



**Fortress Bedroom Rated
Home Insurance Policy**

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WELCOME TO FORTRESS HOME INSURANCE

Fortress Home insurance is a Buildings and Contents policy underwritten by Ageas Insurance Limited.

This policy is a legal contract between the **Insurers** and **You**. In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations or as amended in writing by **Us** and during the period of cover.

The **Statement of Fact** and declaration which **You** have made and which was provided to **You**, and which was provided 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 3 to 5 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 contact your insurance broker 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** insurance broker 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, or none pending) 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 AND ENSURE THAT IT MEETS ALL YOUR REQUIREMENTS.

If **You** have any query about **Your** policy or cover please contact Your Insurance Broker.

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, Fortress Claims Unit G2 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 **Your** insurance broker 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** insurance broker 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** Insurance broker 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

ACTIVITY SPORTS

Skis (including sticks and bindings), snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering

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, its **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, Fortress Claims Unit G2 Lacy Way, Lowfields Business Park, Elland, Yorkshire, HX5 9DB .

CONTENTS

WHAT IS COVERED AS **CONTENTS**

1. Household goods, **Valuables** and belongings, including **Money** up to £250 and **Credit Cards** up to £500 owned by, or the legal responsibility of **You** or a member of **Your Family** when in **Your Home**.
2. Tenant's fixtures and fittings for which **You** are responsible
3. Visitors' **Personal Effects** up to £1,000 when in **Your Home** unless otherwise insured.
4. **Home Working Equipment** and office furniture used by **You** or **Your Family** for business or professional purposes up to £5,000 when in **Your Home**, owned by, or the legal responsibility of **You** or a member of **Your Family**.

WHAT IS NOT **CONTENTS**

- Mechanically propelled or assisted **Vehicles** of all types (other than domestic gardening machinery), caravans, trailers, watercraft, aircraft (including model aircraft, gliders, hang-gliders, microlights and drones), 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 Business or Trade purposes (other than **Homeworking equipment**) when in **Your Home**.
- Plants, trees or any growing matter.
- Contact or corneal lenses unless specified

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 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.

DEFINITION OF TERMS - continued

HOMEWORKING EQUIPMENT

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

INSURED PERSON / YOU / YOUR

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

INSURERS / WE / US / OUR

Underwritten by **Ageas Insurance Limited**, Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, ageas.co.uk
Registered in England and Wales Company No 354568, Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

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 broker.

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
- detached 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.

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.

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 27) 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.

UNFURNISHED

Without sufficient furniture and furnishings for normal living purposes.

UNITED KINGDOM

FortressPolicyWording062019

UNOCCUPIED

Furnished but has not been lived in by **You** or **Your Family**, or any other person with **Your** permission, for more than 60 consecutive days, irrespective of 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 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 3, 4 and 5

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 Excess(es) 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 for subsidence 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 3, 4 and 5

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 whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, except where there is forcible and violent entry or exit. 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 of 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
11. Falling television or radio aerials, aerial fittings, satellite dishes or masts.	<ul style="list-style-type: none"> Loss or damage to the aerials, aerial fittings, satellite dishes or masts themselves

SECTION 1: BUILDINGS

Extensions included in Section 1

WHAT IS INSURED

A. Additional Fees and other Expenses

We will pay the costs necessarily incurred by **You** with **Our** written consent as a result of loss or damage by any of the Causes 1-11 of Section 1 of this policy for:

- (a) Architects, surveyors, legal and other fees;
- (b) the cost of clearing the site and making the **Buildings** 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.

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 1-11 of Section 1 of this policy **We** will pay

- 1) Up to 2 year's 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
 - (a) **You, Your Family** and
 - (b) **Your** domestic pets

until the **Home** is again habitable.

C. Fixed Glass or Sanitary ware

We will 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**, and ceramic hobs fixed to and forming part of the **Home**.

D. Underground Pipes and Cables

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.
- Up to £1,000 for breaking into and repairing an underground pipe for which **You** are legally responsible and which services the **Home** where it is essential to clear a blockage.

WHAT IS NOT INSURED

- Fees for preparing any claim
- Costs for complying with any requirements **You** were notified of before the loss or damage.

- Costs incurred after the **Home** is fit to live in again or more than 24 months from the date **You** were forced to move out of **Your Home**.

- The **Excess** shown in **Your** schedule.
- Damage caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.
- Damage to ceramic hobs in movable cookers.
- Damage to secondary double glazing whilst removed for any reason.
- Malicious damage caused by **You, Your Family** or any person lawfully in **Your Home**.

- The **Excess** shown in **Your** schedule.
- Any costs arising from clearance of a blockage not directly resulting from a breakage of the pipe.
- Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.

SECTION 1: BUILDINGS

Extensions included in Section 1

WHAT IS INSURED

E. 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 accidental

- (a) death of, or bodily injury to or illness or disease of any person or
- (b) **Accidental Damage** to material property up to £2,000,000 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 expires.

F. Purchasers Interest

If **You** have contracted to sell the **Buildings** and the purchaser has not insured the property before completion, the purchaser will have the contractual right to benefit of Section 1 of this policy between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.

G. Trace and Access

We will pay up to £5,000 for the costs with **Our** written consent in 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.

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.

- Loss or damage to the heating or water system.

SECTION 1: BUILDINGS

Extensions included in Section 1

WHAT IS INSURED	WHAT IS NOT INSURED
<p>H. Emergency Access We will provide cover for damage to the Home caused by forced access by the fire, Police or ambulance services as a result of an emergency.</p>	
<p>I. Door Locks We will pay up to £250 in respect of replacement locks for external doors to the Buildings if Your keys are stolen or lost.</p>	<ul style="list-style-type: none">• Thefts not reported to the Police.

SECTION 1: BUILDINGS

Optional extension you can choose to add to Section 1

This cover does not apply unless **Your** schedule states that **Accidental Damage** is included

WHAT IS INSURED

Accidental Damage to the **Buildings**

WHAT IS NOT INSURED

- The **Excess** shown in **Your** schedule
- Damage whilst the **Buildings** or any part of them are lent, let, or sub-let, or are left **Unoccupied** or **Unfurnished**.
- Damage caused by:
 - (i) faulty workmanship, defective design, or the use of defective materials;
 - (ii) wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects and vermin;
 - (iii) domestic pets;
 - (iv) movement, settlement or shrinkage in any part of the **Buildings**;
 - (v) movement of the land belonging to the **Buildings**;
 - (vi) demolition or structural alteration or repair.
- Any destruction or damage otherwise shown as not insured under Section 1 of this policy.
- Market depreciation, the cost of maintenance and redecoration.
- The cost of repairing or replacing electrical or mechanical equipment following breakdown or misuse.
- altering, washing, cleaning, restoring, maintaining, dismantling or misusing the **Buildings**

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 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 **Buildings** sum insured is not enough to reconstruct **Your Buildings We** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium **You** have paid for **Your Buildings** insurance is equal to 75% of what **your** premium would have been if **Your Buildings** sum insured was enough to reconstruct **Your Buildings**, then **We** will pay up to 75% of any claim made by **You**. If however the correct sum insured is shown to exceed our acceptance terms and criteria **We** may refuse to pay **Your** claim.
- 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 Limit** 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.

SECTION 2: CONTENTS

See definitions Pages 3, 4 and 5

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;	<ul style="list-style-type: none"> • 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; or (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 to food in freezers and/or refrigerators caused by failure of the electricity supply as a direct or indirect result of a deliberate act including strikes by the supply authority and/or their employees • 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 Pages 3, 4 and 5

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 whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, unless involving entry to or exit from the Home by forcible and violent means or entry by deception • 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 damage to Contents contained in Outbuildings or detached Garages, unless forcible and violent means are used to gain entry or exit. • Any amount exceeding £1,500 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.
11. Breakage or collapse of television or radio aerials, aerial fittings, satellite dishes or masts	<ul style="list-style-type: none"> • Loss or damage arising from erection, dismantling, repair or maintenance.

SECTION 2: CONTENTS

Extensions included in Section 2: Contents

WHAT IS INSURED

A. Temporary Removal Of Contents

We will pay for **Contents** lost or destroyed by any of the Causes 1-11 of Section 2 of this policy whilst temporarily removed from the **Home** but remaining in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands,

- a) up to £2,500 per student in respect of **Contents** whilst a student member of **Your Family** lives in university halls of residence or in student accommodation
- b) up to £5,000 in total

B. Alternative Accommodation

If the **Home** is rendered not fit to live in as a result of loss or damage by any of the Causes 1-11 of Section 2 of this policy **We** will pay

- 1) up to 2 years rent **You** are for paying as the occupier until the **Home** is again habitable.
- 2) the extra accommodation costs, incurred with **Our** written consent, for:
 - a) **You, Your Family**; and
 - b) **Your** domestic pets

until the **Home** is again habitable.

C. Deep Freezer Contents

We will pay up to the **Maximum Claim Limit** as shown on **Your** schedule for food in a domestic deep freezer in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

D. Mirrors and Glass

We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.

WHAT IS NOT INSURED

- The **Excess** shown in **Your** schedule
- A £250 **Excess** in respect of **Contents** whilst in university halls of residence or in student accommodation
- Loss or damage in a furniture depository
- Loss or damage caused by storm or flood to property not in a building
- Loss or damage by theft unless involving forcible and or violent means, or deception is used to gain entry to
 - (i) a building or
 - (ii) in the case of halls of residence or student accommodation, a locked room.

- Costs incurred after the **Home** is fit to live in again or more than 24 months from the date **You** were forced to move out of **Your Home**.

- The **Excess** shown in **Your** schedule.
- Loss due to the deliberate act of the supply authority.
- Loss if the freezer is more than 10 years old at the date of the loss.

- The **Excess** shown in **Your** schedule.
- Loss or damage caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.
- Malicious damage caused by **You, Your Family**, or any person lawfully in **Your Home**.
- Damage to ceramic hobs fixed to and forming part of the **Home**.

SECTION 2: CONTENTS

Extensions to Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>E. Audio and Audio Visual Equipment</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> (a) Televisions; (b) audio equipment; (c) video recorders; (d) CD / Blu ray players; (e) Satellite receivers and dishes (f) computer equipment; (g) Games consoles <p>which are owned by You or Your Family, or for which You are legally responsible.</p>	<ul style="list-style-type: none"> • The Excess shown in Your schedule. • Loss or damage caused by mechanical, electrical or electronic breakdown or derangement. • Damage to records, tapes, discs or computer software. • Damage caused by cleaning, fitting, adjustment, repair or dismantling of the apparatus. • Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Wear and tear and depreciation. • Malicious damage by You, Your Family or any person lawfully in Your Home. • Loss or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date of time
<p>F. Tenants Liability (applicable if the Buildings are rented) 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:</p> <ul style="list-style-type: none"> (a) damage to the Buildings by any of the Causes 1-11 of Section 1 of this policy. (b) Accidental breakage and damage as described in Section 1 : Buildings Extensions C and D included in this policy. 	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Malicious Damage, theft or attempted theft, caused by You, Your Family or any other person lawfully in Your Home.
<p>G. Contents in the Garden We will pay up to £250 in respect of loss or damage to the Contents by any of the Causes 1-11 of section 2 of this policy occurring in the open within the boundaries of the land belonging to Your Home. This includes flowers, plants, shrubs or trees in pots or containers.</p>	<ul style="list-style-type: none"> • The Excess shown in Your schedule. • Flowers, plants, shrubs, trees and any growing matter not in pots or containers. • Loss or damage caused after Buildings have been left Unoccupied or Unfurnished.
<p>H. Door Locks We will pay up to £250 in respect of replacement locks for external doors and alarms to the Buildings if Your keys are stolen or lost.</p>	<ul style="list-style-type: none"> • The Excess shown in Your schedule. • Thefts not reported to the Police.

SECTION 2: CONTENTS

Extensions to Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>I. Loss of Oil and Metered Water We will pay up to £1,000 for:</p> <ul 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 1-11 of Section 2 of this policy.	<ul style="list-style-type: none">• The Excess shown in Your schedule.• Loss otherwise shown as not insured under section 2 of this policy.• Loss if the Buildings have been left Unoccupied or Unfurnished.
<p>J. Reinstatement of Title Deeds We will pay up to £1,000 in respect of the replacement of title deeds to Your Home if they are lost, destroyed or damaged by any of the Causes 1-11 of Section 2 of this policy while in Your Home or lodged with Your Solicitor, Bank or Building Society.</p>	<ul style="list-style-type: none">• The Excess shown in Your schedule.• Loss or damage caused by: wear and tear, depreciation, insects, vermin, fungus, atmospheric or climatic conditions, gradually operating cause, confiscation or detention by order of any government, public or police authority.
<p>K. Public and Personal Liability as Occupier We will pay for damages and claimants' costs and expenses which You or any member of Your Family become legally liable to pay for accidental</p> <ul style="list-style-type: none">a) death of, or bodily injury to or illness or disease of any person orb) Accidental Damage to material property up to £2,000,000 in connection with:<ul 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> <ul 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:<ul style="list-style-type: none">(i) lift, caravan, aircraft (including model aircraft, gliders, hang-gliders, microlights and drones) 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; or(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.

SECTION 2: CONTENTS

Extensions to Section 2 continued

WHAT IS INSURED

L. Reverse Liability

We will pay all sums which **You** have been awarded in any court in Great Britain, Northern Ireland, the Isle of Man or the Channel islands and which have not been paid within three months of the award provided that:

- (a) if the position of **You** and the responsible party had been reversed, **You** would have been entitled to indemnity under Extension K, subject to the **Maximum Claim Limit** under section K;
- (b) the liability giving rise to the **Court** award occurs during the **Period of Insurance**;
- (c) **You** agree to allow **Us** to enforce any rights or remedies which **We** will become entitled to upon making payment.

M. Accidents to Domestic Employees

We will pay for damages and claimants' costs and expenses which **You** or a member of **Your Family** become legally liable to pay as compensation for:

- (a) Accidental death of;
- (b) bodily injury to; or
- (c) illness or disease of

any domestic employee up to £5,000,000 in connection with:

- (i) any one claim; or
- (ii) series of claims

made against **You** or **Your Family** arising out of any one event occurring during the **Period of Insurance** and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel islands

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**

N. Fatal Accident

We will pay £5,000 if **You** or **Your** partner dies, either separately or together, as a result of an injury in the **Home** caused by fire or an assault by intruders, within 90 days of the incident.

WHAT IS NOT INSURED

- Any amount whilst any appeal is pending.
- Liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family**.
- Any agreement unless **You** would have been liable had the agreement not been made.
- Any claim or other proceedings against **You** or **Your Family** lodged or prosecuted in a court outside the United Kingdom
- Liability arising from any business or profession
- Liability for death of, bodily injury to, or illness or disease of any member of **Your Family**
- Liability for which compulsory insurance or security is required by any road traffic legislation.

SECTION 2: CONTENTS

Extensions to Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>O. Household Removals Accidental Damage to Contents whilst in transit by professional removal contractors from the Home to Your new permanent Home within Great Britain, Northern Ireland and the Isle of Man including temporary storage up to 48 hours.</p>	<ul style="list-style-type: none">• The Excess shown in Your schedule.• Valuables and Money.• Damage to articles of china, glass, porcelain, earthenware, stone and other articles of a similarly brittle nature unless packed by professional packers.• Any loss or damage not notified to the removal contractors within 7 days of the removal to Your new permanent Home.
<p>P. Weddings, Birthdays and Religious Festivals The Maximum Claims Limit shown in the schedule for Contents in the Home will be automatically increased by £5,000</p> <ul style="list-style-type: none">• during the month of any religious festival or celebration• for 30 days before and after Your wedding day; and• for 7 days after Your birthday; <p>to cover wedding, birthday or other gifts purchased for members of Your Family</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.
<p>Q. Shopping in Transit We will pay up to £250 for loss or damage to food and domestic purchases whilst being transported by You from the shops to Your Home.</p>	<ul style="list-style-type: none">• Theft from unattended road Vehicles, unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.

SECTION 2: CONTENTS

Optional extensions You can add to Section 2

This cover does not apply unless the schedule states that **Accidental Damage** is included

WHAT IS INSURED

- A. Accidental Damage to Contents** when in **Your Home**.

WHAT IS NOT INSURED

- The **Excess** shown in **Your** schedule.
- Clothing (including furs), **Personal Effects, Money, Credit Cards**, contact or corneal lenses, and food.
- Loss or damage if the **Buildings** are lent, let or sub-let in whole or in part, or are left **Unoccupied** or **Unfurnished**.
- Damage by scratching, denting, wear and tear, depreciation, insects, vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions, or gradually operating cause, or any process of dyeing, cleaning restoration, repair or alteration;
- Damage caused by domestic pets;
- Damage caused by mechanical or electrical fault or breakdown or misuse;
- Damage arising from depreciation or consequential loss;
- Any loss, destruction or damage otherwise shown under Section 2 and any extension to Section 2 of this policy as not insured.
- Confiscation or detention.

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, household linen and **Pedal Cycles**.
- b) The maximum amount **We** will pay in respect of any one loss for **Valuables** in the **Home** is £15,000, except as otherwise agreed by any endorsement shown to **Your** schedule.
- c) The maximum amount **We** will pay for any **Valuable item** is £2,000, or **Pedal Cycle** is £500 unless specifically insured.
- d) The maximum amount that **We** will pay in respect of any one loss under Section 2 of this policy is the **Maximum Claim Limit** for **Contents** stated in the schedule for Section 2.
- e) If, at the time of any loss or damage, the **Contents** sum insured is not enough to replace the entire **Contents** of **Your** home as new, **We** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium **You** have paid for **Your Contents** insurance is equal to 75% of what **Your** premium would have been if **Your Contents** sum insured was enough to replace the entire **Contents** of **Your** home as new, then **We** will pay up to 75% of any claim made by **You**. If however the correct sum insured is shown to exceed our acceptance terms and criteria **We** may refuse to pay **Your** claim.
- 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 £2,500 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.

SECTION 3: PERSONAL BELONGINGS

See definitions Pages 3, 4 and 5

Part A: & Part B: cover is provided within the limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and anywhere in the world for up to 90 days in any one Period of Insurance.

Part A: Unspecified Articles, Personal Money, Credit Cards and Pedal Cycles

WHAT IS INSURED

Accidental loss or damage to Unspecified Articles comprising:

- (a) Articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable **Personal Effects** (except sports equipment, guns and mobile telephones)

All up to a limit of £2000 for any one item;

- (b) Sports equipment, including sporting guns and wearing apparel used for amateur sports purposes

Up to a limit of £2,000 any one loss;

- (c) Mobile telephones

Up to £250 any one item and any one loss;

- (d) **Money** and **Credit Cards**.

Loss of Personal **Money** belonging to **You** or **Your Family**, up to £250 for any one loss.

Money is Personal **Money** held for private purposes by **You** or **Your Family** including 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.

WHAT IS NOT INSURED

- The **Excess** shown in **Your** schedule
- Any loss or damage to contact or corneal lenses.
- Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.
- Documents or securities.
- Household goods, foodstuffs and domestic appliances.
- Property more specifically insured.
- Sports equipment whilst in use.
- **Activity Sports** equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering
- Collections of stamps, coins and medals.
- Televisions, audio and audio visual equipment.
- Theft from unattended road **Vehicles** unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.
- Tools or instruments used or held for business or professional purposes.
- Loss or damage listed under exclusions to section 3 on Page 24.
- The **Excess** shown in **Your** schedule.
- Depreciation in the value of **Money**.
- Loss of **Money** caused by accounting errors or omissions.
- Loss of **Money** not reported to the Police within 24 hours of discovery of loss.
- Loss of **Money** held for business or professional purposes.

SECTION 3: PERSONAL BELONGINGS

Part A: Unspecified Articles, Personal Money, Credit Cards and Pedal Cycles (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Your liability under the terms of the Personal Credit Cards including Cheque, Debit, Charge or Cash Cards, issued in the British Isles to You or Your Family, up to a maximum of £500 any one loss.</p>	<ul style="list-style-type: none">• The Excess shown in the schedule.• Any loss unless the terms and conditions under which the card is issued have been fulfilled.• Losses not reported to the Police within 24 hours of discovery of loss.• Any loss as a result of unauthorised use by a member of Your Family or a person residing with You.• Loss listed under 'What is not insured' in Section 3 on Page 24• Loss caused by accounting errors or omissions.• Depreciation in value.
<p>Unspecified Pedal Cycles</p> <p>Accidental loss or damage to Pedal Cycles owned by You or Your Family up to £500 per cycle (unless specified on Your schedule).</p>	<ul style="list-style-type: none">• The Excess shown in the schedule.• Loss or damage listed under 'What is not insured' by Section 3 on Page 24• Loss or damage while being used for track racing or business purposes• Theft while away from the Home unless in a building or securely locked to an immovable object• Loss of or damage to accessories unless caused by an accident to the Pedal Cycle or unless the Pedal Cycle is stolen or destroyed by fire at the same time

SECTION 3: PERSONAL BELONGINGS

Part B: Specified Articles

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss or damage to articles specified and listed in Your schedule which have been accepted by Us and where evidence of value has been submitted.</p>	<ul style="list-style-type: none">• The Excess shown in the schedule• Loss or damage listed under 'What is not insured' for unspecified Items part A Section 3.• Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.• Sports equipment while in use.• Theft from unattended road Vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.

SECTION 3: PERSONAL BELONGINGS

Basis Of Claims Settlement

- (a) **We** will pay up to the selected sum insured (subject to any **Maximum Claims Limit**) shown in **Your** schedule for the cost of replacing as new (or at **Our** option **We** will replace as new), reinstating or repairing the lost or damaged property with a deduction for wear and tear made only in respect of clothing, sports equipment and **Pedal Cycles**.
- (b) In the event of loss or damage to any article forming part of a pair or set, **We** will not pay more than the value of the individual article lost or damaged.
- (c) 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.

In the event of loss or damage to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation (if not already provided), or other such proof to be produced before any payment can be considered.

- (d) In the event of loss or damage to compact discs and/or music cassettes from a motor **Vehicle**, the maximum amount **We** will pay for any one loss is £100 in respect of these items.

What is not insured by Section 3

- (a) Electrical, electronic or mechanical breakdown or derangement.
- (b) Breakage of china, glass (other than lenses), porcelain, earthenware, stone and other articles of a similarly brittle nature (other than jewellery), unless caused by fire, theft or attempted theft.
- (c) Damage to watches and clocks caused by over winding.
- (d) Loss of or damage:
 - (i) by wear and tear, denting, scratching, deterioration, depreciation, mildew, moth, insects, vermin, rust or any gradually operating cause, or any process of repairing, restoring or renovating or cleaning or dyeing;
 - (ii) to any property used professionally or for business purposes (other than office equipment, not otherwise insured, owned by, or the legal responsibility of **You** or a member of **Your Family**);
 - (iii) arising from confiscation or detention by Customs or other officials;
 - (iv) to musical instruments in respect of loss of tone or replacement of strings or drum skins.
- (e) Mechanically propelled or assisted **Vehicles**, caravans, trailers, aircraft, hovercraft, boats or accessories or parts for any of them.
- (f) Theft of unattended **Pedal Cycles** unless in a locked building or attached by a security device to a permanently fixed structure.
- (g) Loss or damage:
 - (i) to any **Pedal Cycles** being used for trade or business purposes or being used in races, time trials and competitions or whilst practising for them;
 - (ii) to tyres and accessories of any **Pedal Cycles** unless the **Pedal Cycle** is lost or damaged at the same time.

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** insurance broker 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** Insurance broker 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 all 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** Insurance broker of any change in circumstances which increases the risk of loss, injury or damage. In particular **You** must notify **Your** Insurance broker of any change in the number of **Bedrooms** from that shown in **Your** schedule and if **You** change **Your** address. **We** must also be advised if at any time the value of the **Contents** exceeds the **Maximum Claim Limit** 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 Insurance broker 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** Insurance broker 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** insurance broker asked.

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** Insurance broker 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** insurance broker 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 **Your 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 **Your 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 **Your Claims Administrator** immediately. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent.

12. 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.

13. 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.

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.

14. 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.

15. 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.

16. 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 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 - Which apply to ALL Sections of 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.

AGEAS INSURANCE LIMITED PRIVACY NOTICE

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share and store **your** information. For **our** full Privacy policy please visit **our** website www.ageas.co.uk/privacy-policy or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance broker will have their own uses for **your** personal data. Please ask **your** insurance broker if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** including **your** name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect special categories of personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal information and/or special categories of personal information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

If **you** have given **us** information about someone else, **you** would have confirmed that **you** have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

MAKING A CLAIM – BUILDINGS AND CONTENTS

Please refer to the policy Conditions for reporting claims in particular Condition 11 Page 26

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 Administrators** by telephone:

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

NOTE: Please have **Your** Fortress 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:
 - 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**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. 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
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 policy is NOT a maintenance contract.

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

Our Service to you – Complaints Process

We are committed to treating **our** customers fairly. However, **We** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

THE SALE OF THE POLICY

URIS Group Limited

Quay Point,
Lakeside Boulevard,
Doncaster
DN4 5PL

Tel: **0344 412 4151**

CLAIMS

Direct Group Property Services Ltd

Customer Care,
PO Box 2801,
Stoke on Trent,
ST4 9DN

Tel: **0344 856 2015**

Email: customer.care@davies-group.com

Financial Ombudsman Service

You may be able to pass **Your** complaint to the Financial Ombudsman Service if **You** are not satisfied with **Our** final response, or if **We** have not issued **Our** final response within 8 weeks from **You** first raising the complaint. The Financial Ombudsman Service is an independent organisation and will review **Your** case.

Their address is:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR.

Phone: 0800 023 4567 if calling from a land line or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.financial-ombudsman.org.uk. The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from **Us** or the ombudsman. If **You** take any of the actions mentioned above, it will not affect **Your** right to take legal action.

Prudential Regulation Authority & Financial Conduct Authority

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **You** can check the Financial Conduct Authority website at www.fca.org.uk, which includes a register of all the firms they regulate. Or **You** can phone them on **0800 111 6768**.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **Our** obligations **You** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.

Important Notice

Useful hints and tips to help you protect your home.

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.

Freeze and Escape of Water

1. If you leave your home unattended, leave the heating on low (around 15C)
2. Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency
3. Lag pipes in the loft and check that the heater and water tanks are insulated
4. Lag outside water taps to prevent them freezing and pipes bursting.
5. In severe cold weather open the loft hatch to warm the void.
6. Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
7. If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.

Theft

1. Burglar Alarms; the siren box will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
2. It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
3. Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.

Storm

1. Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
2. Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
3. A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
4. Consider cutting back low hanging tree branches which could cause damage in high winds.

Please Note: Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.

Fire

1. A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detectors regularly.
2. Avoid leaving candles left unattended or in a place likely to be knocked over.
3. It is advisable to have extinguishers in the home.
4. Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
5. Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.



is arranged by Millennium Insurance

Millennium Insurance

Quay Point

Lakeside Boulevard

Doncaster

DN4 5PL

Registered in England 2103848

Authorised and regulated by the Financial Conduct Authority: 308310

Tel 0344 412 4151

E mail MIBFortress@urisgroup.co.uk

Millennium is a URIS Group Limited company.

Registered in England & Wales: 2103848

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The permitted business of Millennium Insurance Brokers Limited is arranging in, dealing in and assisting in the administration of general insurance products. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Underwritten by **Ageas Insurance Limited**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

ageas.co.uk

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

This can be checked on the Financial Services Register by visiting the FCA's website at the www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768