



**YOUR POLICY WORDING**

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# Household Buildings & Contents Policy

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**N|B|S**  
Nationwide  
Broker Services Limited

# HOUSEHOLD BUILDINGS & CONTENTS POLICY

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

When drawing up this policy, we have relied on the information and statements, which you have provided in the proposal form (or declaration) on the date shown in the schedule.

The insurance relates ONLY to those sections of the policy wording which are shown in the schedule as being included.

## **Important Notice to the Insured**

Please read this policy carefully to ensure that it is in accordance with your requirements and that you understand it fully. Nationwide Broker Services Limited should be contacted immediately if any correction is necessary.

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# INTRODUCTION

This policy, **schedule** and any **endorsement** applying to **your** policy form **your** Home Insurance document. This document sets out the conditions of the contract of insurance between **you** and **insurers**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different **sections**. It is important that:

a. **you** are clear which **sections you** have requested and want to be included;

b. **you** understand what each **section** covers and does not cover;  
 c. **you** understand **your** own duties under each **section** and under the insurance as a whole.

Please contact **your broker** immediately if the information **you** have provided is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Wherever the following words appear in bold they will have the meanings shown below.

## Definitions

<b>Accidental Damage</b>	Damage caused suddenly and as a result of an external, visible and unexpected cause.
<b>Bodily Injury</b>	An identifiable physical injury caused by sudden, unexpected, external and visible means. <b>Bodily injury</b> includes death, illness or disease but not defamation.
<b>Buildings</b>	<p>The private residence(s) specified in the <b>schedule</b> and includes:</p> <ul style="list-style-type: none"> <li>▪ the main domestic structure</li> <li>▪ outbuildings used for domestic purposes</li> <li>▪ decorative finishes</li> <li>▪ fixtures and fittings</li> <li>▪ lifts</li> <li>▪ domestic fixed fuel tanks</li> <li>▪ underground service pipes and cables</li> <li>▪ sewers and drains</li> <li>▪ swimming pools</li> <li>▪ permanently fitted hot tubs</li> <li>▪ hard tennis court</li> <li>▪ lawns</li> <li>▪ garden walls</li> <li>▪ patios</li> <li>▪ steps</li> <li>▪ Terraces</li> <li>▪ ornamental man-made ponds</li> <li>▪ fountains</li> <li>▪ radio and TV aerials</li> <li>▪ satellite dishes</li> <li>▪ external lighting</li> <li>▪ alarm systems and surveillance equipment</li> <li>▪ hedges</li> <li>▪ fences</li> <li>▪ gates</li> <li>▪ paths and drives</li> </ul> <p>situated at the address or addresses shown in the <b>schedule</b> which belong to <b>you</b> or for which <b>you</b> have a legal responsibility.</p>
<b>Business</b>	Any employment, trade, occupation or profession.
<b>Business Property</b>	Office furniture, furnishings, office equipment including documents and computer equipment owned by <b>you</b> used in connection with a <b>business</b> conducted from the <b>home</b> .

<p><b>Contents</b></p>	<p>The <b>household</b> goods of the <b>buildings</b> including:</p> <ul style="list-style-type: none"> <li>▪ furniture</li> <li>▪ furnishings</li> <li>▪ <b>photographic equipment</b></li> <li>▪ <b>money</b></li> <li>▪ <b>outdoor items</b></li> <li>▪ <b>business property</b></li> <li>▪ gardening implements</li> <li>▪ tractors and their trailers used solely for domestic purposes</li> <li>▪ <b>fine art and antiques</b></li> <li>▪ <b>valuables and personal possessions in your home</b></li> <li>▪ <b>our</b> fixtures and fittings including interior decorations if <b>you</b> are not responsible for insuring the <b>buildings</b></li> </ul> <p>all of which belong to <b>you</b> or for which <b>you</b> have a legal responsibility.</p> <p>This definition does not include:</p> <ul style="list-style-type: none"> <li>• caravans, aircraft, watercraft or mechanically propelled vehicles, other than:             <ul style="list-style-type: none"> <li>• domestic gardening equipment</li> <li>• electric wheelchairs</li> <li>• models and toys</li> </ul> </li> </ul> <p>and their spare parts and accessories, (although cover is provided for <b>your</b> computerised motor vehicle accessories when taken out of the vehicle and kept in the <b>building of your home</b>).</p> <p>Also not included are:</p> <ul style="list-style-type: none"> <li>• any part of the structure of the <b>buildings</b></li> <li>• animals</li> <li>• <b>valuables and personal possessions</b> away from <b>your home</b> which must be specifically insured under the Valuable and Personal Possessions <b>Section</b></li> <li>• <b>credit cards</b>.</li> </ul>
<p><b>Credit Cards</b></p>	<p>Bankers', cash, charge, cheque or <b>credit cards</b> which <b>you</b> or those members of <b>your</b> family living with <b>you</b> or any other person who forms part of <b>your household</b> are entitled to possess under the terms of the issue of each card.</p>
<p><b>Endorsement</b></p>	<p>A change in the terms and conditions of this insurance.</p>
<p><b>Excess(es)</b></p>	<p>The amount(s) specified in the <b>schedule</b> for which <b>you</b> are responsible for each claim.</p>
<p><b>Fine Art and Antiques</b></p>	<p><b>Fine Art and Antiques</b> includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>▪ collectible furniture</li> <li>▪ books</li> <li>▪ rugs</li> <li>▪ manuscripts</li> <li>▪ tapestries</li> <li>▪ porcelain</li> <li>▪ drawings</li> <li>▪ sculptures</li> <li>▪ etchings</li> <li>▪ stamps or coins forming part of a collection</li> <li>▪ paintings</li> <li>▪ articles made of precious metal and/or semi-precious or precious stone</li> <li>▪ photographs</li> <li>▪ gold and silver plated items,</li> <li>▪ prints</li> <li>▪ other collectible items or objects of virtue</li> </ul>
<p><b>Heave</b></p>	<p>Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.</p>

<b>High Risk Items</b>	<ul style="list-style-type: none"> <li>computers including their components and accessories (excluding printers, scanners and faxes)</li> <li>audio and video equipment including televisions, DVD and Blu-ray equipment, digital receivers and recorders</li> <li><b>photographic equipment</b></li> <li><b>jewellery &amp; watches</b></li> <li>furs</li> <li><b>fine art and antiques</b> (excluding collectible furniture).</li> </ul>
<b>Home</b>	<b>Your</b> private residence(s) as specified in the <b>schedule</b> or where <b>you</b> have two or more private residences, so long as each are specified in the <b>schedule</b> separately. <b>Home</b> includes the area of the plot described in the title deeds of each <b>home</b> as well as the structure and outbuildings used for domestic purposes, the address of each being as shown in the <b>schedule</b> .
<b>Household</b>	Those members of <b>your</b> family, <b>your</b> relatives and any other persons (but not boarders or lodgers) permanently living with <b>you</b> at any <b>building(s)</b> together with permanently resident domestic servants employed by <b>you</b> or a member of <b>your</b> family.
<b>Insured Event(s)</b>	All loss, damage or legal liability that arises as a result of any single incident or occurrence.
<b>Insurer(s) / We / Us / Our</b>	<b>Your</b> insurance is underwritten by Hiscox Insurance Company Limited. Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
<b>Jewellery</b>	Watches and/or articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals, pearls and set/unset gemstones.
<b>Landslip</b>	Downward movement of sloping ground.
<b>Money</b>	Includes the lawful currency of any origin country and also includes: <ul style="list-style-type: none"> <li>bankers drafts</li> <li>cheques</li> <li>postal and money orders</li> <li>travellers cheques</li> <li>securities</li> <li>saving stamps and certificates</li> <li>premium bonds</li> <li>negotiable instruments</li> <li>sports season tickets and gift vouchers, and any similar instruments which can be dealt with in a manner similar to any of those indicated.</li> </ul> <p><i>This definition does not include money held for trade or <b>business</b> purposes, promotional vouchers, air miles vouchers, store points, lottery tickets, scratch cards and raffle tickets.</i></p>
<b>Occupant</b>	<b>You</b> or the persons authorised by <b>you</b> to stay in the <b>home</b> overnight.
<b>Outdoor Items</b>	<ul style="list-style-type: none"> <li>garden statuary w garden furniture w swings</li> <li>slides and climbing frames</li> <li>flower containers and urns</li> </ul> <p>all kept in the garden of <b>your home</b> either temporarily or permanently.</p>
<b>Period of Insurance</b>	The length of time for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Photographic Equipment</b>	This includes cameras, camcorders and their accessories and includes film projection machines, films and accessories but not video recorders or video tapes.
<b>Premises</b>	The address(es) which is named in the <b>schedule</b> .

<b>Schedule</b>	The <b>schedule</b> gives details of the insurance <b>you</b> have selected and contains details of the <b>building(s)</b> , <b>sums insured</b> , <b>period of insurance</b> , premium, and details of which <b>sections</b> of this All Risks Policy are insured including the <b>excess(es)</b> applicable to each insured <b>section</b> .
<b>Section(s)</b>	This policy wording is divided into 8 <b>sections</b> numbered 1–8. <b>Your</b> selection of coverage is set out in the <b>schedule</b> .
<b>Settlement</b>	Downward movement as a result of the soil being compressed by the weight of the <b>buildings</b> within 10 years of construction.
<b>Standard Construction</b>	This means the walls of the <b>buildings</b> are built of brick, stone or concrete and the roof is pitched with slate, tile, concrete, asphalt or any incombustible mineral material.
<b>Subsidence</b>	Downward movement of the ground beneath the <b>buildings</b> where the movement is unconnected with the weight of the <b>building</b> , other than by <b>settlement</b> .
<b>Sum Insured</b>	The amount shown on the <b>schedule</b> is the most <b>insurers</b> will pay for claims resulting from one <b>insured event</b> unless otherwise stated on the <b>schedule</b> . This should represent the cost of reinstating the <b>building(s)</b> and is the maximum amount <b>insurers</b> will pay for each item insured under any <b>section</b> .
<b>Terrorism</b>	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
<b>Unoccupied</b>	A <b>home</b> becomes <b>unoccupied</b> if it, (a) has not been lived in for more than 30 consecutive days, or (b) is not furnished for full habitation, or (c) it has not been lived in for a total of 180 days or more during the <b>period of insurance</b> .
<b>Valuables and Personal Possessions</b>	<p>Items of a personal nature normally worn, used or carried by <b>you</b> in <b>your</b> daily life which <b>you</b> own or for which <b>you</b> are responsible including:</p> <ul style="list-style-type: none"> <li>▪ <b>jewellery</b></li> <li>▪ audio and visual equipment including mobile phones</li> <li>▪ furs</li> <li>▪ hand luggage.</li> </ul> <p>Excluding <b>money</b> and <b>credit cards</b>; these must be specifically insured under the Money and Credit Card <b>Section</b>.</p>
<b>You / Your</b>	The person(s) named on the <b>schedule</b> including <b>your household</b> .
<b>Your Broker</b>	Person or persons who placed this insurance on <b>your</b> behalf as shown on <b>your</b> policy <b>schedule</b> .



# GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

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

## Your Duties

- You** must take all steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
- You** must tell **your broker** immediately if **you**:
  - stop using the **home** as **your** permanent private residence, or
  - leave the **home** without an **occupant** for more than 30 consecutive days in length.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

- You** must tell **your broker** before **you** start any conversions, extensions or other structural work to the **buildings** that:
  - change the use of the **buildings** in any way;
  - involves the external surfaces of the **buildings** being affected/changed;
  - means **you** having to move out of the **buildings** for any period of time.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

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

## Cancellation of this Insurance

- You** are entitled to cancel this insurance by contacting **your broker** within 14 days of either:
  - the date **you** receive **your** insurance documentation; or
  - the start of the **period of insurance**

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

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

has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**. Please refer to the policy **schedule** for **your broker's** contact details.

- We** can cancel this insurance by giving **you** 30 days notice in writing, which **your broker** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

The reasons **we** may cancel **your** insurance are:

- non-payment of premium;
- a change in risk, where cover can no longer be provided;
- lack of cooperation or failure to supply information/documentation;
- threatening or abusive behaviour.

## The Law Applicable to this Insurance

Under European law, **you** and the **insurers** are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

## Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that act.

## Unoccupancy

If **your home** is left without an authorised **occupant** for more than 30 consecutive days/nights without **our** written agreement this insurance will cover Fire/Lightning/Explosion and Earthquake only with effect from day 31 of unoccupancy. This condition does not apply if an alternative unoccupancy condition has been agreed and is specified in the **schedule**.



# GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

## a) Radioactive Contamination and Nuclear Assemblies Exclusion

### Insurers will not pay for

any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- c. any weapon or device employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter.

## b) War Exclusion Insurers will not pay for

any loss or damage or liability directly or indirectly occasioned by, happening through or caused by war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

## c) Electronic Data Exclusion Insurers will not pay for

loss or destruction of or damage to any property caused by:

- a) any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:
  - i. computer viruses, erasure or corruption of electronic data;
  - ii. the failure of any equipment to correctly recognise the date or change of date;

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

## d) Diminution in Value Insurers will not pay for

any diminution in value to all property following a valid claim under this insurance. **Pre-existing and Deliberate Damage** Insurers will not pay for

loss or damage:

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

## e) Biological and Chemical Contamination Exclusion Insurers will not pay for

any legal liability of whatsoever nature caused by:

- a) death or injury to any person directly or indirectly caused by or contributed to by biological or chemical contamination arising from:
  - i. **terrorism**
  - ii. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

## g) Wear, Tear and Gradual Deterioration

### Insurers will not pay for

loss or damage resulting from wear, tear or gradually operating causes.

**h) Asbestos / Silica****Insurers will not pay for**

Liability arising directly or indirectly out of, resulting from or in any way involving asbestos or silica or any materials containing asbestos or silica in whatever form or quantity unless as a result of **insured events** 1–10 of Section One – Buildings.

**i) Electronic Date Recognition****Insurers will not pay for**

Liability arising from any loss, cost, claim, or expense, whether preventive, remedial or otherwise directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving a date change, including leap year calculations, by any computer system, hardware, programme or software and/or microchip, integrated circuit or similar device in computer equipment or non-computer equipment whether **your** property or not; or
- b) any change, alteration or modification involving a date change, including leap year calculation to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether **your** property or not.

This clause applies regardless of any other cause or **insured event** that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

**j) Toxic Mould****Insurers will not pay for**

Injury or damage, caused by or arising out of, alleging or attributable to the existence of mould, fungus/fungi, spore(s), mildew(s), mushroom(s), yeast(s), or biocontaminant(s) or any by-product therefrom.

**k) Northern Ireland****Insurers will not pay for**

Loss or damage to any **buildings** in Northern Ireland or loss resulting, caused:

- a) unlawfully, maliciously or wantonly by three or more persons unlawfully, riotously or tumultuously assembled together; or
- b) as a result of an act committed maliciously by a person acting on behalf of, or in connection with, an Unlawful Association.

For the purposes of this exclusion:

- (i) Unlawful Association means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Criminal Damage (Compensation) (Northern Ireland) Order 1977.
- (ii) Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceedings where **insurers** allege that by reason of the provisions of this exclusion any damage is not covered by this policy, the burden of proving that such damage is covered shall be upon **you**.

## SECTION ONE – BUILDINGS

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

	What is covered	What is not covered
	<b>This insurance covers the buildings for physical loss or physical damage directly caused by</b>	<b>Insurers will not pay</b>
1	fire, lightning, explosion or earthquake.	the <b>excess(es)</b> shown on <b>your schedule</b> .
2	aircraft and other flying devices or items dropped from them.	the <b>excess(es)</b> shown on <b>your schedule</b> .
3	storm, flood or weight of snow.	a) for loss or damage caused by <b>subsidence, heave or landslip</b> other than as covered under number 9 – <b>subsidence, heave or landslip</b> of Section One – Buildings; b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences; c) the <b>excess(es)</b> shown on <b>your schedule</b> .
4	escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) for loss or damage resulting in <b>subsidence, heave or landslip</b> ; b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools; c) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in; d) loss or damage caused by the failure, or lack of appropriate, grout and/or sealant; e) the <b>excess(es)</b> shown on <b>your schedule</b> . f) Trace and Access unless shown on <b>your schedule</b> .
5	escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	a) for loss or damage caused by faulty workmanship; b) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in; c) the <b>excess(es)</b> shown on <b>your schedule</b> .
6	theft or attempted theft.	a) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in; b) for loss or damage while the <b>home</b> is let, lent or sub let unless the loss or damage follows a violent and forcible entry; c) the <b>excess(es)</b> shown on <b>your schedule</b> .
7	collision by any vehicle or animal.	the <b>excess(es)</b> shown on <b>your schedule</b> .

	What is covered	What is not covered
	<b>This insurance covers the buildings for physical loss or physical damage directly caused by</b>	<b>Insurers will not pay</b>
8	any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	<p>a) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in;</p> <p>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
9	<b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	<p>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the <b>premises</b> is also affected at the same time by the same <b>insured event</b>;</p> <p>b) for loss or damage to solid floors unless the external walls of the <b>premises</b> are damaged at the same time by the same <b>insured event</b>;</p> <p>c) for loss or damage arising from faulty design, specification, workmanship or materials;</p> <p>d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law;</p> <p>e) for loss or damage caused by coastal erosion;</p> <p>f) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions;</p> <p>g) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
10	breakage or collapse of fixed radio and television aerials, fixed satellite dishes, wind turbines, solar panels and their fittings and masts.	<p>a) for loss or damage to radio and television aerials, satellite dishes, wind turbines, solar panels their fittings and masts;</p> <p>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
11	falling trees, telegraph poles or lamp-posts.	<p>a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b>;</p> <p>b) for loss or damage to gates and fences;</p> <p>c) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>

	This section of the insurance also covers	Insurers will not pay
A	<p>the cost of repairing <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>fixed glass and double glazing (including the cost of replacing frames);</li> <li>solar panels;</li> <li>sanitary ware;</li> <li>ceramic hobs;</li> </ul> <p>all forming part of the <b>buildings</b>.</p>	<p>a) for damage while the <b>buildings</b> are not furnished enough to be normally lived in;</p> <p>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
B	<p>the cost of repairing <b>accidental damage</b> caused by external and visible means from a single identifiable event to:</p> <ul style="list-style-type: none"> <li>domestic oil pipes;</li> <li>underground water-supply pipes;</li> <li>underground sewers, drains and septic tanks;</li> <li>underground gas pipes;</li> <li>underground cables;</li> </ul> <p>serving the <b>home</b> and which <b>you</b> are legally responsible for.</p>	<p>a) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
C	<ul style="list-style-type: none"> <li>loss of rent due to <b>you</b> which <b>you</b> are unable to recover;</li> <li>additional costs of alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for;</li> </ul> <p>while the <b>buildings</b> cannot be lived in following loss or damage which is covered under Section One – Buildings.</p>	<p>any amount over 20% of the <b>sum insured</b> for the <b>buildings</b> damaged or destroyed.</p>
D	<p>expenses <b>you</b> have to pay and which <b>insurers</b> have agreed in writing for:</p> <ul style="list-style-type: none"> <li>architects', surveyors', consulting engineers', and legal fees;</li> <li>the cost of removing debris and making safe the <b>building</b>;</li> <li>costs <b>you</b> have to pay in order to comply with any Government or local authority requirements following loss or damage to the <b>buildings</b> which is covered under Section One – Buildings.</li> </ul>	<p>a) any expenses for preparing a claim or an estimate of loss or damage;</p> <p>b) any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage.</p>
E	<p>increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under Section One – Buildings.</p>	<p>more than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under <b>sections</b> one and two, <b>insurers</b> will not pay more than £750 in total.</p>
F	<p>anyone buying the <b>home</b> who will have the benefit of <b>section</b> one until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>if the <b>buildings</b> are insured under any other insurance.</p>

**Accidental Damage to the Buildings**

The following applies only if the **schedule** shows that **accidental damage** to the **buildings** is included.

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

## Conditions that Apply to Section One – Buildings Only

### Settling Claims

#### How insurers deal with your claim

1. If **your** claim for loss or damage is covered under **section** one, **insurers** will pay the full cost of repair as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage and
- the **sum insured** is enough to pay for full cost of rebuilding the **buildings** in their present form.

**Insurers** will take an amount off for wear and tear from the cost of any replacement or repair if, immediately before the loss or damage the **buildings** were not in good repair.

2. **Insurers** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

### Your Sum Insured

3. **Insurers** will not reduce the **sum insured** under **section** one after **insurers** have paid a claim as long as **you** agree to carry out their recommendations to prevent further loss or damage.

4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your sum insured** for the **buildings**, then **insurers** 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**, **insurers** will only pay one half of the cost of repair or replacement.

5. The **sums insured** in Section One – Buildings will be indexed annually in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

At each renewal **we** will calculate the premium using the new **sums insured**.

For **your** protection should the index fall below zero **we** will not reduce the **sum insured**.

### Limit of Insurance

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



## SECTION TWO – CONTENTS

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

	What is covered	What is not covered
	<b>This insurance covers the contents for physical loss or physical damage directly caused by</b>	<b>Insurers will not pay</b>
1	fire, lightning, explosion or earthquake.	the <b>excess(es)</b> shown on <b>your schedule</b> .
2	aircraft and other flying devices or items dropped from them.	the <b>excess(es)</b> shown on <b>your schedule</b> .
3	storm, flood or weight of snow.	a) for property in the open; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
4	escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) loss or damage caused by the failure or lack of appropriate, grout and/or sealant; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
5	escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	a) for loss or damage caused by faulty workmanship; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
6	theft or attempted theft.	a) for loss or damage whilst the <b>home</b> is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry; b) any amount over £500 or 3%, whichever is greater, of the <b>sum insured</b> for <b>contents</b> within detached domestic outbuildings and garages; c) the <b>excess(es)</b> shown on <b>your schedule</b> .
7	collision by any vehicle or animal.	the <b>excess(es)</b> shown on <b>your schedule</b> .
8	any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	the <b>excess(es)</b> shown on <b>your schedule</b> .
9	<b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	a) for loss or damage arising from faulty design, specification, workmanship or materials; b) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law.

	What is covered	What is not covered
	This insurance covers the contents for physical loss or physical damage directly caused by	Insurers will not pay
9	<b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	d) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions; e) for loss or damage by coastal erosion; f) the <b>excess(es)</b> shown on <b>your schedule</b> .
10	falling trees, telegraph poles or lamp-posts.	a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b> ; b) the <b>excess(es)</b> shown on <b>your schedule</b> .

	What is covered	What is not covered
	<b>This section of the insurance also covers</b>	<b>Insurers will not pay</b>
A	<p><b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>• audio and video equipment;</li> <li>• home computers;</li> </ul> <p>all situated within the <b>home</b>.</p>	<p>a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling;</p> <p>b) for loss or damage to tapes, records, cassettes, discs or computer software;</p> <p>c) for mechanical or electrical faults or breakdown;</p> <p>d) damage caused after the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished;</p> <p>e) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
B	<p>accidental breakage of:</p> <ul style="list-style-type: none"> <li>• fixed glass and double glazing;</li> <li>• sanitary ware;</li> <li>• mirrors;</li> <li>• glass tops and fixed glass in furniture;</li> <li>• ceramic hobs;</li> </ul> <p>forming part of the <b>buildings</b> which <b>you</b> are legally responsible for as a tenant and do not have other insurance for.</p>	<p>a) for the cost of repairing, removing or replacing window frames</p> <p>b) damage to ceramic hobs fixed to and forming part of the <b>home</b>. (These should be claimed under Buildings Insurance – unless you are legally liable as a tenant)</p> <p>c) damage caused after the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished</p> <p>d) the <b>excess(es)</b> shown on <b>your schedule</b></p>
C	<p>the <b>contents</b>, if these are not already insured, whilst they are temporarily out of the <b>home</b> against loss or damage directly caused by:</p> <p>(i) any of the <b>insured events</b> under numbers 1–10 in Section Two – Contents while the <b>contents</b> are:</p> <ul style="list-style-type: none"> <li>• in any occupied <b>premises</b></li> <li>• in any buildings where <b>you</b> are living or working</li> <li>• in any building for valuation, cleaning or repair</li> <li>• in any furniture storage</li> <li>• in any bank or safe deposit</li> </ul> <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the <b>contents</b> are being moved to <b>your new home</b> or to or from any bank, safe deposit or furniture storage.</p>	<p>a) for <b>contents</b> outside the <b>United Kingdom</b></p> <p>b) for <b>money</b> or <b>credit cards</b></p> <p>c) any amount over 20% of the <b>sum insured</b> under <b>section two</b> for <b>contents</b> in furniture storage</p> <p>d) loss or damage caused by <b>you, your family, paying guest</b> or tenants</p> <p>e) more than £5000 for <b>contents</b> whilst in university halls of residence or in student accommodation</p> <p>f) loss or damage by theft unless force and violence is used to gain entry to or exit from a building, or in the case of halls of residence or student accommodation, a locked room</p> <p>g) loss or damage caused by storm or flood to property not in a building</p> <p>h) the <b>excess(es)</b> shown on <b>your schedule</b></p>

	What is covered	What is not covered
	This section of the insurance also covers	Insurers will not pay
D	up to twelve months rent <b>you</b> still have to pay as occupier if the <b>home</b> cannot be lived in following loss or damage which is covered under Section Two – Contents.	any amount over 20% of the <b>sum insured</b> under <b>section two</b> for the <b>contents</b> of the <b>buildings</b> damaged or destroyed.
E	costs of using other accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for if the <b>home</b> cannot be lived in following loss or damage which is covered under Section Two – Contents.	any amount over 20% of the <b>sum insured</b> under <b>section two</b> for the <b>contents</b> of the <b>buildings</b> damaged or destroyed.
F	fatal injury to <b>you</b> , happening at the <b>premises</b> shown in the <b>schedule</b> , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury: <ul style="list-style-type: none"> <li>£10,000 for each insured person</li> </ul>	
G	costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys.	a) any amount over £250; b) any thefts not reported to the police.
H	increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under number 4 – Escape of Water of Section Two – Contents.	more than £750 in any <b>period of insurance</b> . If <b>you</b> claim for such loss under <b>sections</b> one and two, <b>insurers</b> will not pay more than £750 in total.
I	wedding gifts within the <b>home</b> against loss or damage by <b>insured events</b> 1–10 of Section Two – Contents, for one month before and one month after the wedding day of <b>you</b> or any member of <b>your</b> family (if within the <b>period of insurance</b> ). <b>We</b> will increase the <b>contents sum insured</b> by £1,000 to cover loss or damage to wedding gifts.	a) loss if the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
J	During the month of December, <b>insurers</b> will increase the <b>contents sum insured</b> by £1,000 to cover loss or damage to Christmas gifts caused by <b>insured events</b> 1–10 of Section Two – Contents.	a) loss if the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished; b) the <b>excess(es)</b> shown on <b>your schedule</b> .

**Accidental Damage to Contents**

The following applies only if the **schedule** shows that **accidental damage** to the **contents** is included.

What is covered	What is not covered
This extension covers	Insurers will not pay
<p><b>Accidental Damage</b> to the <b>Contents</b> within the <b>home</b>.</p>	<ul style="list-style-type: none"> <li>a) for damage or any proportion of damage which <b>insurers</b> specifically exclude elsewhere under section two;</li> <li>b) for damage to <b>contents</b> within garages and outbuildings</li> <li>c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>d) for damage caused by chewing, tearing, scratching or fouling by animals;</li> <li>e) any amount over £1000 in total for porcelain, china, glass and other brittle articles;</li> <li>f) for <b>money, credit cards</b>, documents or stamps;</li> <li>g) for damage to contact, corneal or micro corneal lenses;</li> <li>h) for damage while the <b>home</b> is lent, let or sub let;</li> <li>i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause;</li> <li>j) for damage arising out of faulty design, specification, workmanship or materials;</li> <li>k) for damage from mechanical or electrical faults or breakdown;</li> <li>l) for damage caused by dryness, dampness, extremes of temperature and exposure to light;</li> <li>m) any loss or damage caused by or contributed to or arising from any kind of pollution and/or contamination;</li> <li>n) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>

## Conditions that Apply to Section Two – Contents Only

### Settling Claims

#### How insurers deal with your claim

1. If **you** claim for loss or damage to the **contents** **insurers** will at their option repair, replace or pay for any article covered under **section two**. For total loss or destruction of any article **insurers** will pay **you** the cost of replacing the article as new, as long as:
  - the new article is as close as possible to but not an improvement on the original article when it was new; and
  - **you** have paid or **insurers** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

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

2. **Insurers** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

### Your Sum Insured

3. **We** will not reduce the **sum insured** under **section two** after **insurers** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your sum insured** for the **contents**, then **insurers** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **insurers** will only pay one half of the cost of repair or replacement.

### 5. Index-linking clause

The **sums insured** in Section Two – Contents will be indexed annually in line with the Government's Retail Price Index or a similar index selected by **insurers**.

At each renewal **we** will calculate the premium using the new **sums insured**. For **your** protection should the index fall below zero **we** will not reduce the **sum insured**.

### Limit of Insurance

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

- The maximum amount **insurers** will pay following theft of **jewellery** from the **home** is £5,000 unless stolen from a fixed locked safe.

## SECTION THREE – ACCIDENTS TO DOMESTIC STAFF

This **section** applies only if the **contents** are insured under Section Two – Contents.

What is covered	What is not covered
<b>Insurers will indemnify you</b>	<b>Insurers will not indemnify you</b>
for amounts <b>you</b> become legally liable to pay, including costs and expenses which <b>insurers</b> have agreed in writing, for <b>bodily injury</b> by accident happening during the <b>period of insurance</b> to <b>your</b> domestic staff employed in connection with the <b>premises</b> shown in the <b>schedule</b> and occurring within the <b>United Kingdom</b> .	for <b>bodily injury</b> arising directly or indirectly <ul style="list-style-type: none"> <li>• from any vehicle outside the <b>premises</b>;</li> <li>• from any vehicle used for racing, pacemaking or speed testing;</li> <li>• from any communicable disease or condition;</li> <li>• from any <b>insured event</b> occurring outside of the <b>United Kingdom</b>.</li> </ul>

### Limit of Insurance

**Insurers** will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one **insured event**, including the costs and expenses, which **insurers** have agreed in writing.



# SECTION FOUR – LEGAL LIABILITY TO THE PUBLIC

This **section** applies only if the **schedule** shows that either the **buildings** are insured under **section** one or the **contents** are insured under **section** two of this insurance.

## Part A

Part A of this **section** applies in the following way:

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

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

What is covered	What is not covered
<p><b>Insurers will indemnify you</b></p> <p>(i) owner or occupier for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury;</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b></p> <p>OR</p> <p>(ii) as a private individual for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury;</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening anywhere in the world during the <b>period of insurance</b></p>	<p><b>Insurers will not indemnify you for any liability</b></p> <p>a) for <b>bodily injury</b> to</p> <ul style="list-style-type: none"> <li>• <b>you;</b></li> <li>• any other permanent member of the <b>home</b>;</li> <li>• any person who at the time of sustaining such injury is engaged in <b>your</b> service.</li> </ul> <p>b) for <b>bodily injury</b> arising directly or indirectly from any communicable disease or condition;</p> <p>c) arising out of any criminal or violent act against another person or property;</p> <p>d) for damage to property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any other permanent member of the <b>home</b></li> <li>• any person engaged in <b>your</b> service</li> </ul> <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b>;</p> <p>f) arising directly or indirectly out of any profession, occupation, <b>business</b> or employment;</p> <p>g) arising out of <b>your</b> ownership, possession or use of:</p> <ol style="list-style-type: none"> <li>any motorised or horsedrawn vehicle other than domestic gardening equipment;</li> <li>any power-operated lift;</li> <li>any aircraft or watercraft other than manually operated rowing boats, punts or canoes.</li> <li>any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</li> </ol>

What is covered	What is not covered
<b>Insurers will indemnify you</b>	<b>Insurers will not indemnify you for any liability</b>
	<p>h) which <b>you</b> have assumed under contract and which would not otherwise have attached;</p> <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> <li>caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the <b>period of insurance</b> at the <b>premises</b> named in the <b>schedule</b>; and</li> <li>reported to <b>insurers</b> not later than 30 days from the end of the <b>period of insurance</b>; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</li> </ul> <p>j) arising out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the <b>premises</b>;</p> <p>k) if <b>you</b> are entitled to indemnity under any other insurance,</p>

Part B

What is covered	What is not covered
<b>Insurers will pay for</b>	<b>Insurers will not indemnify you for any liability</b>
<p>Sums which <b>you</b> have been awarded by a court in the <b>United Kingdom</b> and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> <li>Part A (ii) of this <b>section</b> would have indemnified <b>you</b> had the award been made against <b>you</b> rather than to <b>you</b>;</li> <li>there is no appeal pending;</li> <li><b>you</b> agree to allow <b>insurers</b> to enforce any right which;</li> <li><b>insurers</b> shall become entitled to upon making payment.</li> </ul>	<p>For any amount in excess of £100,000.</p>

Part C

What is covered	What is not covered
<b>Insurers will indemnify you for</b>	<b>Insurers will not indemnify you for any liability</b>
<p>any amount <b>you</b> become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b>.</p>	<p>a) if <b>you</b> are entitled to indemnity under any other insurance</p> <p>b) for the cost of repairing any fault or alleged fault.</p>

**Limit of Insurance**

**Insurers** will not pay

- in respect of pollution and/or contamination:- more than £2,000,000 in total for the period of insurance;
- in respect of other liability covered under **section** four:- more than £2,000,000 in total for the period of insurance for Part A and C, and £100,000

for Part B for any one accident or series of accidents arising out of any one **insured event**, including the costs and expenses which **insurers** have agreed in writing.

## SECTION FIVE – VALUABLES AND PERSONAL POSSESSIONS

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

What is covered	What is not covered
<p><b>This insurance covers</b></p>	<p><b>Insurers will not pay</b></p>
<p><b>Valuables and personal possessions</b> listed in the <b>schedule</b> (or specification(s) attached) against physical loss or damage anywhere in the world.</p>	<ul style="list-style-type: none"> <li>a) for damage caused by moth, vermin, wear and tear or any gradually operating cause;</li> <li>b) for damage from electrical or mechanical faults or breakdown;</li> <li>c) any amount over £1,500 for any one item unless stated otherwise in the <b>schedule</b>;</li> <li>d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>e) for breakage of any sports equipment whilst in use;</li> <li>f) for any loss of or damage to contact, corneal or micro corneallenses;</li> <li>g) for theft or disappearance of <b>jewellery</b> from hand luggage unless such hand luggage is carried by hand and under <b>your</b> personal supervision;</li> <li>h) the first £250 of every claim in respect of unspecified items;</li> <li>i) any amount over £500 for mobile telephones and computer equipment unless otherwise stated in the <b>schedule</b>;</li> <li>j) any amount over £250 in respect of property in any unattended vehicle unless all items are hidden from view, all windows are closed, and all doors, and boot are locked;</li> <li>k) any amount over £2,000 in respect of theft or disappearance of <b>jewellery</b> from hotel or motel rooms during <b>your</b> absence from such rooms;</li> <li>l) Tools or instruments used or held for <b>business</b> or professional purposes;</li> <li>m) Collections of stamps, coins and medals;</li> <li>n) Equipment used for winter sports, water sports or camping.</li> </ul>

## Conditions that apply to Section Five – Valuables and Personal Possessions Only

### How insurers deal with your Claim

1. **Insurers** will at their option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,500 or over:
  - **insurers** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
  - **insurers** will not pay more than the proportion that the lost or damaged items 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 **insurers** 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 **insurers** will only pay one half of the cost of repair or replacement.

### Limit of Insurance

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

## SECTION SIX – DOMESTIC FREEZER COVER

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

What is covered	What is not covered
<p><b>This insurance covers</b></p>	<p><b>Insurers will not pay</b></p>
<p>the cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes</p>	<p>for loss or damage to food</p> <ul style="list-style-type: none"> <li>• held for business purposes or</li> <li>• caused by the deliberate act of any gas or electricity supplier including:                             <ul style="list-style-type: none"> <li>- as a result of not paying <b>your</b> bill or</li> <li>- when the <b>home</b> has become <b>unoccupied</b> or</li> <li>- if the appliance is older than 10 years</li> </ul> </li> </ul>

### Limit of Insurance

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

## SECTION SEVEN – PEDAL CYCLE COVER

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

What is covered	What is not covered
<p><b>This insurance covers</b></p> <p>the cost of repairing or replacing <b>your</b> pedal cycles following:</p> <ul style="list-style-type: none"> <li>• theft or attempted theft</li> <li>• <b>accidental damage</b></li> </ul> <p>anywhere in the <b>United Kingdom</b>.</p>	<p><b>Insurers will not pay</b></p> <p>a) for loss or damage to:</p> <ul style="list-style-type: none"> <li>• tyres</li> <li>• lamps</li> <li>• accessories</li> </ul> <p>unless the cycle is stolen or damaged at the same time;</p> <p>b) for loss or damage due to wear and tear or any gradually operating cause;</p> <p>c) for damage from mechanical or electrical faults or breakdown;</p> <p>d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes;</p> <p>e) to replace a stolen cycle whilst left unattended away from the <b>home</b> unless locked to a fixed structure or in a locked building.</p>

### Limit of Insurance

**Insurers** will not pay more than £200 per cycle unless otherwise shown on **your schedule**.



## SECTION EIGHT – MONEY AND CREDIT CARD COVER

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

What is covered	What is not covered
<p><b>This insurance covers</b></p> <p>theft or accidental loss of <b>money</b></p> <ul style="list-style-type: none"> <li>any amounts which <b>you</b> become legally liable to pay as a result of unauthorised use following loss or theft of <b>your credit card(s)</b></li> </ul> <p>within the <b>United Kingdom</b>, provided that:</p> <ul style="list-style-type: none"> <li>within 24 hours of <b>you</b> discovering any such loss or theft, <b>you</b> have notified the police and, in the case of <b>credit card(s)</b>, the card issuing company; and</li> <li><b>you</b> have complied with all other conditions under which <b>your credit card(s)</b> were issued to <b>you</b></li> </ul>	<p><b>Insurers will not pay</b></p> <ul style="list-style-type: none"> <li>a) to make up any shortages due to error or omission;</li> <li>b) for loss of value;</li> <li>c) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>

### Limit of Insurance

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

# PRIVACY NOTICE

Please read this notice carefully as it contains important information about **our** use of **your** personal information. In this notice, **we** and **us** and **our** mean Hiscox Insurance Company Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else.

## Sensitive Information

Some of the personal information that **we** ask **you** to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

## How We Use Your Personal Information

**We** may share **your** personal information with other companies for any of the purposes set out in this notice.

**We** will use **your** personal information to arrange and manage **your** insurance policy, including handling, underwriting, claims and issuing renewal documents and information to **your** insurance adviser. **We** will also use **your** personal information to assess **your** insurance application and provide information to credit reference agencies.

**We** may have to share **your** personal information with other **insurers**, statutory bodies, regulatory authorities, **our** business partners and / or agents providing services on **our** behalf and other authorised bodies.

**We** will share **your** personal information with others:

- If **we** need to do this to manage **your** policy with **us** including settling claims
- For underwriting purposes, such as assessing **your** application and arranging **your** policy.
- For management information purposes.
- To prevent or detect crime, including fraud;
- If **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the Police or another authority); and/or
- If **you** have given **us** permission.

**We** use a number of service providers to support **us**, including companies who may be based outside of Europe. By purchasing this policy **you** have consented to **your** data being stored and processed in the USA.

**You** can ask for further information about **our** use of **your** personal information. If **you** require such information please write to the Data Protection Officer as set out on the next page.

## Preventing and Detecting Crime

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

- Check **your** personal information against **our** own databases.
- Share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant personal information with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out in the next page; and/or
- Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange please visit [insurancedatabases.co.uk](http://insurancedatabases.co.uk). **We** pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

## Dealing with Others on Your Behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

## Monitoring and Recording

**We** may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

### Security

**We** will take appropriate technical, physical, legal and organisational measures, to protect **your** personal information. Some of **your** personal information may on occasion be sent through **our** email system. **Our** email system is operated by a third party and uses servers located outside of the EEA which are shared with other parties. **We** ensure that any such transfer of **your** personal information through **our** email system is secure and complies with UK data protection law and guidance.

### Reinsurance Use

**We** also use the services of re-insurance companies based outside of the European Economic Area. If **we** do this **we** will ensure they provide an appropriate level of protection for **your** information.

### Further Information

**You** are entitled to receive a copy of any of **your** personal information **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about the way that **we** use **your** personal information, please write to the **Data Protection Officer** at

Nationwide Broker Services Limited,  
2 Aire Valley Business Park,  
Wagon Lane  
Bingley  
BD16 1WA

giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information **we** will write to **you** and let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

# WHAT TO DO IF YOU HAVE A COMPLAINT

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible. If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** insurance **broker** to report **your** complaint.

## If your complaint is about the administration of your policy or claim

Hiscox Insurance Company Limited aim to give **you** a high level of service at all times. However, if **you** have a complaint about **your** policy or claim, please contact:

### Address:

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York  
YO1 7PR  
United Kingdom

or by telephone on +44 (0) 1904 681 198  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

**Hiscox Insurance Company Limited** will contact **you** within 5 days of receiving **your** complaint to inform **you** of what action **they** are taking. **Hiscox Insurance Company Limited** will try to resolve the problem and give **you** an answer within 4 weeks. If it will take longer than 4 weeks **they** will tell **you** when **you** can expect an answer.

Alternatively, at any stage, **you** may have the right to contact the Financial Ombudsman Service. If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure you can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. Details available from [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

**Address:** The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

**Tel:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using this complaints procedure will not affect **your** legal rights.

## Financial Services Compensation Scheme

**Hiscox Insurance Company Limited** are covered by the Financial Services Compensation Scheme (FSCS). If **Hiscox Insurance Company Limited** cannot meet their obligations **you** may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. Information can be obtained by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at:

### Financial Services Compensation Scheme

**Address:** 10th Floor  
Beaufort House, 15 St Botolph Street  
London EC3A 7QU

**Tel:** 080 0678 1100 or 020 7741 4100

# HOW TO MAKE A CLAIM

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

If **you** need to make a claim, **you** must do the following:

- Tell **your insurers** as soon as possible about the **insured event** and give **your insurers** any information they may need.

If you need to make a claim, you should contact your broker immediately or our claims team can be contacted by telephone on 01274 518383 (9.00am to 5.30pm, Monday to Friday) or by email to [claims@nationwidebroker.co.uk](mailto:claims@nationwidebroker.co.uk).

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, our 24-hour emergency assistance team can be contacted on 0800 1700 935. Your policy schedule will state if property cover is included in your policy.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

- Carry out and allow **your insurers** to take any action they need to prevent more damage. Provide all necessary information and assistance that **insurers** may require.
- Tell **your insurers**, in writing, at **your** first opportunity if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must send **your insurers** any writ, summons or other legal document immediately and unanswered.
- Not admit liability or responsibility or offer or agree to pay any **money** without **insurers** permission.
- Allow **insurers** to defend any proceedings on **your** behalf.
- Not abandon any property or leave it to **insurers**.
- Tell the police immediately about any damage caused by theft or attempted theft, malicious persons, vandals or if any property is lost outside **your home**.
- Make any temporary repairs as soon as possible but keep the bills as these may form part of **your** claim. If possible, take photos of the damage.
- Allow **insurers** to inspect any damage before **you** carry out permanent repairs. Any estimates that **you** obtain for permanent repairs or other work must be approved before work begins.

## How We Deal with Your Claim

### 1. Defence of Claims Insurers may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **they** consider necessary to enforce **your** rights or their rights under this insurance.

### 2. Other Insurance

**Insurers** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected. This clause does not apply to fatal injury (Section Two – F).

### 3. Fraudulent Claims

If **you** make a fraudulent claim under this insurance contract:

- a) **insurers** are not liable to pay the claim; and
- b) **insurers** may recover from **you**, any sums paid to **you** in respect of the claim; and
- c) **insurers** may by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.

If **insurers** exercise their right under clause (3)(c) above:

- a) **insurers** shall not be liable to **you** in respect of a relevant **insured event** occurring after the time of fraudulent act. A relevant **insured event** is whatever gives rise to **insurers** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of the potential claim); and
- b) **insurers** need not return any of the premiums paid.