



**Fortress Lite Bedroom Rated
Home Insurance Policy**

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WELCOME TO FORTRESS LITE HOME INSURANCE

A Buildings and Contents Insurance policy for “essential cover” only

This policy is a legal contract between the Company and **You** and is arranged by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

The **Proposal Form** or **Statement of Fact** and Declaration which **You** (or **Your Policy Administrator** completed with **You**) in paper or electronic format, forms part of this Contract.

Your schedule and any endorsements are all part of the policy and are to be read as one document. Any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. Words with specific meanings are defined on Pages 4 to 6 of this policy booklet.

We will insure **You** against legal liability, loss or damage under the Sections specified in the schedule during any **Period of Insurance** set out in the schedule, provided that the Conditions under which this policy has been issued are fulfilled.

This cover applies throughout Great Britain, Northern Ireland, Isle of Man and the Channel Islands except when **We** state otherwise in the policy.

Your cancellation rights

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

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

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

If **You** wish to cancel **Your** policy after 14 days, **You** will be entitled to a pro-rata return of premium (providing there have been no claims made) and will include an additional charge to cover the administrative cost of providing the policy. The details of this fee will be shown in the separate Initial Disclosure Document or Terms of Business.

IMPORTANT NOTE

PLEASE READ THIS POLICY DOCUMENT CAREFULLY IN CONJUNCTION WITH THE SCHEDULE AND ENSURE THAT IT MEETS ALL YOUR REQUIREMENTS.

If **You** have any query about **Your** policy or cover please contact the **Fortress Policy Administration Team: Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.**

Telephone 0344 412 4151 or email MIBFortress@directgroup.co.uk

PLEASE KEEP THIS POLICY IN A SAFE PLACE **YOU** MAY NEED TO REFER TO IT IF **YOU** MAKE A CLAIM.

All claims related queries should be sent to: **Direct Group Property Services Limited.** Direct House, Lacy Way, Lowfields Business Park, Elland, Yorkshire, HX5 9DB. Tel **0344 412 4222.**

Changes We need to know about

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Acts to take care to:

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

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Changes **We** expect **You** to tell **Your Policy Administrator** about include; If the **Maximum Claim Limits** become inadequate, a change of or unoccupancy of the property, criminal convictions (or cautions) of any of the persons included within the insurance.

Governing Law

Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

What is Insured

These sections are each printed on a white background and gives detailed information on the insurance cover that is provided and any limits that apply to that item.

What is not Insured

These sections are all on a **grey** background to draw **Your** attention to what is **not included** in the scope of **Your** policy.

DEFINITION OF TERMS

We have defined below words or phrases used throughout this policy. To avoid repeating these definitions please note that where these words or phrases appear in **bold** they have the precise meaning described below unless otherwise stated

ACCIDENTAL DAMAGE

Sudden and unexpected damage caused by external means

BEDROOM

A room used as or originally designed and built to be a bedroom even if now used for another purpose.

BUILDINGS

The **Home** being built of brick, stone or concrete and roofed with slates, tiles, asphalt or metal, including landlord's fixtures and fittings, it's **Garages** and domestic **Outbuildings**, permanent swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences, all contained within the boundaries of the land of the **Home**

CLAIMS ADMINISTRATORS

Direct Group Property Services Limited, Lacy Way, Lowfields Business Park Elland, HX5 9BD on behalf of the **Insurers**.

CONTENTS

WHAT IS COVERED AS CONTENTS

1. Household goods, **Valuables** and **Personal Belongings**, including **Money** up to £100 and **Credit Cards** up to £250 and up to £250 for **Pedal Cycles** owned by, or the legal responsibility of **You** or a member of **Your Family** when inside **Your Home**.
2. Tenant's fixtures and fittings for which **You** are legally responsible

WHAT IS NOT COVERED AS CONTENTS

- Mechanically propelled or assisted **Vehicles** of all types (other than domestic gardening machinery), caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them.
- Swimming pool covers.
- Pets and livestock.
- Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the **Home**.
- Property more specifically insured.
- Bonds, bills of exchange, promissory notes and securities for **Money**.
- Property or stock used for any Business, Profession or Trade purposes.
- **Home Working Equipment** or office furniture used by **You** or **Your Family** for any business or professional purposes
- Plants, trees or any growing matter.
- Contact or corneal lenses

COST OF REBUILDING

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

CREDIT CARDS

Credit, Cheque, Debit, Charge or Cash Cards held for personal or charitable purposes

EXCESS

The amount of each claim **You** have to pay. If **You** make a claim under more than one section for loss or damage which happens at the same time and by the same cause **We** will deduct only one **Excess**

Please note different **Excesses** may apply to different types of claim. Please check **Your** schedule

FAMILY

You, **Your** domestic partner, and other relations who permanently reside with **You**.

GARAGE

A structure originally built for storing a motor **Vehicle** or motor **Vehicles** even if now used for another purpose.

HOME

The house, bungalow or self contained flat/maisonette /apartment together with its **Garages** and domestic **Outbuildings** at the address shown in the schedule, used for **Your** private residential purposes.

HOME WORKING EQUIPMENT

Office furniture and office equipment, including computers, printers, photocopiers and telephone answering machines, all used for business or professional purposes

DEFINITION OF TERMS - continued

INSURERS / WE / US / OUR

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

INSURED / YOU / YOUR

The person(s) named in the schedule, their domestic partner(s) and members of their **Family**(ies) permanently living with **You**/him/her/them

MAXIMUM CLAIM LIMIT

The most **We** will pay for any one claim under any section (or its extension) as shown in the schedule.

- The Maximum Claim Limit for Section 1 - Buildings is shown in **Your** schedule.
- The Maximum Claim Limit for Section 2 - Contents is shown in **Your** schedule.
- The most **We** will pay for any one claim for **Valuables** from **Your Home** is shown in **Your** schedule.

The limit shown in the schedule for **Valuables & Personal Belongings** applies within (not on top of) the Maximum Claim Limit for section 2 - Contents shown in the schedule.

If the limits shown in **Your** schedule are insufficient, please contact **Your** insurance adviser or Policy Administrators.

MONEY

Personal **Money** held for private purposes by **You or Your Family** including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and **Money** orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

OUTBUILDINGS

Unless **We** agree otherwise in writing, these are defined as sheds, greenhouses and other structures but do not include:

- **Garages;**
- carports or other structures that are open on one or more sides
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **Home**, unless **We** agree otherwise in writing.

PEDAL CYCLE

Non-mechanically propelled Cycles, Tricycles, Tandems owned and used by **You** and **Your Family** for personal social domestic and pleasure use only.

PERIOD OF INSURANCE

The period of time for which the insurance is provided under this policy as set out in the schedule, and any further period for which the policy is renewed.

PERSONAL BELONGINGS / PERSONAL EFFECTS

Clothing and Personal items (including clothing, jewellery, watches, furs, binoculars, musical instruments, hearing aids, spectacles, photographic and amateur sports equipment), and other personal property which is designed to be worn, or carried on or about the person.

POLICY ADMINISTRATORS

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL: Tel 0344 412 4151

PROPOSAL FORM and /or STATEMENT OF FACT

The Statement of Fact contains information **You** gave **Us**, and any other information **You** gave **Us**. This includes information given by others on **Your** behalf.

TERRORISM

For the purpose of the General Policy Exclusion (page 29) an act of terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(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.

UNITED KINGDOM

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

DEFINITION OF TERMS - continued

UNFURNISHED

Without sufficient furniture and furnishings for normal living purposes.

UNOCCUPIED

Furnished but has not been lived in by **You** or **Your Family**, or any other person with **Your** permission, for more than 30 consecutive days, irrespectively when the un-occupancy began.

VALUABLES

Articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals all belonging to or the legal responsibility of **You** or **Your Family**.

The **Maximum Claim Limit** for **Valuables** in **Your Home** is as shown on **Your** schedule.

Due to the **Maximum Claim Limits** Fortress Lite is NOT intended for **Homes** comprising of more than 3 **Bedrooms**, except as otherwise agreed by **Endorsement** added to **Your** schedule

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 parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- 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)

SECTION 1: BUILDINGS

See definitions Pages 4, 5 and 6.

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss of or damage to the Buildings by the following Causes:</p>	<ul style="list-style-type: none"> • The Excesses shown in Your schedule. • Wet or dry rot • Loss or damage due to any gradually operating cause.
<p>1. Fire, Smoke, Explosion, Lightning, Earthquake;</p>	
<p>2. Storm or Flood;</p>	<ul style="list-style-type: none"> • Loss or damage caused: <ul style="list-style-type: none"> (i) by frost, subsidence, heave or landslip; (ii) to fences, gates and hedges.
<p>3. Subsidence or Heave of the site beneath the Buildings, or landslip;</p>	<ul style="list-style-type: none"> • The first £1,000 of any amount payable in respect of each occurrence or any other Excess shown in Your schedule. • Damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the Home is damaged at the same time and by the same cause. • Damage caused by: <ul style="list-style-type: none"> (i) the normal settlement or bedding down of new structures; (ii) the settlement or movement or made-up ground; (iii) coastal or river erosion; (iv) defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations. • Damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause. • Damage which originated prior to inception of this policy. • Damage resulting from: <ul style="list-style-type: none"> (i) demolition, construction, structural alteration or repair to the Buildings; (ii) ground works or excavation. • Any loss or damage where compensation is provided by contract or legislation. • Damage caused by chemical reaction with any materials which form part of the Buildings

SECTION 1: BUILDINGS

See definitions Pages 4, 5 and 6.

WHAT IS INSURED	WHAT IS NOT INSURED
4. Riot, Civil Commotion, Strikes, Labour Disturbances;	<ul style="list-style-type: none"> Loss or damage not reported to the Police within seven days
5. Malicious Acts;	<ul style="list-style-type: none"> Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. Loss or damage caused by You or Your Family or any person lawfully in Your Home.
6. Escape of Water from, or freezing of water in, a fixed water or heating installation , pipes , tanks or plumbed in domestic appliance;	<ul style="list-style-type: none"> The Excess for Escape of Water claims as shown in Your schedule Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. Repairs to tanks, pipes or appliances unless caused by freezing.
7. Impact with the Buildings by aircraft or aerial devices, Vehicles , or any article dropped from them, and animals;	<ul style="list-style-type: none"> Loss or damage caused by domestic pets.
8. Theft or attempted theft;	<ul style="list-style-type: none"> Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. Loss or damage where there no evidence of forcible and violent entry or exit to the Buildings Loss or damage caused by any person lawfully in Your Home.
9. Leakage of oil from any fixed heating installation;	<ul style="list-style-type: none"> Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.
10. Falling trees or branches including the cost (up to £250) for the removal of the tree or branch causing damage to the Buildings by its fall	<ul style="list-style-type: none"> Loss or damage to gates, hedges or fences. Cost of the removal of parts of trees remaining below ground Damage caused by felling, lopping, or topping of trees unless carried out by professional contractors

SECTION 1: BUILDINGS

Extensions included in Section 1

WHAT IS INSURED	WHAT IS NOT INSURED
<p>A. Additional Fees and other Expenses We will pay costs necessarily incurred by You with Our written consent up to £25,000 as a result of loss or damage by any of the Causes 1-10 of Section 1 of this policy for:</p> <ul style="list-style-type: none">(a) Architects, surveyors, legal and other fees;(b) the cost of clearing the site and making the Building safe;(c) the additional Cost of Rebuilding or repair of the damaged part of the Buildings solely to comply with any government or local authority requirements, unless You were given notice of the requirement before the loss or damage occurred.	<ul style="list-style-type: none">• Fees for preparing any claim• Costs for complying with any requirements You were notified of before the loss or damage.
<p>B. Alternative Accommodation If the Home is damaged and made unfit to live in as a result of loss or damage by any of the Causes 1-10 of Section 1 of this policy We will pay</p> <ul style="list-style-type: none">1) up to 6 months rent You are for paying or would have received until the Home is again habitable.2) The extra accommodation costs, incurred with Our written consent, for<ul style="list-style-type: none">(a) You, Your Family and(b) Your domestic pets <p>For up to 6 months or until the Home is again habitable if earlier</p>	<ul style="list-style-type: none">• Costs incurred after the Home is fit to live in again or more than 6 months from the date You were forced to move out of Your Home.
<p>C. Underground Pipes and Cables</p> <p>We will pay the cost of repair following Accidental Damage to cables, underground pipes or underground tanks all servicing the Home and for which You are legally responsible, to a maximum limit of £1,000.</p>	<ul style="list-style-type: none">• The Excess shown in Your schedule.• Any costs arising from clearance of a blockage• Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.• Any cost incurred of breaking into or repairing an underground pipe to clear a blockage.

SECTION 1: BUILDINGS

Extensions included in Section 1

WHAT IS INSURED

D. Your Liability to the Public as Property Owner

We will pay for damages and claimants' costs and expenses which **You** become legally liable to pay for :

- (a) accidental death of, or bodily injury to or illness or disease of any person or
- (b) **Accidental Damage** to material property up to £1,000,000 in connection with
 - (i) any one claim or
 - (ii) series of claims

made against **You** arising out of any one **Event** occurring during the **Period of Insurance** and incurred:

- (i) solely as owner (not as occupier) of the **Home** or the land belonging to the **Home**; or

Defective Premises Act

- (ii) in connection with any previous private residence which **You** owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, provided that **You** had disposed of all legal title and interest at the time of such occurrence;

We will also pay the legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You**.

If **You** cancel, or do not renew, Section 1 of **Your** Policy following the sale or disposal of **Your Home** the cover provided by paragraph (ii) for that **Home** will continue for seven years after this Section 1 expires.

WHAT IS NOT INSURED

- Liability arising directly or indirectly from:
 - (i) Any profession, business or employment;
 - (ii) The use of lifts or mechanically propelled or assisted **Vehicles** (other than gardening machinery and pedestrian controlled **Vehicles**);
 - (iii) Any agreement unless **You** would have been liable had the agreement not been made;
 - (iv) Death, injury, illness or disease of any member of **Your Family** or a domestic employee.
 - (v) Loss or damage to property owned, occupied or in the custody or control of **You, Your Family** or any domestic employee.

- Liability:
 - (i) Arising more than seven years after the expiry or cancellation of Section 1 of this Policy;
 - (ii) if **You** are insured under a more recently effected or current policy.

SECTION 1: BUILDINGS

What is NOT included in Section 1

Home Insurance policies will include some of these extensions either as part of the standard cover, or for an additional premium

Under this Fortress Lite policy, these additional “non essential” cover extensions are excluded and reflected in premium savings for **You**

Should **You** require any of these cover extensions please ask to upgrade **Our** Standard Fortress policy

WHAT IS NOT INSURED

Accidental Damage to the Buildings

We will not pay for any damage to the **Buildings** other than caused by items 1-10 Under Section 1

Fixed Glass or Sanitary ware

We will not pay the cost of replacement or repair following accidental breakage of fixed glass in windows, doors, fanlights, skylights solar panels, or fixed sanitary ware in the **Buildings**, or ceramic hobs fixed to and forming part of the **Home**.

Trace and Access

We will not pay for any costs for locating the source of any damage resulting from the escape of water from fixed domestic water services of heating installations including the cost of subsequent repairs to walls, floors or ceilings

Emergency Access

We will not provide cover for damage to the **Home** caused by forced access by the fire, police or ambulance services as a result of an emergency.

Door Locks

We will not pay claims in respect of replacement locks for external doors to the **Buildings** if **Your** keys are stolen or lost.

Falling Aerials

We will not pay for damage caused by falling television or radio aerials, aerial fittings, satellite dishes or masts.

SECTION 1: BUILDINGS

Basis of Claims Settlement

- (a) **We** will pay up to the **Maximum Claim Limit for Buildings** as shown in **Your** schedule for the **Cost of Rebuilding**, repairing or replacing the damaged parts of the **Buildings**, inclusive of any amount which may become payable under Extension A of Section 1 of this policy.
- (b) If the **Buildings** are not rebuilt or repaired, **We** will pay (at **Our** option) the difference between the market value of the **Buildings** prior to the loss or damage and the market value of the **Buildings** following the loss or damage.
- (c) If at the time of any loss or damage the **Limit of Indemnity for Buildings** is less than the **Cost of Rebuilding**, **We** will pay the cost of repair or replacement less a deduction for wear and tear.
- (d) **We** will not pay for the cost of replacing any undamaged items forming part of a set or suite or other article of a uniform nature, design or colour when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.

Automatic Reinstatement

We will not automatically reduce the **Maximum Claim Limits** by the cost of any claim provided that the repair or reinstatement has been completed and any recommendations to prevent further damage have been carried out.

Guaranteed Rebuilding Costs

We will pay, subject to the terms conditions and exclusions of Section 1, such additional sums as are necessary to fully complete the reinstatement of the **Buildings** should the **Maximum Claim Limit for Buildings** prove inadequate.

Provided that:

- (a) The rebuilding value used to calculate the premium at the inception of this insurance was based upon the tables provided by **Us** which are in turn based on professional valuations recommended by the Royal Institution of Chartered Surveyors (or an alternative professional body approved by **Us**) for the cost of fully reinstating the Building as described by **You** in **Your** application based on:
 - (i) post code location,
 - (ii) type of **Home** and construction materials used
 - (iii) the date built
 - (iv) number of **Bedrooms** and
 - (v) any other features advised to **Us**
- (b) The **Maximum Claims Limit** used resulting from this initial rebuilding valuation has been continually reviewed, in accordance with changes in professional recommended rebuilding values.
- (c) Any alterations or additions which materially affect the reinstatement cost of the **Buildings** since inception of this insurance such as an extension or any building works have been notified to **Us** and the Rebuilding Value used adjusted accordingly.
- (d) In **Our** opinion it is possible to effect economic repair or reinstatement of the **Buildings**.

When Buildings Cover starts for new mortgage borrowers

If **You** choose **Buildings** Insurance under Section 1, at the time of taking out a new mortgage with a UK lender, **Buildings** cover will be provided during the period between exchange of contracts (conclusion of missives in Scotland) or offer, whichever is later, and **Your** mortgage completion date, provided the **Buildings** are not otherwise insured. This cover is automatically provided at no extra charge.

The terms and conditions of the cover provided during this period will be the same as those which apply after completion of **Your** mortgage.

SECTION 2: CONTENTS

See definitions Pages 4, 5 and 6

WHAT IS INSURED	WHAT IS NOT INSURED
Loss of or damage to the Contents by the following Causes:	<ul style="list-style-type: none"> • The Excess shown in Your schedule. • Loss or damage due to any gradually operating cause.
1. Fire, Smoke, Explosion, Lighting, Earthquake;	•
2. Storm or Flood;	• Loss or damage to property in the open.
3. Subsidence or Heave of the site beneath the Buildings , or landslip;	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> (i) the normal settlement or bedding down of new structures; (ii) the settlement or movement or made-up ground; (iii) coastal or river erosion; (iv) defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations. • Damage resulting from: <ul style="list-style-type: none"> (i) demolition, construction, structural alteration or repair to the Buildings; (ii) ground works or excavation.
4. Riot, Civil Commotion, Strikes, Labour Disturbances;	<ul style="list-style-type: none"> • Loss or damage not reported to the Police within seven days • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished • Loss or damage caused by You or Your Family or any person lawfully in Your Home
5. Malicious Acts;	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or damage caused by You or Your Family or any person lawfully in Your Home.
6. Escape of Water from a fixed water or heating installation or plumbed in domestic appliance or water bed or fish tank;	<ul style="list-style-type: none"> • The Excess for Escape of Water claims as shown in Your schedule • Damage to the installation or appliance from which the water escapes. • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.

SECTION 2: CONTENTS

See definitions Page Pages 4, 5 and 6

WHAT IS INSURED	WHAT IS NOT INSURED
7. Impact by aircraft or aerial devices, Vehicles , or any article dropped from them, and animals;	<ul style="list-style-type: none">• Loss or damage caused by domestic animals.
8. Theft or attempted theft;	<ul style="list-style-type: none">• Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.• Loss or damage caused by any person lawfully in Your Home.• Loss or damage when there is no evidence of force and violence are used to gain entry or exit.• Theft by deception unless deception is used solely as a means to enter the Home• Theft of Personal Money unless involving entry to or exit from the Home by forcible and violent means or entry by deception• In respect of self-contained flats theft of property in any common parts of the building to which any other tenants have right of access, unless involving entry to or exit from the building by forcible and violent means• Loss or theft from detached Outbuildings including Garages
9. Leakage of oil from any fixed heating installation;	<ul style="list-style-type: none">• Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.• Damage to the appliance from which the oil escapes.
10. Falling trees or branches;	<ul style="list-style-type: none">• Loss or damage arising from felling, lopping or topping of trees.

SECTION 2: CONTENTS

Extensions automatically include in Section 2

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Alternative Accommodation If the Home is rendered not fit to live in as a result of loss or damage by any of the Causes 1-10 of Section 2 of this policy We will pay</p> <ol style="list-style-type: none"> 1) up to 6 months rent You are paying as occupier until the Home is again habitable. 2) the extra accommodation costs, incurred with Our written consent, for up to 6 months for <ol style="list-style-type: none"> a) You, Your Family and b) Your domestic pets 	<p>Costs incurred after the Home is fit to live in again or more than 6 months from the date You were forced to move out of Your Home.</p>
<p>Public and Personal Liability (as Occupier)</p> <p>We will pay for damages and claimants' costs and expenses which You or any member of Your Family become legally liable to pay for:</p> <ol style="list-style-type: none"> (a) accidental death of, or bodily injury to or illness or disease of any person or (b) Accidental Damage to material property <p>up to £1,000,000 in connection with:</p> <ol style="list-style-type: none"> (i) any one claim; or (ii) series of claims <p>made against You or a member of Your Family arising out of any one event, occurring during the Period of Insurance and incurred:</p> <ol style="list-style-type: none"> (i) solely as occupiers, (but not owners) of the Home or the land belonging to the Home; or (ii) in a personal capacity, (not as occupier or owner of any building or land) occurring in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands and elsewhere in the world during a temporary visit. <p>We will also pay legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family.</p> 	<ul style="list-style-type: none"> • Death, bodily injury, illness, disease to any member of Your Family or domestic employee. • Loss of damage to property owned by, or in the custody or control of, You or any member of Your Family or any person permanently residing with You. • Liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family. • Liability arising directly or indirectly as a consequence of any criminal act by You or any member of Your Family. • Any agreement unless You would have been liable had the agreement not been made. • The ownership, use or possession of any: <ol style="list-style-type: none"> (i) lift, caravan, aircraft or watercraft including jet skis (other than the hand propelled watercraft); (ii) mechanically propelled or assisted Vehicle (other than domestic gardening machinery); (iii) animals except domestic pets other than those listed in the Dangerous Dogs Act 1991; (iv) firearms, other than properly licensed shotguns. • Any profession, business or employment. • Any claim or other proceedings against You or Your Family lodged or prosecuted in a Court outside the United Kingdom. • Any amount whilst any appeal is pending.
<p>Loss of Oil and Metered Water</p> <p>We will pay up to £500 for:</p> <ol style="list-style-type: none"> (a) the cost of oil lost from domestic heating installation following Accidental Damage to any part of the domestic heating installation; (b) additional metered water charges incurred by You and resulting from any of the Causes 1-10 of Section 2 of this policy. 	

SECTION 2: CONTENTS

Extensions automatically include in Section 2

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Tenants Liability (applicable if the Buildings are rented by You)</p> <p>Any amount which You become legally liable to pay as a tenant, (and not as an owner of the Buildings) up to 20% of the Maximum Claims Limit for Contents shown in the schedule in respect of damage to the Buildings, or for Landlords fixtures & fitting for which You are legally responsible by any of the Causes 1-10 of Section 1 of this policy.</p>	

SECTION 2: CONTENTS

What is NOT included in Section 2

Under this Fortress Lite policy, these additional “non essential” cover extensions are excluded and reflected in premium savings for **You**

Should **You** require any of these cover extensions for **Your Contents** please ask to upgrade **Our** Standard Fortress policy

	WHAT IS NOT INSURED
Temporary Removal Of Contents	We will not pay for Contents lost or destroyed by any of the Causes 1-10 of Section 2 of this policy whilst temporarily removed from the Home .
Deep Freezer Contents	We will not pay for deterioration of food in a domestic deep freezer made unfit for human consumption by any change in temperature or from contamination by refrigerant or refrigerant fumes.
Mirrors and Glass	We will not pay for any breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.
Audio and Audio Visual Equipment	We will not pay for Accidental Damage to: (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers and dishes (vi) computer equipment; either owned by You or Your Family , or for which You are legally responsible.
Contents in the Garden	We will not pay for loss or damage to by Causes 1-10 of Section 2 for any Contents in the open within the boundaries of Your Home . This includes any flowers, plants, shrubs or trees in pots or containers.
Door Locks	We will not pay for any replacement locks for doors and alarms to the Buildings if Your keys are stolen or lost.
Reinstatement of Title Deeds	We will not pay for the replacement of any title deeds to Your Home if they are lost, destroyed or damaged by any of the Causes 1-10 of Section 2 of this policy
Liability for Accidents to Domestic Employees	We will not pay for damages and claimants' costs and expenses which You or a member of Your Family become legally liable to pay as compensation for accidental (i) death of; (ii) bodily injury to; or (iii) illness or disease of: any domestic employee made against You or Your Family by such persons

SECTION 2: CONTENTS

What is NOT included in Section 2

	WHAT IS NOT INSURED
Household Removals	We will not pay for any damage to Contents whilst in transit by Professional Removal Contractors.
Accidental Damage to Contents	We will not pay for any damage to the Contents other than caused by items 1-10 under Section 2

SECTION 2: CONTENTS

Basis of Claims Settlement

- (a) **We** will pay up to the **Maximum Claims Limit** for **Contents** shown in **Your** schedule for the full cost of replacing as new (or at **Our** option **We** will replace as new) reinstating or repairing the lost or damaged **Contents** with a deduction for wear and tear made only in respect of clothing and household linen.
- (b) The maximum amount **We** will pay in respect of any one loss for **Valuables** in the **Home** is £5,000 except as otherwise agreed by any Endorsement shown to **Your** schedule, the maximum payable for any one item is £750.
- (c) Due to the fixed **Maximum Claim Limits**, Fortress Lite is NOT intended for **Homes** comprising of more than 3 **Bedrooms**, except as otherwise agreed by endorsement added to **Your** schedule.
- (d) The maximum amount that **We** will pay in respect of any one loss under Section 2 of this policy is the **Maximum Claims Limit** stated in the schedule for Section 2.
- (e) If at the time of any loss or damage the total cost of replacing all of the **Contents** as new, less an allowance for wear and tear for clothing, household linen and **Pedal Cycles**, is greater than the **Maximum Claims Limit** for **Contents** shown in the schedule, **We** will pay only that proportion of the loss which the **Maximum Claim Limit** bears to the true replacement cost.
- (f) **We** will not pay for the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, including carpets when damage occurs to a specific part or within a clearly definable area, and replacements cannot be matched.
- (g) In the event of a claim under this policy **We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.
- (h) In the event of loss or damage to any one article or pair or set of articles where the value exceeds £750, it will be necessary for a valuation (if not already provided) or recent evidence of value or proof of purchase, to be produced before any payment can be considered.

Automatic Reinstatement

The **Maximum Claim Limit** for **Contents** shown in the schedule will not be reduced by the amount of any claim unless **We** give written notice to the contrary.

MAKING A BUILDING OR CONTENTS CLAIM

Please refer to the Policy Conditions for reporting claims in particular Condition 11 on Page 30

1. Check that the claim is covered by **Your** policy.

Each Section of the policy tells **You** what is covered and what is not covered. The Basis of Settlement paragraph will tell **You** how the claim will be settled, provided that the policy conditions are fulfilled.

2. To register a claim, please contact The Claims Managers; Direct Group Property Services Limited
Fortress Lite Household Claims Department on **0344 412 4222**

NOTE: Please have **Your** Fortress Lite **Bedroom** Rated policy number available. If damage is serious or caused by Riot, immediate telephone contact is essential as **We** may need to arrange inspection of **Your** property by a member of **Our** Claims staff or an independent loss adjuster who specialises in dealing with insurance claims. **We** will pay this fee.

3. If **You** require help and advice concerning **Your** claim, **We** will be pleased to assist **You**.
4. **We** may well be able to settle **Your** claim from the information provided in **Your** Claim Form but **We** may require further information, or ask **You** to furnish documentation in support of **Your** claim.
5. Many **Insurers** are able to secure discounts on the replacement of items:
 - It is **Our** option whether **We** replace as new, reinstate, repair or pay a cash alternative.
 - If **You** would prefer a cash alternative, **We** may restrict this to an amount equal to the discounted replacement price **We** would normally pay.
 - This helps **Us** in controlling claims costs and ultimately premiums charged.

Claims Guidance Notes

Guidance Notes on how to make a claim

1. Check the schedule to confirm that the appropriate section of the policy is operative
2. Refer to the policy section which will confirm if the loss destruction or damage is covered – remember that certain causes are excluded and these are clearly indicated in the policy.
3. Read carefully General Conditions and:
 - if theft, attempted theft, malicious damage or vandalism has occurred, or
 - credit, debit or cash cards have been stolen or lost
 - possessions have been lost or stolen from **You**.

You must advise the POLICE immediately and also the organisation that has issued the cards within 24 hours of discovery.

4. Contact Direct Group Property Services Limited on **0344 412 4222** to request a claim form.

Quote Your policy number in all correspondence.

5. Complete and return the Claim Form (obtainable from **Your** insurance adviser at their address shown on the documentation they have provided to **You**) so that **We** are advised as soon as possible and deal with **Your** claim without delay.
6. Obtain two estimates as soon as possible for repairing the damage and retain any bills for the cost of emergency repairs as they may form part of **Your** claim.
7. Please bear in mind that the Fortress Lite policy is NOT a maintenance contract and is an economy policy with some limitations on cover to keep premiums as low as possible.
8. If someone is holding **You** responsible for damage to their property or for bodily injury to them **You** must, and this is **MOST IMPORTANT:**
 - advise **Us/Your** insurance adviser immediately giving full details in writing.
 - send to **Us** any letters, documents, writ or summons or other legal documents which have been served on **You** or any member of **Your Family**, unanswered and without delay.
 - do NOT engage in correspondence or dialogue with the other person but allow **Us** to deal with the matter on **Your** behalf.
 - should **You** have any queries, please contact **Your** insurance adviser who will, if necessary, refer them to **Us** on **Your** behalf.

SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME

See definitions Page 3, 4 and Page 5

Under this Fortress Lite policy, these additional cover extensions are excluded, and reflected in premium savings to **You**

It is not possible to add this Section of cover to a Fortress Lite policy

Should **You** require these cover extensions for **Your Personal Belongings** while away from **Your Home** please ask **Your** broker to upgrade **You** to **Our** Standard Fortress policy.

GENERAL POLICY CONDITIONS - which apply to all sections of this policy.

1. Compliance with conditions

These conditions apply to all sections of the policy and to all extensions. **You** and all members of **Your Family** permanently residing with **You** must comply with the terms and conditions of this policy. Any person or entity seeking the benefit of this policy shall be deemed to have notice of its terms, conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may be capable of applying to and being complied with by such person or entity.

2. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

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

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

3. Your duty to prevent loss or damage

You and any person seeking the benefit of this policy must take steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.

4. Your personal representatives

If **You** die, **We** will insure **Your** legal personal representatives for any liability **You** had previously incurred under the policy, provided they fulfil the terms of the policy.

5. Change in circumstances

You must inform **Your Policy Administrator** of any change in circumstances which increases the risk of loss, injury or damage. In particular **You** must notify **Your Policy Administrator** of any change in the number of **Bedrooms** from that shown in **Your** schedule, if **Your** property becomes unoccupied for more than 60 days and if **You** change **Your** address. **We** must also be advised if at any time the value of the **Contents** exceeds the **Limit of Indemnity** shown in **Your** schedule.

6. Cancellation

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

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

7. Cooling off period

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

8. Fraud

If a claim is fraudulent in any respect all benefit under this policy will be forfeited.

9. Arbitration

Where **We** have accepted a claim but there is a disagreement over the amount payable, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law in force at that time. When this happens legal proceedings cannot be started against **Us** until the arbitrator has reached a decision.

10. Other Insurances

If at the time of any loss, damage or liability arising under the policy there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion.

11. Notification of a Claim

When **You** become aware of a possible claim under this policy, **You** must notify the **Claims Administrator** in writing as soon as possible. The Police must be advised immediately of any loss or damage arising from theft, attempted theft, vandalism, riot, malicious act, labour or political disturbance or accidental loss of property. **You** must provide the **Claims Administrator** with all the details and evidence, including written estimates and proof of ownership or value. Any letter of notification or any writ, summons or other legal document served on **You** or **Your Family** in connection with a possible claim must be sent to the **Claims Administrator** immediately. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent.

12. Notice of Building Works

You must notify **Your Policy Administrator** prior to the start of any conversions, alterations and extensions to any Buildings specified in the Schedule.

13. Company's rights after claim

We or **Our** representatives will be entitled to enter any building where loss of damage has occurred and deal with any salvage, but no property may be abandoned to **Us**. **We** may conduct, in **Your** name and on **Your** behalf, the defence or settlement of any legal action and take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover compensation from any third party in respect of anything covered by this policy.

14. Payment of Premium

Where payment of premium is not made any cover provided by this policy will be inoperative from the date such premium was due.

Where the premium is being paid by Direct Debit the due date will be in accordance with the Premium Repayment schedule advised by the premium financier used by Millennium Insurance.

Where the policy is cancelled mid-term and a claim has occurred and been paid by **Us** during the period insurance in which the policy is to be cancelled, refund of premiums will be made at **Our** discretion.

15. Payment of Claims

In the event of a claim being made under this policy and the premium is being paid direct debit instalments which are unpaid or overdue. **We** reserve the right to deduct from any settlement **We** make any outstanding premium payment due to **Us**.

The maximum limit placed on any benefit or indemnity of any kind payable under this policy shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this policy and **Our** maximum liability shall not thereby be increased above the amount that would have been payable if **You** were the only person or entity that was entitled to contractual rights under the policy.

Where more than one person or entity is entitled to seek any benefit or indemnity of any kind under this policy **We** shall not be under any duty to inquire into or investigate the priority of any such persons or entities and receipt of any such person or entity shall be deemed to be given on behalf of all such persons or entities that may be entitled to contractual rights under this policy.

16. Law applicable to the policy

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

17. Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1988, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

18. Claims & Underwriting Exchange Register (CUE)

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

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

GENERAL POLICY EXCLUSIONS

What is not Insured by this policy

1. Loss or destruction of, or damage to any property or any direct or indirect consequential loss, or any legal liability directly or indirectly caused by or contributed to or arising from:
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
This exclusion does not apply to Accidents to Domestic Employees Section 2(M);
 - (b) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
This exclusion does not apply to Accidents to Domestic Employees Section 2(M).
 - (c) pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
2. Any loss suffered by **You or Your Family** due to any person obtaining property by deception.
3. Any loss or damage to the property resulting from theft, attempted theft or malicious acts by **You** or any member of **Your Family**.
4. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
5.
 - (a) Direct or indirect loss, damage, derangement or malfunction of any **Insured** item or any part of thereof where such loss, damage, derangement or malfunction **occurs** as a result of computer viruses
 - (b) Legal expenses or legal benefits or **liability** arising from (a) above

EXCEPT

Where the loss or damage would fall to be dealt with by virtue of the operation of Causes 1 to 10 (inclusive) under Section 1 **Buildings** and/or Causes 1 to 11 Section 2 **Contents** of this policy.

6. Loss, damage or destruction or any cost or expense of whatsoever nature or where so ever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of **Terrorism**.
This exclusion does not apply to Accidents to Domestic Employees Section 2(M).
7. Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.
8. Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any consequential (indirect) loss of any kind.

CLAIM PROCESSES

Please refer to the Policy Conditions for reporting claims, in particular Condition 11 Page 22

1. Check that the claim /loss is covered by **Your** policy.
Each Section of the policy tells **You** what is covered and what is not covered.

The Basis of Settlement paragraph will tell **You** how the claim will be settled, provided that the policy conditions are fulfilled.
2. To register a claim, please contact the **Claims Administrators** by telephone:

Fortress Lite Household Claims Team on **0344 412 4222**

NOTE: Please have **Your** Fortress Lite policy number available. If damage is serious or caused by riot, immediate telephone contact is essential as **We** may need to arrange inspection of **Your** property by a member of **Our** Claims staff or an independent loss adjuster who specialises in dealing with insurance claims. **We** will pay his fee.
3. If **You** require help and advice concerning **Your** claim, **We** will be pleased to assist **You**.
4. **We** may well be able to settle **Your** claim from the information provided in **Your** Claim Form but **We** may require further information, or ask **You** to furnish documentation in support of **Your** claim.
5. Many insurers are able to secure discounts on the replacement of items.
It is **Our** option whether **We** replace as new, reinstate, repair or pay a cash alternative.
If **You** would prefer a cash alternative, **We** may restrict this to an amount equal to the discounted replacement price **We** would normally pay.

This helps **Us** in controlling claims costs and ultimately premiums charged.

Claims Guidance Notes

Guidance Notes on how to make a claim

1. Check the schedule to confirm that the appropriate section of the policy is operative
2. Refer to the policy section which will confirm if the loss destruction or damage is covered – remember that certain causes are excluded and these are clearly indicated in the policy.
3. Read carefully General Conditions and:
 - (a) if theft, attempted theft, malicious damage or vandalism has occurred, or
 - (b) credit debit or cash cards have been stolen or lost
 - (c) possessions have been lost or stolen from **You**
 - (d) advise the POLICE immediately and also the organisation that has issued the cards within 24 hours of discovery.
4. Contact Direct Group Property Services Limited on **0344 412 4222** to request a claim form.

Quote Your Policy Number in all correspondence

1. Either complete and return the Claim Form (obtainable from **Your** insurance adviser at address shown on the documentation they have provided) so that **We** are advised as soon as possible and deal with **Your** claim without delay, or:
2. Obtain two estimates as soon as possible for repairing the damage and retain any bills for the cost of emergency repairs as they may form part of **Your** claim
3. Please bear in mind that the policy is NOT a maintenance contract.
4. If someone is holding **You** responsible for damage to their property or for bodily injury to them **You** must, and this is MOST IMPORTANT:
 - advise **Us/Your** insurance adviser immediately giving full details in writing.
 - send to **Us** any letters, documents, writ or summons or mother legal documents which have been served on **You** or any member of **Your Family**, unanswered and without delay.
 - do NOT engage in correspondence or dialogue with the other person but allow **Us** to deal with the matter on **Your** behalf.
 - should **You** have any queries, please contact **Your** insurance adviser who will, if necessary, refer them to **Us** on **Your** behalf

Our Service to you – Complaints Process

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

Complaints regarding:

SALE OF THE POLICY

Fortress Lite Policy Administration Team
Policy Administration Team
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

Tel 0344 412 4151

Email MIBFortress@directgroup.co.uk

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

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

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Property Services
Claims Department
Fortress Lite Home Insurance Claims
PO Box 800
Halifax
HX1 9ET
Tel: 0344 412 4296
Email: propertynexus@directgroup.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited.

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

Financial Ombudsman Service (FOS)
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.
0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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

FINANCIAL SERVICES COMPENSATION SCHEME

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

Safety Checklist and Risk Management Guide

Here is a short risk management guide that you can use to check how well protected you are. Much of the information is plain common sense, but it helps to check in case something has been missed. **Pages 36 and 37 do not form part of your policy and are provided for guidance & information only**

Check	Tick if Done
Adequate guards fitted around any open fires	
Water Pipes properly lagged	
Neighbourhood Watch member	
Bicycles locked up	
Smoke detectors are fitted & regularly tested	
Know where mains water stopcock is & give neighbours with details if You are away	
Valuable items security marked	
Ladders chained up if outside	
Heating system Boiler is regularly serviced	
A Frost Stat is fitted	
Locks fitted to downstairs and accessible windows	
Burglar alarm installed and tested	
Outbuildings are all properly locked & keys removed	
Nothing to steal left on in hallway or on show near to letterbox i.e. car keys	
Chimneys swept regularly where open fires are used	
Call-in by neighbours organised when you are away	
Tools locked away in secure garage or outbuilding	

Be Safety Aware

Even with the best insurance the experience of a break-in, a flood or a fire can be very upsetting. Here are a few suggestions that you might follow in order to reduce the chances of something going seriously wrong.

Fire Risks

1. Smoke detectors save lives. Fit at least two devices, one on the ceiling of the ground floor hall and one on the ceiling of the upstairs landing, preferably close to the head of the stairs.
2. Remember to check that the batteries are still effective at least once every 3 months and lightly vacuum clean the elements at least once a year.
3. Check your electric sockets. If you discover too many plugs hanging off one power point, spread them around or have more power points put in. Consider having an additional residual circuit breaker.
4. If you have open fires, have the chimneys swept regularly. Use a fire guard when children are around or when drying clothes. • Don't let children play with matches or fire.
5. Don't leave hot fat or oil unattended on the cooker: if it catches fire, smother it with a fire blanket or damp cloth – not water.
6. Never use a gas appliance if you think it's not working properly. Signs to look out for are soot and stains around the appliance and pilot lights that often blow out. Never cover it or block the air vents.
7. Have your heating system and all gas appliances serviced regularly.

Floods and Burst Pipes risks

1. Winter brings the threat of frozen pipes – which can flood the house. Around 300 gallons of water can gush out of a burst pipe in a single hour: if you're away, or if you don't know how to turn it off, the effect can be devastating.
2. Find out where your main stopcock is and check that you can turn it on and off. If you can't move it, don't be tempted to hit it with a hammer, contact a plumber instead.
3. Protect all your pipes and tanks with proper lagging, to prevent water freezing and reduce your bills too!
4. If you go away in winter, leave your heating on at the normal setting, and ask a neighbour or relative to call in from time to time to check the pipes. Make sure they know where the stopcock is. If you don't have central heating, turn off the mains stopcock and drain the water system before you leave.
5. If a pipe bursts, turn off the mains stopcock, turn off the central heating system and turn on all the taps.
6. If you find the frozen pipe yourself and decide to defrost it, use gentle heat such as hot water bottles or cloths soaked in hot water, and remove any items that may be damaged by a burst.
7. If you live in a flood area, and you receive a flood warning, reduce the possibility of damage by acting quickly. As much as possible should be moved upstairs, especially electrical items and valuables and personal items which can't be replaced easily, like pictures and photographs.

Crime Risks

1. Install a burglar alarm and remember to set it whenever you're out of the house. Make sure it is maintained and clearly visible.
2. Make sure that you have good quality locks fitted to your outer doors, and key-operated locking devices fitted to your windows, to take advantage of our premium discount. If you are a tenant you may be able to get the council or landlord to fit them.
3. Check that your doors are strong enough. Glass panels near locks are especially vulnerable.
4. Fit exterior lights, such as those with sensors that switch on when they detect something within range.
5. Use time switches – available from DIY shops – to turn on lights, etc., when you are out, to make the house look occupied.
6. Never leave keys under the mat or where they can easily be found.
7. Don't keep large sums of money at home. If you have valuable items (such as jewellery) keep them in a safe deposit box rather than in your house.
8. Keep cash, keys and credit cards out of sight.
9. Join a 'Neighbourhood Watch' scheme if there is one in your area.
10. Arrange with your neighbours to watch your house if you're away.
11. Design your garden for security. If the walls or hedges at the front are too high they can allow thieves to attack your doors or windows while out of sight from the street. At the back,
12. make walls harder to climb with materials that do not offer an easy grip, such as light fencing, trellis, or anti-climb resin.
13. Give your shed or garage a proper locking system and consider connecting it to the burglar alarm. Bicycles and motorcycles in the garage should be locked to ground anchors, and tools locked away. Ladders should be chained up, as they can be used to get into upstairs windows.
14. If you go away, remember to cancel the milk and papers.
15. Get a friend or neighbour to look after the house when you are on holiday, to collect mail and generally make the house look lived-in.
16. If you own a bicycle, 'lock it and list it'. In other words, even if you leave it just for a minute always lock it with a good quality lock to something solid. If you have quick-release wheels take the front wheel off and put the lock through both wheels. To help the police (who have to auction thousands of unclaimed bicycles every year) make a note of its details and take a clear colour photograph.
17. Ask your bicycle dealer to stamp your postcode on the frame with a Coded Cycle sticker to warn off thieves. Please note under Fortress Lite pedal cycles are only covered while in your home.
18. Use an ultra violet pen, readily available from stationery stores, to mark your postcode and house name/number on all valuable and portable items of property.
19. Take photographs/video of valuable items, such as jewellery, watches etc. Remember to put a scale (e.g. ruler) in the picture. This can provide the police with valuable evidence in to the aid recovery of your property. (Try to store the photographs elsewhere than in the home.)



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