



**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 Direct Group Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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](mailto: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 <b>Buildings</b> by the following Causes:</p>	<ul style="list-style-type: none"> <li>• The <b>Excesses</b> shown in <b>Your</b> schedule.</li> <li>• Wet or dry rot</li> <li>• Loss or damage due to any gradually operating cause.</li> </ul>
<p>1. Fire, Smoke, Explosion, Lightning, Earthquake;</p>	
<p>2. Storm or Flood;</p>	<ul style="list-style-type: none"> <li>• Loss or damage caused:               <ul style="list-style-type: none"> <li>(i) by frost, subsidence, heave or landslip;</li> <li>(ii) to fences, gates and hedges.</li> </ul> </li> </ul>
<p>3. Subsidence or Heave of the site beneath the <b>Buildings</b>, or landslip;</p>	<ul style="list-style-type: none"> <li>• The first £1,000 of any amount payable in respect of each occurrence or any other <b>Excess</b> shown in <b>Your</b> schedule.</li> <li>• Damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the <b>Home</b> is damaged at the same time and by the same cause.</li> <li>• Damage caused by:               <ul style="list-style-type: none"> <li>(i) the normal settlement or bedding down of new structures;</li> <li>(ii) the settlement or movement or made-up ground;</li> <li>(iii) coastal or river erosion;</li> <li>(iv) defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations.</li> </ul> </li> <li>• 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.</li> <li>• Damage which originated prior to inception of this policy.</li> <li>• Damage resulting from:               <ul style="list-style-type: none"> <li>(i) demolition, construction, structural alteration or repair to the <b>Buildings</b>;</li> <li>(ii) ground works or excavation.</li> </ul> </li> <li>• Any loss or damage where compensation is provided by contract or legislation.</li> <li>• Damage caused by chemical reaction with any materials which form part of the <b>Buildings</b></li> </ul>



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

## SECTION 1: BUILDINGS

### Extensions included in Section 1

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

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

## SECTION 2: CONTENTS

See definitions Page Pages 4, 5 and 6

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

## SECTION 2: CONTENTS

### Extensions automatically include in Section 2

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



## SECTION 2: CONTENTS

Extensions automatically include in Section 2

WHAT IS INSURED	WHAT IS NOT INSURED
<p><b>Tenants Liability</b> (applicable if the <b>Buildings</b> are rented by <b>You</b>)</p> <p>Any amount which <b>You</b> become legally liable to pay as a tenant, (and not as an owner of the <b>Buildings</b>) up to 20% of the <b>Maximum Claims Limit</b> for <b>Contents</b> shown in the schedule in respect of damage to the <b>Buildings</b>, or for Landlords fixtures &amp; fitting for which <b>You</b> 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 <b>Contents</b>	<b>We</b> will not pay for <b>Contents</b> lost or destroyed by any of the Causes 1-10 of Section 2 of this policy whilst temporarily removed from the <b>Home</b> .
Deep Freezer <b>Contents</b>	<b>We</b> 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	<b>We</b> 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	<b>We</b> will not pay for <b>Accidental Damage</b> 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 <b>You</b> or <b>Your Family</b> , or for which <b>You</b> are legally responsible.
<b>Contents</b> in the Garden	<b>We</b> will not pay for loss or damage to by Causes 1-10 of Section 2 for any <b>Contents</b> in the open within the boundaries of <b>Your Home</b> . This includes any flowers, plants, shrubs or trees in pots or containers.
Door Locks	<b>We</b> will not pay for any replacement locks for doors and alarms to the <b>Buildings</b> if <b>Your</b> keys are stolen or lost.
Reinstatement of Title Deeds	<b>We</b> will not pay for the replacement of any title deeds to <b>Your Home</b> 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	<b>We</b> will not pay for damages and claimants' costs and expenses which <b>You</b> or a member of <b>Your Family</b> 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 <b>You</b> or <b>Your Family</b> by such persons

## SECTION 2: CONTENTS

### What is NOT included in Section 2

	WHAT IS NOT INSURED
Household Removals	<b>We</b> will not pay for any damage to <b>Contents</b> whilst in transit by Professional Removal Contractors.
<b>Accidental Damage to Contents</b>	<b>We</b> will not pay for any damage to the <b>Contents</b> 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

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please contact **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.

If **You** wish to cancel **Your** policy after 14 days, **You** will be entitled to a pro- rata return of premium.

**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) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **Your** (administrator / agent) asked.

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

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

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

### 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

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

- a) fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- b) fails to reveal or hides a fact likely to influence the cover **We** provide;

- c) makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- d) sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- e) makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- f) makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- g) If **Your** claim is in any way dishonest or exaggerated,

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

#### **9. Arbitration**

A dispute between **You** and **Us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **You** and **We** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against **You**, they are not covered under this policy. This arbitration condition does not affect **Your** rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of **Your** claim being turned down, **We** will treat the claim as abandoned.

#### **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 or 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. 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.

## UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as “We/Us/Our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is **Z7739575**

This privacy notice is relevant to anyone who uses Our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “You/Your” in this notice.

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

### **Why do We process Your data?**

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

### **What information do We collect about You?**

Where You have purchased an insurance policy through one of Our agents, You will be aware of the information that You gave to them when taking out the insurance. The agent will pass Your information to Us so that We can administer Your insurance policy.

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

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

### **UK General’s full privacy notice**

This notice explains the most important aspects of how We use Your data. You can get more information about this by viewing Our full privacy notice online at [www.ukgeneral.com/privacy-notice](http://www.ukgeneral.com/privacy-notice) or request a copy by emailing Us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, You can write to Us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

## 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) Radiation  
Any direct or indirect consequence of:
    - i. Irradiation, or contamination by nuclear material; or
    - ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  - (b) War  
Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
  - (c) Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
  - (d) Electronic Data  
Any consequence, howsoever caused, including but not limited to Computer Virus or Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
  
For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.  
  
For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
  - (e) Terrorism  
Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation
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.
6. 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.
7. 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](mailto: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](mailto: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](mailto: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](mailto: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 Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. 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](http://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 <b>You</b> 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.)



Managed by

Millennium Insurance Brokers Ltd  
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Lakeside Boulevard  
Doncaster  
DN4 5PL

Registered in England 2103848  
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Millennium is a Direct Group Limited company

Registered in England:  
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UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

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