

# Household Protect Insurance Policy

All you need to know



CASTLE

provided by



## What is in this Booklet

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# Welcome to Castle Household Protect Insurance

Welcome to your Castle Household Protect insurance policy. Thank you for insuring your home with us. NIG policies are underwritten by U K Insurance Limited. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy booklet provides all the details you need to know about your insurance policy. Please read this alongside your schedule and your statement of fact.

We hope that you will insure with us for many years to come.

## Hints and tips

What you need to do if you make a claim	see page 4
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# Summary of policy limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

Buildings (if selected)	
Alternative accommodation and rent	20% of the Buildings sum insured
Trace and access	£1,000
Loss of Keys and replacement locks	£300
Property owner's liability	As stated in <b>your</b> schedule
Contents (if selected)	
Valuables inner limit	30% of Contents sum insured
Valuables single item limit	£2,000
Alternative accommodation and storage	20% of the Contents sum insured
Contents at university, college or boarding school	£2,500
Office business equipment	£5,000
Loss of Keys and replacement locks	£300
Theft from outbuildings/garages	£2,500
Frozen food	£300
Contents outside	£1,500
Tenant's liability	£5,000
Employer's liability	£5,000,000
Personal liability	As stated in <b>your</b> schedule
Personal Possessions	
Single item limit	£2,000
Pedal cycles (per cycle)	£500
Money	£250
Theft from unattended motor vehicle	£250

# Policy conditions

## Important information

### Your home insurance contract is made up of

- this policy booklet
- **your** schedule
- **your** statement of fact.

### What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** statement of fact and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
  - **your** policy may be invalidated
  - **we** may reject **your** claim
  - **we** may not pay **your** claim in full.

### The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

**We** have supplied this Agreement and other information to **you** in English and **we** will continue to communicate with **you** in English.

## How to claim

### Buildings, contents or personal possessions

Telephone **0345 246 8534**

If **you** need to claim:

- call the home insurance claims number as soon as possible
- don't make any arrangements for replacement or repair before **you** call
- when **you** call **we**'ll ask for:
  - **your** policy number
  - information about the extent of the loss or damage
  - **your** crime or loss reference number (if relevant).

**The claim helpline is open 24 hours a day, 7 days a week.**

## This policy doesn't cover

- ✗ Just like most insurers **we** don't cover:
  - Wear and tear.
  - Maintenance and routine decoration.
  - Loss or damage as a result of the lack of maintenance and/or routine decoration.
  - Reduction in value.
  - Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin.
  - The cost of repairing or replacing any item following a mechanical or electrical fault or breakdown, or where it has failed or stopped working despite there being no apparent damage.
  - Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item.
  - Tearing, scratching, chewing, vomiting, fouling, urinating or denting by any domestic animal.
  - Any damage caused gradually.
  - Faulty workmanship, faulty design or the use of faulty materials.
  - Items held or used for **business** purposes other than **office business equipment** for which cover is provided under Additional Cover B in Section 2: Contents.
  - Any drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.
  - Any loss, damage or legal liability caused, or allowed to be caused, by the deliberate, wilful or malicious act of **you** or any paying guest or tenant.
  - Any loss, damage or legal liability resulting from the illegal acts of **you** or any paying guest or tenant.
  - Any loss, damage or legal liability caused by a Drone whilst controlled by **you** or any paying guest or tenant.

# Section 1: Buildings

Defined words appear in **bold** – see page 24 for definitions. **Your** schedule will show if **you** have this cover.

## A Core cover

**Your buildings are covered for loss or damage caused by**

### ✓ Storm or flood

✗ **We don't cover:**

- damage to fences, gates or hedges
- damage from frost.

### ✓ Water or oil escaping from fixed water or heating systems

**We also cover water or oil escaping from:**

- underground drains and pipes
- domestic appliances
- storage tanks.

✗ **We don't cover:**

- subsidence, heave or landslip damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslip' below
- tanks, pipes, appliances or heating systems themselves
- costs to remove and replace any part of the **buildings** to find and repair the source of any water or oil leaks. However, **you** may have cover under the Trace and Access section below
- damage caused by the failure, wear and tear or lack of grouting or sealant
- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

### ✓ Trace and Access

**We will also pay up to £1,000 to remove and replace any part of the buildings to:**

- find the source of any water or oil escaping from tanks, pipes, appliances or fixed heating systems that is causing damage to the **buildings**.

✗ **We don't cover:**

- tanks, pipes, appliances or heating systems themselves.

### ✓ Theft or attempted theft

✗ **We don't cover:**

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

### ✓ Fire, explosion, lightning, earthquake and smoke

✗ **We don't cover loss or damage caused by:**

- scorching, melting, warping or other forms of heat distortion unless accompanied by flames
- distortion or discolouration caused by the sun
- acid burns
- spillage of candle wax
- tobacco burns, unless accompanied by flames.

### ✓ Being hit by vehicles, aircraft, flying objects and animals

**We also cover damage from anything that drops from an aircraft or flying object.**

### ✓ Subsidence or heave of the site on which your home stands, or landslip

This includes cover for:

- solid floor slabs, but only if **your home's** foundations are damaged at the same time and by the same cause
- outdoor swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates or fences – but only if **your home** is damaged at the same time and by the same cause.

✗ **We don't cover damage from:**

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or alterations to **your buildings**.
- any loss, or damage caused directly or indirectly by trees within 10m of the home which have not been notified to **us**.

✓ **Vandalism or malicious acts**

✗ **We don't cover:**

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).
- any damage not reported to the police.

✓ **Falling trees or branches**

✗ **We don't cover damage to fences, gates or hedges.**

✓ **Falling TV aerials, radio aerials, satellite dishes and their fittings**

Please note:

- if **you** have **our** Buildings cover, **your buildings** are covered for loss or damage caused by falling TV aerials, radio aerials, satellite dishes and their fittings. But **our** Buildings cover does not cover damage to TV aerials, radio aerials, satellite dishes and their fittings themselves
- if **you** have **our** Contents cover, this covers damage to **your** TV aerials, radio aerials, satellite dishes and their fittings themselves (see Section 2).

✓ **Frost damage to water pipes and tanks**

✗ **We don't cover:**

- water pipes or tanks that are outside
- water pipes or tanks in outbuildings
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ **Riot, civil unrest, labour disputes or political disturbance**

✓ **Weight of snow**

This includes cover for garages and outbuildings, but only if they:

- are built of brick, stone or concrete, and
- have a tile or slate roof.

✗ **We don't cover damage to fences, gates and hedges.**

## B Additional cover

### You're covered for

✓ **Service pipes and cables**

**We** will pay for **accidental damage** to underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**.

✗ **We won't pay for loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).**

✓ **Loss of keys**

**We** will pay up to £300 to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home**

if the keys have been lost or stolen.

✗ **We won't pay **you** more than £300 for any one loss whether **you** claim under this Section 1B or under Section 2B of this policy.**

✓ **Alternative accommodation, kennel fees and lost rent**

**We** will pay up to 20% of **your** Buildings sum insured, in total, for alternative accommodation for **you** and kennel fees for **your** pets, and lost rent, if:

- **your home** is uninhabitable while it is being repaired, due to a valid claim you have made under Section 1.
- **your home** is occupied by squatters.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore **your home** to a habitable condition.

✗ **We won't pay for:**

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

## B Additional cover continued

### ✓ Clearance costs

**We** will pay the costs of clearing the site and making it safe if **we** need to before repairing or rebuilding the **buildings** after damage covered under Section 1.

### ✓ Professional fees

**We** will pay fees for chartered architects, surveyors, suitably qualified consultants and legal fees necessary for **us** to rebuild **your home**.

✗ **We** won't pay any fees for preparing your claim.

### ✓ Government or local authority regulations and requirements

**We** will pay the additional costs of rebuilding or repairing the damaged part of the **buildings** only if this is necessary to comply with any government or local authority regulations and requirements after damage covered under Section 1.

✗ **We** won't pay if **you** were told about the requirement before the damage happened.

## C Accidental damage

This cover is optional

### You're covered for

#### ✓ Accidental damage to the buildings

**Accidental damage** is sudden and unintentional physical damage that happens unexpectedly.

### You're not covered for

✗ **We** won't pay for:

- damage caused by any paying guest or tenant
- damage by any cause listed in or specifically excluded in Section 1A
- damage caused by:
  - scorching, melting, warping or other forms of heat distortion unless accompanied by flames
  - distortion or discolouration caused by the sun
  - acid burns
  - spillage of candle wax
  - tobacco burns, unless accompanied by flames
- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays)
- damage to swimming pools or hot tubs.

## D Property owner's liability

### You're covered for

#### ✓ Property owner's liability

We will pay up to the amount stated in **your** schedule to cover **your** legal liability for damages **you** have to pay if someone makes a claim against **you** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

#### We will pay if

The death, illness, bodily injury, loss or damage must be caused solely by **you**, either:

- as owner of **your** current **home**, or
- by defective work carried out by **you** or on **your** behalf to any private residence within the United Kingdom that **you** used to own.

Any liability that arises solely from **you** occupying **your home**, but not as owner of the property, is not covered under this section. However if **you** have our Contents cover, this covers liabilities arising from **you** occupying **your home**.

#### Previous homes

If the claim is for a **home you** used to own and live in:

- **you** must not be covered by any other insurance, and
- **you** must no longer have any interest in that property.

### You're not covered for

✗ Damages resulting from claims made against **you** for:

- death or illness of or bodily injury to **you** or **your** domestic staff
- damage to property belonging to or in the custody or control of **you** or **your** domestic staff
- death, injury, loss or damage caused by any **business**
- any liability created by an agreement, unless **you** would have had that liability anyway
- any incident that happens outside the **period of insurance**.

## E If you claim

### How we settle claims

If the **buildings** are damaged by any of the causes listed in Section 1, **we** will choose whether to:

- repair or rebuild the damaged part using **our** suppliers
- pay to repair or rebuild the damaged part using **your** suppliers
- make a cash payment.

If **we** can repair or rebuild the damaged part, but **we** agree to use **your** suppliers or make a cash payment, **we** will only pay **you** what it would have cost **us** using our suppliers and therefore the amount **you** receive may be lower than the cost charged by **your** suppliers.

If **we** cannot repair or rebuild the damaged part, **we** will pay the full cost of rebuild or repair.

If the damage to the **buildings** isn't repaired or rebuilt, **we** may pay the difference between the market value of **your** property immediately before the damage and its value after the damage.

**We** may take off an amount for wear and tear if the **buildings** were not in a good state of repair at the time of the damage.

### How much we will pay

The most **we** will pay for any claim will be:

- the total sum insured shown on **your** schedule or the full rebuild cost of **your buildings**, whichever is less, plus
- any amounts due under the following parts of Section 1B:
  - Alternative accommodation, kennel fees and lost rent
  - Clearance costs
  - Professional fees
  - Government or local authority regulations and requirements.

If the sum insured isn't enough to cover the cost to rebuild **your buildings**, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to rebuild **your buildings**, **we** will pay no more than 75% of **your** claim.

### Your excess

**You** will have to pay any **excesses** shown in **your** schedule. This includes the specific excesses for:

- subsidence, heave or landslip
- flood
- escape of water
- **accidental damage** to the **buildings** (if selected).

**We** will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, we may ask them to collect the **excess** from **you**.

### Our guarantee

**We** guarantee any work carried out by **our** suppliers for 12 months. **We** don't provide any guarantee for work carried out by a supplier chosen and instructed by **you**.

### Reducing your sum insured

**We** will not reduce the sum insured after paying a claim.

### What we don't pay for

**X** **We** won't pay:

- to alter or restore any undamaged part of the **buildings**
- to replace or alter any undamaged items solely because they are part of a set, suite, group or collection.

# Section 2: Contents

Defined words appear in **bold** – see page 24 for definitions. **Your** schedule will show if **you** have this cover.

## A Core cover

The contents in your home are covered for damage caused by

### ✓ Storm or flood

### ✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

### ✗ We don't cover:

- subsidence, heave or landslip damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslip' below
- tanks, pipes, appliances or heating systems themselves
- damage caused by the failure, wear and tear or lack of grouting or sealant
- Loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

### ✓ Theft or attempted theft from your home

### ✗ We don't cover:

- loss by deception, unless the only deception used is to get into **your home**
- loss or damage caused by paying guests or tenants, or while **your home** or any part of it is let
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays)
- any loss or damage not reported to the police.

We will pay up to £2,500 for any **contents** claim following a theft from **your** locked garage or locked outbuildings.

### ✓ Fire, explosion, lightning, earthquake and smoke

### ✗ We don't cover loss or damage caused by:

- scorching, melting, warping or other forms of heat distortion unless accompanied by flames
- distortion or discolouration caused by the sun
- acid burns
- spillage of candle wax
- tobacco burns, unless accompanied by flames.

### ✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

### ✗ We don't cover:

- damage caused by pets.

### ✓ Subsidence or heave of the site on which your home stands, or landslip

### ✗ We don't cover loss or damage caused by:

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or changes to **your home**.

### ✓ Vandalism or malicious acts

### ✗ We don't cover:

- loss or damage caused by paying guests or tenants
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays)
- any damage not reported to the police.

### ✓ Falling trees or branches

### ✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

### ✓ Riot, civil unrest, labour disputes or political disturbance

## B Additional cover

### You're covered for

#### ✓ Frozen and chilled foods

We will pay up to £300 to replace any food in **your** freezer or fridge that is lost or damaged by:

- the temperature rising or falling
- the refrigerant or refrigerant fumes escaping.

#### ✗ We won't pay:

- if **your** freezer or fridge is over 10 years old, unless it is regularly serviced
- for loss or damage resulting from a deliberate act or neglect by **you**, or by **your** electricity provider or their employees or agents
- for loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

#### ✓ Loss of keys

We will pay up to £300 to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home**

if the keys have been lost or stolen.

#### ✗ We won't pay **you** more than £300 for any one loss whether **you** claim under this Section 2B or under Section 1B of this policy.

#### ✓ Moving home

We will pay for loss of or damage to **your contents** by a cause listed under Sections 2A (and 2C, if shown in **your** schedule) while the **contents** are being moved from **your home** to another private property that **you** are going to live in permanently within the **British Isles**. This includes cover while the **contents** are temporarily stored for up to 72 hours.

#### ✗ We won't pay for loss or damage:

- to china, glass, earthenware or other fragile items
- to **bicycles**
- caused by any paying guest or tenant
- any damage caused by a professional removal company (should the insured not ensure that they have their own liability cover)
- loss of or damage to goods not being stowed or stored correctly unless Section 2C is selected in **your** schedule.

#### ✓ Office business equipment

We will pay up to £5,000 for loss of or damage to office **business equipment** in **your home** from any of the causes listed under Sections 2A (and 2C, if shown in **your** schedule) and which are being used for **business** purposes.

#### ✗ We won't pay for:

- loss of or damage to **office business equipment** not owned by **you** for which **you** are not responsible for insuring or which is more specifically insured elsewhere
- loss or damage to **office business equipment** where **you** are involved in the sale, storage, manufacture, assembly, testing, alteration, renovation or repair, at **your home** of saleable goods, machinery, equipment, computers or component parts.

#### ✓ Oil and metered water

We will pay up to the value of £500 for:

- oil from a domestic heating installation
- metered water

that is lost by a cause insured under Section 2A.

#### ✓ Alternative accommodation, kennel fees and storage

We will pay up to 20% of **your contents** sum insured if **your home** is uninhabitable following a valid claim made under Section 2A for:

- the cost of providing alternative accommodation for **you** and kennel fees for **your** pets while your home is uninhabitable
- the cost of temporarily storing **your contents** while **your home** is being repaired.

We will only provide cover for **your contents** if:

- they aren't covered by any other insurance policy
- **we** have arranged for their temporary storage.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore/replace **your contents** and/or to make **your home** habitable.

## B Additional cover continued

### ✗ We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without our prior agreement.

### ✓ Contents outside

**We** will pay up to £2,500 for loss of or damage to **your contents** from any of the causes listed under Sections 2A (and 2C, if shown in **your** schedule) while they are outside but within the boundaries of **your home**.

### ✗ We won't pay for:

- loss of or damage to **bicycles**
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

### ✓ Contents at university, college or boarding school

**We** will pay up to £2,500 for loss of or damage to **your contents** from any of the causes listed under Sections 2A (and 2C, if shown in **your** schedule) while they are temporarily removed from **your home** and kept in student accommodation in the **British Isles** whilst **you** are away at university, college or boarding school.

### ✗ We won't pay for:

- loss of or damage to **bicycles**
- loss of or damage to camping equipment
- loss of **money**
- loss by deception
- loss of or damage to **contents** from a caravan, mobile home or motor home
- loss of or damage to guests' belongings
- loss by theft, unless there is evidence of forcible and violent entry to **your** accommodation.

## C Accidental damage

### This cover is optional

### You're covered for

#### ✓ Accidental damage to your contents

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

**Accidental damage** is sudden and unintentional physical damage that happens unexpectedly.

### You're not covered for

#### ✗ We won't pay for:

- damage to **bicycles**
  - damage caused by any paying guest or tenant
  - damage by any cause listed in or specifically excluded in Section 1A
  - damage caused by:
    - scorching, melting, warping or other forms of heat distortion unless accompanied by flames
    - distortion or discolouration caused by the sun
    - acid burns
    - spillage of candle wax
    - tobacco burns, unless accompanied by flames
  - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
  - loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays)
  - any loss or damage caused by a Drone whilst controlled by you or any paying guest or tenant
  - damage to porcelain, glass or other fragile ornaments, caused by cleaning or dusting.
- ✗ **We** won't pay more than £1,500 for accidental breakage of porcelain, glass or other fragile ornaments unless contained in a cabinet.

## D Personal liability

### You're covered for

#### ✓ Personal liability

We will pay up to the amount shown on **your** schedule to cover your legal liability for damages **you** have to pay if someone makes a claim against **you** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property

that happens within the **period of insurance** on **your** schedule.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing.

This section covers liabilities arising from **you** occupying **your** property. Any liability that arises solely from **you** owning **your home**, not as occupier of the property, is not covered under this section.

However if **you** have **our** Buildings cover, this covers liabilities arising from **you** owning **your home**.

### You're not covered for

#### ✗ Any liability relating to:

- death or illness of, or bodily injury to, **you** or **your** domestic staff
- damage to property belonging to or being looked after by **you** or **your** domestic staff
- death, illness, injury, loss or damage caused by:
  - **you** owning or occupying any land or building except **your home** or temporary holiday accommodation
  - any **business**
  - an agreement, unless that liability would have existed anyway
- **you** owning, keeping or using any:
  - **vehicles** including their equipment, vehicle parts and accessories, other than:
    - garden equipment used for domestic purposes within the boundaries of the **home**
    - vehicles used to assist a disabled person that do not require registration for the road
    - trailers while they are not being towed
  - caravans
  - Drones or model aircraft
  - animals except domestic pets
  - horses, ponies, donkeys or mules
  - dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation
  - guns, rifles or weapons of any description or any ammunition
- any disease that can be passed from one person to another.
- Liability for accidental death or illness of, or bodily injury to, **your** domestic staff is covered under Section 2E Employer's liability.

## E Employer's liability

### You're covered for

#### ✓ Employer's liability

**We** will pay up to £5,000,000 to cover damages **you** become legally liable to pay for any claim caused by a single incident involving accidental death or illness of, or bodily injury to, **your** domestic staff.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

**We** only cover incidents that happen within the **period of insurance** on **your** schedule.

## F Tenant's liability

### You're covered for

#### ✓ Tenant's liability

**We** will pay up to £5,000 for any claim resulting from a single incident for amounts **you** become legally liable to pay as a tenant of **your home** for damage caused to the **buildings** by any cause covered by Section 1A.

If **you** have **contents accidental damage** (Section 2C), this also includes any amounts you become legally liable to pay for **accidental damage** to:

- underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**
- fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in your home.

**Accidental damage** is sudden and unintentional physical damage that happens unexpectedly.

### You're not covered for

#### ✗ **We** won't pay for:

- breakages caused by **your** paying guests or tenants
- loss or damage when it has been more than 30 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

## G If you claim

### How we settle claims

For any item of **contents** that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using our own suppliers, or
- make a cash payment.

**We** won't pay more than the amount it would have cost **us** to replace or repair using our own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

In the case of mobile phone replacements, these will be replaced with a Grade A refurbished phone that comes with a 12 month warranty. This is a like new handset which has been thoroughly cleaned and comes with the following (when required): a new battery, replacement parts and a new outer shell.

### How much we will pay

The most **we** will pay for any claim will be:

- the Contents sum insured shown in **your** schedule
- the amount shown in **your** schedule for any loss of or damage to **valuables** that **you** haven't included as specified items
- £2,000 for any one **valuable** (whether an item, set or collection) unless **your** schedule shows otherwise
- the sum insured shown in the schedule for any specified item
- £2,500 for theft from garages or outbuildings
- the amounts shown in Section 2 under the headings:
  - Alternative accommodation, kennel fees and storage
  - Contents outside.

On top of **your** total sum insured, **we** will also pay for:

- alternative accommodation, kennel fees and storage
- loss of keys
- oil and metered water.

If the sum insured isn't enough to cover the cost to replace all of the **contents** of **your home** as new, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to replace the entire **contents** of **your home** as new, **we** will pay no more than 75% of **your** claim.

### Your excess

**You** will have to pay any **excesses** shown in **your** schedule.

This includes the specific **excesses** for escape of water, flood **and accidental damage** (if selected).

**We** will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise. Where the items lost or damaged are subject to different **excesses**, the higher of the **excesses** will apply to **your** claim.

If **we** have asked one of **our** suppliers to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

### Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, **we** will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

### Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

### Reducing your sum insured

**We** will not reduce the sum insured after paying a claim.

# Section 3: Personal Possessions

Defined words appear in **bold** – see page 24 for definitions. **Your** schedule will show if **you** have this cover.

## A Core cover

### Your personal possessions are covered for

#### ✓ Accidental loss and damage

**We** will pay for accidental loss of or damage to:

- **your personal possessions**
- any other items listed on **your** schedule under 'Personal possessions'

while they are within the **British Isles**.

This includes cover for:

- possessions up to the value of £250 stolen from **your** unattended **vehicle**, but only if the **vehicle** is locked and your possessions are hidden from view in a closed glove compartment or locked boot
- loss or damage to **bicycle** tyres and accessories, but only if the **bicycle** is lost or damaged at the same time
- the theft of an unattended **bicycle**, but only if it is in a locked building or secured with a bike lock to an immovable object.

### Your personal possessions aren't covered for

✗ **We** don't pay for loss of or damage to:

- **vehicles**
- watercraft propelled by hand (such as a surfboard or rowing boat)
- **sports equipment** while it is in use
- camping equipment while it is set up or in use
- items taken by Customs or other officials
- any **bicycle** while it is being used for organised racing, pace-making or trials
- **Money**. **You** may have cover under Section 3B Money
- Drones.

✗ **We** also don't pay for loss or damage:

- for theft involving deception
- by any paying guest or tenant
- covered under Section 2A
- to any **contents** at university, college or boarding school covered under Section 2B.

✗ **We** also don't pay for:

- accidental loss or theft of **jewellery** (which includes watches), unless they are being worn or carried by **you** and under **your** personal supervision
- accidental loss or theft unless the cause of the loss or theft can be identified
- accidental loss or theft not reported to the police.

## B Additional cover

### You're covered for

#### ✓ Items in a bank

**We** will pay for accidental loss of or damage to items listed on **your** schedule as being in a bank or safe deposit box.

**We** will also cover items when they are taken out of the bank or safe deposit box if **we** have agreed that they can be temporarily taken out.

#### ✓ Money

**We** will pay up to £250 for the theft or accidental loss of **money** which is either with **you**, or which **you** have left in a secure place, anywhere in the world. **You** must report the theft or loss to the police within 24 hours.

✗ **We** don't pay for:

- shortages caused by mistake (e.g. someone short-changing **you**)
- any loss in value (e.g. as a result of currency devaluation)
- **money** confiscated by Customs or other officials.

#### ✓ Overseas travel

**We** will cover items that are insured under Section 3A for up to 60 days in any one policy year, while they are temporarily outside the **British Isles**. **You** must either have the items with **you**, or have left them in a secure place.

### You're not covered for

✗ **We** don't pay for anything that is excluded under Section 3A.

## C If you claim

### How we settle claims

For any **personal possession**, set or part of a set that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost to replace or repair using our own suppliers, or
- make a cash payment.

**We** won't pay more than the amount it would have cost **us** to replace or repair using our own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

In the case of mobile phone replacements, these will be replaced with a Grade A refurbished phone that comes with a 12 month warranty. This is a like new handset which has been thoroughly cleaned and comes with the following (when required): a new battery, replacement parts and a new outer shell.

### How much we will pay

The most **we** will pay for any claim will be:

- the Personal Possessions sums insured shown on **your** schedule respectively for unspecified items and (where applicable) for each specified item individually described on **your** schedule
- £2,000 for any one item, set or collection unless **your** schedule shows otherwise
- £500 for any **bicycle** unless it is specified on **your** schedule
- £250 for theft from an unattended motor **vehicle**.

### Your excess

**You** will have to pay any **excesses** shown on **your** schedule.

**We** will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

### Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, **we** will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the set or suite to **us** where the full replacement cost has been paid.

### Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

# Claims conditions

These claims conditions apply to:

- Section 1 Buildings
- Section 2 Contents
- Section 3 Personal Possessions

## Reporting claims

When **you** find out about anything **you** need to claim for, or may need to claim for, **you** must tell **us** as soon as possible.

### If you make a buildings, contents or personal possessions claim (but not a liability claim)

For any claim **you** must:

- Give **us** any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair. **You** will have to do this at **your** own expense.
- Allow **us** (or **our** appointed suppliers) to access or inspect the damaged items and/or property.
- Immediately tell the police:
  - about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts.

### If you make a liability claim

For any claim **you** must:

- Send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered.
- Get **our** written consent before admitting, denying, negotiating or settling a claim.

**We** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit.

**You** must give **us** all the information and help **we** need.

## Professional Customer Representative

**We** will not deal with a **professional customer representative** unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority or the Claims Management Regulator within the Ministry of Justice, **you** can check the Financial Services Register [www.fca.org.uk/register/](http://www.fca.org.uk/register/) or [www.claimsregulation.gov.uk/search.aspx](http://www.claimsregulation.gov.uk/search.aspx) for details about **your professional customer representative**.

**We** will not continue dealing with a **professional customer representative** and instead only deal with **you** directly if: (i) the **professional customer representative's** behaviour is unreasonable; (ii) the negotiations regarding settlement are not concluded within a reasonable timeframe; and/or (iii) there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe.

**You** may not assign or transfer **your** policy, or any right or obligation under that policy to any third party, including a **professional customer representative**, without **our** prior express written consent.

**We** will always retain the right to communicate directly with **you** even if **you** have instructed a **professional customer representative**.

If **you** instruct a **professional customer representative**, **we** may still pay any claim settlement directly to **you**.

If **you** ask **us**, **we** may at **our** own discretion agree to pay the claim settlement to the **professional customer representative**. If **we** do this **we** will have paid **your** claim in full, and will not be responsible for the work carried out by **your professional customer representative**, or whoever they appoint, and will not be liable for any further costs associated with that work.

### If you don't follow our claim conditions, and this negatively affects our position:

- **we** will reject **your** claim or be unable to deal with it, or
- **we** will not pay **your** claim in full.

## Handing over damaged items

**You** should only hand over damaged items when **we**, or **our** suppliers, ask **you** to do so.

## Enforcing your rights

**We** may at **our** expense and in **your** name take steps to enforce **your** rights against any other person either before or after **we** pay a claim.

**You** must give **us** any information or assistance **we** need.

## Other insurance policies

**We** will not pay any claim if **you** have cover under any other insurance policies.

# General conditions

## These apply to all sections

### Policy terms and conditions

**You** must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalidated
- **we** may reject your claim
- **we** may not pay your claim in full.

### Preventing loss

**You** must take reasonable care to prevent loss, injury or liability, damage or accidents to the **buildings** and **contents** covered under this policy.

### Maintaining your buildings and contents

**You** must keep the **buildings**, **contents** and **personal possessions** covered under this policy in good condition.

## Fraud

**You** must be honest in **your** dealings with **us** at all times.

**We** will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

### What happens if we discover fraud

**We** have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

**We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

### Changes that may affect your cover

**You** must tell **us** as soon as possible about any changes that could affect the level and/or cover of **your** insurance, e.g.:

- **you** change the address where **you** normally live
- any work is being done to **your home** other than routine maintenance or decoration
- **you** are prosecuted for or convicted of any offence (excluding motoring offences)
- **you** let **your home** out to tenants or a lodger moves in
- **your home** is used for **business** purposes or as a holiday home.

The list above does not set out all the changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover, please contact **us**.

### What will we do when you tell us about a change

**We** may reassess **your** cover and/or premium and this may be subject to an administration fee. Please refer to **your** schedule for details of the administration fee.

### What happens if you don't tell us about a change

If **you** don't tell **us** about any changes:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

### Paying the premium

**You** will only be covered if **you** pay **your** premiums.

If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

**We** may cancel **your** policy on that date. Before **we** do, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.

If **you** have made a claim, or one has been made against **you**, before that date **you** will need to pay the balance of the year's premium.

### People involved in this contract

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

### Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details you have already given, unless **we** or **you** have advised otherwise.

**We** will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details.

If **we** are unable to offer renewal terms, **we** will write to you at **your** last known address to let **you** know.

### Cancellation by us

**We** have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Valid reasons may include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- changes to **your** circumstances that mean **you** no longer meet our criteria for providing home insurance
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will return the premium paid less the amount for the period the policy has been in force.

### Cancellation by you

**You** may cancel **your** policy at any time by contacting Castle Agencies Ltd on **0330 321 0320** or sending **us** notice in writing.

### If you cancel at renewal

If **you** cancel before the new **period of insurance** is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of the start of the new **period of insurance** or within 14 days of receiving **your** renewal documents (whichever is the later), **we** will return any premium paid in full.

**We** will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

### If you cancel at any other time

If **you** cancel **your** policy before it is due to start, **we** will return any premium paid in full.

If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later) **we** will return any premium paid, less the administration fee shown in **your** schedule.

If **you** cancel after 14 days have passed, **we** will return any premium paid, less the administration fee shown in **your** schedule and an amount for the period the policy has been in force.

**We** will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

### Index linking – buildings cover

If **you** have set **your** own building sum insured, **we** will index link the amount shown on **your** schedule using the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index.

**Your** building sum insured will go up by at least £1,000 each year even if the index linked increase is less than that.

**We** do not apply index linking to **our** other policy limits.

### Index linking – contents cover

If **you** have set **your** own contents sum insured, **we** will index link the amount shown on **your** schedule using the Retail Price Index or another appropriate index.

**Your** contents sum insured will go up by at least £500 each year even if the index linked increase is less than that amount.

**We** do not apply index linking to **our** other policy limits.

# General exclusions

## Losses not covered

### These apply to all sections

- X** We don't cover any pre-existing loss or damage that happened before **your** cover started.
- X** We don't cover any loss, damage or legal liability caused by:
  - radioactive contamination. This is:
    - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel
    - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment
  - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event
  - sonic bangs from aircraft or other flying objects travelling at or above the speed of sound
  - pollution or contamination unless it is caused by oil leaking from:
    - any fixed heating installation in your home
    - any domestic appliance in your home.
  - failure of computers and electrical equipment caused by computer viruses
  - terrorism by a person or people acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination
  - Drones.

# Policy definitions

**Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.**

The definitions listed below will apply to the whole policy, unless we say that they have a different meaning when used in particular sections of the policy.

**We** have highlighted these definitions in bold in this policy booklet.

**Accidental Damage** **Accidental damage** is sudden and unintentional physical damage that happens unexpectedly.

**Bicycle** Any bicycle, including electrically powered models, and its accessories.

**British Isles** England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and the Republic of Ireland.

**Buildings** **Your** private **home**, fixtures and fittings, swimming pools, permanently fixed hot tubs, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates and fences.

**Business** Any employment, trade or profession.

**Office business equipment** Office furniture and any electronic office equipment used for **business** purposes while it is being kept in **your home** (e.g. computers, laptops, printers and photocopiers).

**X** But not:

- any machinery or equipment used for the manufacture or production of goods at **your home**
- equipment designed and used specifically for the printing or publication of printed material other than computer equipment which is used at **your home** purely as part of the printing preparation process
- smart phones, mobile phones or tablet computers (which items are covered within **your** sum insured on **contents**).

**Contents** Household goods, **personal possessions**, camping equipment, satellite dishes, aerials and other articles which **you** are responsible for or that belong to **you** or domestic staff who live in.

**X** But not:

- **vehicles**
- any living creature
- landlord's fixtures and fittings
- securities certificates and documents, except driving licences and passports
- **money**.

**Drones** Unmanned aerial vehicles.

**Jewellery** Articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals.

This also includes watches and set or unset gemstones.

**Money** Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, Premium Bonds, travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to **you** and are not used for **business** purposes.

**Period of insurance** The period for which the policy covers **you** shown in **your** schedule.

**Personal possessions** **Valuables, sports equipment** and **bicycles** that belong to you and luggage, clothes and any other items **you** normally wear or carry that belong to **you** or for which **you** are legally responsible.

**Professional customer representative** for these purposes is a claims handler or a company acting in a professional or a business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.

**Sports equipment** Items used for sports activities, including sports clothes designed to be used for any sports activity.

**X** But not

- **bicycles**
- watercraft or any wind-propelled vehicle.

**Valuables**

- Sets of coins, stamps or medals.
- Furs.
- Items or sets or collections of gold, silver or other precious metals.
- **Jewellery**.
- Works of art.

**Vehicles** Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their keys, key-fobs, parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

- X** But not the following while being used for their intended purpose and by a person for whom they were designed:
- ride-on lawnmowers used for personal domestic purposes.
  - electrically powered wheelchairs and mobility scooters
  - electrically powered children's ride on toys
  - electrically assisted **bicycles**
  - pedestrian-controlled electrically powered golf trolleys
  - model watercraft
  - hand-propelled watercraft (such as a surfboard or rowing boat).

**We, us, our, the company** U K Insurance Limited trading as NIG and/or such other authorised Insurer as U K Insurance Limited may contract to underwrite any part of this policy.

**You, your** The person or persons named in your schedule and any of the following who normally live with them: their husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives normally living with them.

# Important Information

## Your right to cancel

If, after buying **your** policy, **you** decide that the cover does not meet **your** needs, please call **us** to cancel your policy, within 14 days of receiving your policy documents or the start date of the policy (whichever is later). **We** will refund any premium you have paid in accordance with the **Cancellation by you** condition in the **General conditions** section of this policy.

## How to make a claim

To make a claim, please follow the instructions in How to claim in **your** Policy conditions on page 4 of this policy.

## How to make a complaint

If **you** have an enquiry or complaint arising from **your** policy, please contact the broker, intermediary or agent who arranged the policy for **you**. If the broker is unable to resolve **your** complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If **your** complaint is still outstanding **you** can write to NIG direct at the following address, quoting **your** policy number.

The Chief Executive,  
NIG  
Churchill Court,  
Westmoreland Road,  
Bromley BR1 1DP.

Once **you** receive a written response and if **you** remain dissatisfied, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Telephone: **0800 023 4567** or **0300 123 9123**.

## Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

## Details of Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

**Whoever you are contacting, please always quote your policy number as it will help your enquiry or complaint to be dealt with promptly.**

## Data Protection

NIG insurance policies are underwritten by U K Insurance Limited (UKI).

At NIG **we** are aware of the trust **you** place in **us** when **you** buy **our** products and our responsibility to protect **your** information.

Please ensure **you** have read **our** Privacy Statement, which is provided under separate cover and describes who **we** are, why **we** need to collect **your** information and how **we** will use it. **We** will also tell **you** who **we** share our information with and how **we** use it to improve the service **we** provide to **our** customers.

For further information on **our** privacy policy please visit **www.nig.com/privacy**.

