do not advertise **your** absence.
- Place any **valuables**, which are not being carried or worn, in safe custody with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally

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01514453.

Silver 08/18

