



Mosaic House & Home Insurance Policy



SAGIC's profits support the work of The Salvation Army

IMPORTANT NOTICE – COOLING OFF PERIOD

This Policy is subject to a 'cooling-off' period. If **you** decide within 14 days of receiving the Policy that **you** do not wish to continue with the insurance, **you** may cancel your cover within this period and get all your money back as long as you have not made any claims.

Please read **your** Policy and **Schedule** of Cover carefully as soon as possible so that you can satisfy yourself that it meets **your** requirements before the end of the initial cooling-off period.

LAYOUT OF YOUR POLICY

It is important that **you** know how to make a complaint or **claim** under **your** House and Home insurance so the details of the **Complaints Procedures** and the **Claims Procedures** appear at the front of the Policy booklet.

General Exclusions and **General Conditions** are a very important part of the contract.

These exclusions and conditions apply to the whole Policy in addition to specific Exclusions and Conditions that apply to Section 8 Family Legal Protection, and Section 9 Home Emergency Protection

Next **we** set out the insurance coverage available under the Policy. **Your** insurance **schedule** sets out the details of which sections of the Policy **you** have purchased and so apply to **your home**.

Finally, **we** know that a **claim** does not only affect **us**, but also causes **you** inconvenience and distress so **we** have included some useful advice on security precautions to take to reduce the possibility of loss in certain circumstances.

WELCOME TO SAGIC

Thank you for choosing The Salvation Army General Insurance Corporation Limited "SAGIC" for **your** home insurance and I hope that **you** will be happy with your Policy and the reassurance it provides.

SAGIC is wholly owned by The Salvation Army and all profits are returned to them to support their charitable activities.

Your policy is made up of this booklet and **your schedule** which details the sections of cover **you** have chosen and the **Maximum Claims Limits** that apply.

This House & Home policy scheme is managed and administered by Mosaic Insurance Services Limited.

Please keep these documents in a safe place so that **you** may refer to them if you ever need to make a claim.

The sections and levels of cover provided under this policy are based upon information provided by **you** to **us** therefore please check the **schedule** to ensure that the cover meets **your** needs.



Gordon Dewar
Managing Director

The Salvation Army General Insurance Corporation Limited

YOUR 'HOUSE AND HOME' INSURANCE POLICY

This is **your** insurance Policy setting out the terms of the contract **you** have made with The Salvation Army General Insurance Corporation Limited (known as SAGIC) and the other insurers as named in the Policy, for the **period of insurance** stated in **your** insurance **schedule**. When **your** Policy falls due for renewal and **you** decide to renew the insurance with **us**, **you** will receive an up-dated **schedule**, which should be inserted in this booklet.

You are requested to read this document carefully to gain a full understanding of what is and what is not covered by this insurance Policy. There are some words in the Policy text that need to be defined so that their meaning in the context of this Policy is understood. These words are shown in the DEFINITIONS on Pages 7 & 8 and they bear the defined meaning wherever they appear in the Policy wording in **bold** print.

This Policy wording provides details of all the cover that is available. **Your Schedule** sets out the Sections of the Policy that **you** have decided to purchase and, where applicable, the items insured, sums insured, **maximum claims limits, excesses**, etc. **You** should examine the details carefully to ensure that the information shown is correct. If any changes are necessary or **you** wish to change any of the cover by purchasing additional extensions or cancelling an existing extension, please contact **us** immediately.

The 'GENERAL CONDITIONS' and 'EXCLUSIONS', which apply to the whole Policy are very important and should be given close attention. In addition, **You** should also give close attention to the specific conditions and exclusions applicable to Section 8 Legal Protection and Section 9 Home Emergency Protection, if **you** have purchased it.

The paper or online **Application Form** and the Declaration /**Statement of Facts** as completed and signed/authorised by **you** are incorporated in and form part of this Policy.

It is important that the information contained in the Application is correct and if you wish to change anything you must contact us immediately.

In return for the payment of the premium by **you**, **we** will provide insurance in accordance with the Policy cover for those Sections shown in **your Schedule**.

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THE INSURERS

You have purchased this Policy from Mosaic Insurance Services Limited, the insurance is provided by SAGIC but some parts of the policy cover are provided by other insurers and **you** have a contract with those other insurers only in respect of sections 8 and 9 of the Policy. Details of the insurers and the parts of the cover that they underwrite are shown below.

The insurance cover provided by this Policy is written by:

Insurer	Sections Written
<p>The Salvation Army General Insurance Corporation Limited Faith House, 23-24 Lovat Lane, London, EC3R 8EB Registered No 101704 England Tel: 0300 030 1865 Fax: 0300 030 1866 Email: General Enquiries: customer@sagic.co.uk Claims: claims@sagic.co.uk Complaints: complaints@sagic.co.uk Website www.sagic.co.uk</p>	<ol style="list-style-type: none">1. Buildings1a. Property Owners Liability2. Contents (New for Old)2a. Occupiers' & Personal Liability and Employers' Liability for Domestic Servants3. Personal Possessions In & Away from the Home4. Loss of Personal Money & Credit Cards5. Freezer Foods6. Sports Equipment7. Pedal Cycles

REGULATION

The insurers are authorised by the **Prudential Regulation Authority (PRA)** and regulated by the **Financial Conduct Authority (FCA)** and **Prudential Regulation Authority**

You can check their status on the FCA Register, in the following ways:

On the FCA website at www.fca.org.uk/register/

By telephoning the FCA Consumer Helpline on **0800 111 6768**

By writing to the FCA Consumer Helpdesk, 25 The North Colonnade, Canary Wharf, London E14 5HS

All parties are members of the Financial Ombudsman Service and the Financial Services Compensation Scheme

In addition,

- SAGIC are members of **the Association of British Insurers (ABI)**
- Mosaic Insurance Services Limited are members of the **British Insurance Brokers Association (BIBA)**

USEFUL CONTACTS & TELEPHONE NUMBERS

The following information is supplied to enable **you** to contact the right person or team quickly.

1. Alterations to or questions concerning your Policy cover:

To amend **your** Policy or ask a question about the cover, first of all please contact speak with the adviser who sold **you** this policy or our Customer Services Team at Mosaic Insurance Services Limited by email at customerservice@mosaicinsuranceservices.com

2. Property Loss or Damage Claims under all Sections of this Policy

If **you** wish to make a **claim** or if **you** have any **claims** questions under any part of the Policy (other than Sections 8 Legal Protection or 9 Home Emergency), please contact the SAGIC Claims Line on **our** Lo-call number: (for the cost of a local call from any UK landline or free in some call plans):

SAGIC CUSTOMER CLAIMS SERVICES:

0300 030 1865

There is an emergency 'out of hours' facility available on this number to assist in a crisis when **our** office is closed. This facility is available for claims under Sections 1 **Buildings** and Section 2 **Contents** of the Policy.

In order to ensure that this service is available promptly to those who really need it in an emergency, please do not select it if **you** are advising a non-urgent **claim** or querying the status of a **claim** or if the claim falls under any Policy Section other than Section 1 or 2.

You can also report a **claim** by email on: claims@sagic.co.uk. If **you** are making a first report of a **claim** in this way, please give brief details of the circumstances, the date of the incident and, if possible, an indication of the monetary amount likely to be involved so that we can deal with your **claim** more efficiently.

For the full **claims** procedures see Page 11

DEFINITIONS

These definitions appear in **bold text** throughout the Policy.

ACCIDENTAL DAMAGE	Sudden, unintentional and unexpected physical breakage or damage that can be seen.
BODILY INJURY	Death, illness, injury or disease
BUILDING/BUILDINGS	Your home including garages, sheds, greenhouses and other domestic outbuildings, and landlords' fixtures and fittings therein and thereon, paved terraces, patios, drives, paths, walls, gates and fences, sunken swimming pools, fishponds and ornamental ponds and hard tennis courts, on the site of your home.
CLAIM	A single loss or series of losses arising from one event for which cover is provided by this Policy
CONTENTS	Household goods, furniture, furnishings and personal effects in your home , and interior decorations belonging to or the responsibility of you or any member of your household , subject to the following exclusions: <ul style="list-style-type: none"> (a) Any fixtures or fittings belonging to the landlord. (b) Any fixtures or fittings which are attached to the building in a permanent way such as fitted kitchen furniture, bathroom fittings and fitted bedroom furniture. (c) Growing flowers, plants, trees or shrubs. (d) Domestic animals and fish. (e) Motor vehicles and the contents thereof. (f) Caravans, horse boxes, trailers, and trailer-tents and the contents thereof. (g) Boats and other watercraft, surfboards, hovercrafts, aircraft and the contents thereof. (h) Deeds, bills of exchange, promissory notes, cheques, securities for money, share certificates, (i) documents of any kind. (i) Any property used by you for business or professional purposes. (j) Contents which do not belong to you or a member of your household permanently living at your home.
	When the buildings belong to a landlord and you are responsible for damage to fixtures and fittings under your tenancy agreement, such fixtures and fittings are understood to be contents
COSTS AND EXPENSES	(a) Legal costs and expenses recoverable from you by any claimant. (b) Defence costs and expenses incurred with our written consent
DOMESTIC EMPLOYEE	A person employed by a member of the household to solely carry out domestic duties for the household
EXCESS/EXCESSES	The amount of the claim for which you are responsible.
FEES	The fees of architects, surveyors and other professionals that you incur in connection with the repair of damage to the buildings . Our prior permission is required before such fees are incurred. Fees that you have to pay in connection with the preparation of your claim are not covered.
HOME	The private dwelling and its outbuildings used solely for domestic purposes, at the Risk Address as shown in your Schedule .
HOUSEHOLD	You , your spouse or partner, children, relatives and any other person permanently living in the home but not any lodger, tenant or paying guest.
LOCAL AUTHORITY REQUIREMENTS	The additional costs you have to pay to repair damage due to the need to comply with any Government or Local Authority requirements or regulations, but excluding any costs relating to requirements or regulations which were notified to you before the loss or damage occurred.
MAXIMUM CLAIM LIMIT	The most We will pay for any one claim under any section (or its extension) as shown in the Schedule . <ul style="list-style-type: none"> • 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. <p>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 the Policy Administrators.</p>
MONEY	Cash, bank and currency notes, cheques, money and postal orders, postage stamps which are not part of a stamp collection, savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, travel season tickets and gift tokens. Any money, as defined, relating to your business is not covered.

DEFINITIONS (continued)

MOTOR VEHICLE	Any electrically or mechanically propelled vehicle for adults or children. Motor vehicle does not include any: (a) vehicle used only as domestic gardening equipment within the home's boundaries. (b) vehicle designed to help disabled people provided the vehicle is not required to be registered for road use. (c) battery operated golf cart or trolley, (d) pedestrian controlled toy or model
PEDAL CYCLE	Non-mechanically propelled Cycles, Tricycles, Tandems owned and used by You and Your Family for personal, social domestic and/or pleasure use
PERIOD OF INSURANCE	The period shown on your schedule for which we agree to accept and you have paid the premium.
PERSONAL POSSESSIONS (Electrical Items)	Electrical items include the following: Games consoles, laptops, notepad computers, e-readers, satellite navigation, MP3 players, mobile phones, hearing aids etc.
PERSONAL POSSESSIONS (Non Electrical Items)	Personal possessions include the following items which may be taken out of the home : Jewellery, gold and silver articles, antiques, watches, works of art, furs, photographic equipment, musical instruments, spectacles, contact lenses, coins, medals, stamps etc.
REMOVAL OF DEBRIS	The cost of removing debris, demolishing, propping or shoring up parts of the buildings which have been damaged. Our prior consent is required except where immediate action is needed in the interest of public safety.
SCHEDULE	The Schedule details which sections of the policy are operative for You and the major sums insured or, Maximum Claims Limits and other limits that apply to each of those sections. The Schedule also details the location(s) that are being insured by the policy and the main Excesses that apply to a claim. The Schedule will also show if there are any additional Endorsements applying or if there are any specific terms or conditions attaching to Your policy cover
STATEMENT OF FACTS APPLICATION FORM	This is a record of the statements that You made when applying for this insurance In the case of the statement of facts it is a record of information You have entered into our computer systems, websites, or have advised us in the course of a telephone conversation or other media You may have been asked to complete a proposal form, (online or paper format) which asks you certain specific questions to which you have provided answers. We have used the information You have supplied to determine the terms on which The Insurers are prepared to provide this insurance and the premium they require. It is extremely important that You check this document most carefully to ensure that all the statements are correct to the best of Your knowledge. If you are in any doubt, you should speak to us or your insurance adviser. You must also tell us about any change in circumstances which occurs before or during the Period of Insurance and which may affect this insurance. We may then amend the premium charged and the terms of this policy.
TERRITORIAL LIMITS	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
TERRORISM	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
UNOCCUPIED	Not lived in by you , any member of your household or any other person who has your permission. It is accepted by us that your home will be unoccupied at certain times when you are away on holiday. We agree that we shall not regard your home as being unoccupied at these times, subject to such holiday periods not amounting to more than 31 days in any period of insurance . If the holiday period is likely to exceed 31 days, you must contact us as soon as you know.
WE/US/OUR	For Sections 1, 2, 3, 4, 5, 6 & 7 Salvation Army General Insurance Corporation Limited.
YOU/YOUR	The person or persons named in your schedule

COMPLAINTS PROCEDURES

These Complaints Procedures apply to all Sections of the Policy. Please note the different processes below applying to Section 8 Family Legal Protection s & Section 9 Home Emergency Protection.

The Salvation Army General Insurance Corporation(SAGIC)

'SAGIC' aims to give excellent, friendly service, and to handle claims promptly in a fair and efficient manner. **We** will undertake **our** dealings with **you** with this aim in mind and **we** are committed to working within the spirit of The Financial Conduct Authority's requirements for Treating Customers Fairly.

However, **we** recognise that sometimes things go wrong and circumstances may arise where **you** feel **you** have cause for complaint.

1 FOR COMPLAINTS REGARDING THE SALE OR ADMINISTRATION OF YOUR POLICY

If **you** have purchased this policy from an intermediary please initially submit **your** complaint to them (please see **your** policy **schedule** for contact details), alternatively if **you** have purchased this policy direct from Mosaic Insurance Services Limited or if **your** agent is unable to resolve **your** complaint then please email: Mosaic Insurance Services Limited direct at **complaint@mosaicinsuranceservices.com**

2 FOR COMPLAINTS REGARDING PROPERTY DAMAGE CLAIMS

The Managing Director
The Salvation Army General Insurance Corporation
Limited Faith House, 23-24 Lovat Lane, London, EC3R
8EB
Tel: 0300 030 1865
Email: **complaints@sagic.co.uk**

In all correspondence please state that **Your** insurance is provided by Mosaic Insurance Services Limited and provide the policy number as shown at the top of **your** policy **schedule**

Should **you** remain dissatisfied, please write to SAGIC's Chairman at the same address. Further to this if the matter is not resolved to **your** satisfaction **you** may ask the FINANCIAL OMBUDSMAN SERVICE (FOS) to review **your** case.

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 Exchange Tower, London E14 9SR**

Telephone : 0800 023 456 or visit the Website www.financial-ombudsman.org.uk

Please note **You** have 6 months from the date of **Our** final response in which to refer **Your** complaint to the FOS. **Your** statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Important Notes:

The Ombudsman can only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it first

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.

Please note that the FINANCIAL OMBUDSMAN can only investigate a complaint if:

- (i) **You** have given **us** an opportunity to resolve **your** complaint.
- (ii) The matter is not the subject of legal proceedings or arbitration.
- (iii) The dispute is not between **you** and someone else's insurer.
- (iv) The complaint does not concern **our** level of premiums or **our** decision as to which risks to cover.

WHAT WILL HAPPEN IF YOU DO NEED TO COMPLAIN

Where possible **we** will resolve **your** complaint within one business day, Otherwise:

- **We** will acknowledge **your** complaint as quickly as possible and, in any event, within two working days of receipt.
- **We** aim to resolve complaints within 5 working days. If **we** cannot achieve that, **we** will keep **you** informed each week on the progress of **your** complaint.
- **We** receive a small number of complaints and those **we** do get can usually be resolved within a few days. However, occasionally more detailed inquiries may be required and if this happens **we** will do **our** best to complete those inquiries in the shortest possible time.
- Once **we** have completed **our** investigation of **your** complaint **we** will respond with a decision in writing.

If **your** complaint has been reviewed by both **our** Managing Director and **our** Chairman and **you** are unhappy with the response **you** have been given or if **we** have not completed **our** investigation after 8 weeks, **you** can refer the complaint to the Financial Ombudsman Service, as mentioned above. **We** are bound by the decision of the Financial Ombudsman, but **you** are not.

THE FINANCIAL OMBUDSMAN SERVICE

THE FINANCIAL OMBUDSMAN SERVICE CAN BE CONTACTED AT:

Exchange Tower,
LONDON E14 9SR
Telephone: **0300 123 9 123** Fax: **020 7964 1001**
Email: complaint.info@financial-ombudsman.org.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme (FSCS) was set up to protect customers should an insurer go out of business and be unable to meet its liabilities or pay claims.

If one of the insurers on this Policy fails in this way, you may be entitled to compensation from FSCS.

The FSCS protection for insurance claims is 90% of the claim with no upper limit in respect of UK insurance policies issued by a UK authorised insurer. This Policy and the insurers involved in providing the cover meet these requirements.

For further information, contact the:

Financial Services Compensation Scheme
10th Floor
Beaufort House, 15 St Botolph Street
London EC3A 7QU

Telephone: 0800 678 1100 or 0207 741 4100, Fax: 020 7892 7301

Email: enquiries@fscs.co.uk Website: www.fscs.org.uk

CLAIMS PROCEDURES (see also General Condition 8 on Page 14)

Set out below are your and our responsibility in connection with claims under this Policy.

If you fail to comply with any of your responsibilities shown below or, in the case of Sections 8 and 9, as shown within those sections, we may at our option refuse to deal with your claim or reduce the amount for payment as we deem appropriate and we may cancel your Policy.

YOUR RESPONSIBILITIES IN RESPECT OF CLAIMS INVOLVING LOSS OF OR DAMAGE TO YOUR PROPERTY AS INSURED BY SECTIONS 1, 2, 3, 4, 5, 6 or 7

1. Give immediate notification to the police if the **claim** involves property that is lost, stolen, damaged maliciously or damaged by rioters.
2. Report the **claim** to **us** as soon as practicable and in any event within 31 days of the occurrence.
3. Provide all information and assistance that **we** may reasonably require without delay, including access to the site of the incident to enable us to deal with your **claim**.
4. Take all reasonable steps to recover any lost or stolen property and advise **us** as soon as practicable of any such property that is returned to **you**.
5. At **your** expense provide **us** with estimates, proof of ownership and/or of value to support **your claim**.
6. Not abandon any property to **us**.
7. Allow **us** to take over and conduct in **your** name the defence or settlement of any **claim** or prosecute in **your** name for **our** benefit any **claim** against another party for indemnity or damages or otherwise.
8. Do not dispose of any damaged property without gaining our prior approval.

YOUR RESPONSIBILITIES IN RESPECT OF CLAIMS BEING MADE AGAINST YOU FOR YOUR LEGAL LIABILITY AS INSURED UNDER SECTIONS 1a or 2a

You must:

1. Notify **us** immediately if someone is making a claim against **you**.
2. Not make any promise to pay or any admission of liability.
3. Send any letter or document to **us** unanswered.

We will:

1. Deal with **your claim** fairly and promptly.
2. Acknowledge **your** initial notification of claim and send **you** a claim form or advise **you** the action **you** need to take.
3. Keep **you** informed on the status of **your claim** from time to time.
4. Once the **claim** is agreed, settle the **claim** promptly in accordance with the appropriate Basis of Settlement set out in this Policy.
5. Give **you** an explanation of the reasons if **we** turn down **your** claim or any part of it.

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

This Policy does not cover:

1. ASBESTOS

Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to asbestos, materials or products containing asbestos or asbestos fibres or dust.

2. BREAKDOWN

Mechanical or electrical breakdown, fault or failure.

3. COMMUNICABLE DISEASES

The transmission by **you** or any member of **your household** of:

- (a) Human Immunodeficiency Virus (HIV) and/or any HIV related illness, Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
- (b) any communicable disease.

4. COMPUTER FAILURE

Any **claim**, loss, liability or expense caused by or arising directly or indirectly from or in any way relating to the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether or not it is **your** property, to:

- (a) correctly recognise any date as its true calendar date
- (b) capture, save or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date
- (c) capture, save, retain or correctly process any data as the result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data on or after any date

but this shall not exclude subsequent loss of or damage to **your** property specifically insured by the Policy or any loss or damage not otherwise excluded which itself results from: Fire, Smoke, Explosion, Lightning, Earthquake, Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Person, Vandals, Escape of Water or Oil from any fixed water or heating installation, Theft or Attempted Theft, Impact involving aircraft, aerial device or anything falling from them or by a vehicle or animal. This exclusion does not apply to any cover for Liability to **Domestic Employees**.

5. CONFISCATION

Confiscation or requisition by order of any government or public body.

6. CONSEQUENTIAL LOSS

Consequential loss of any kind or description incurred by **you** or **your household**.

7. DELIBERATE DAMAGE

Any deliberate, malicious or willful act by **you** or any member of **your household**.

8. EXISTING DAMAGE

Any loss or damage occurring before the cover by this Policy commences.

9. POLLUTION OR CONTAMINATION

Any loss damage or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident.

All pollution which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

10. RADIOACTIVE CONTAMINATION AND CONFISCATION

Any loss or damage to property, legal liability, expense, consequential loss or **bodily injury** directly or indirectly caused by or arising from or contributed to by nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component.
- (c) Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

11. REDUCTION IN VALUE

Any reduction in value of the property insured following a **claim** settlement.

12. SETS

The cost of replacing any undamaged item or part of an item forming part of a set (other than a pair).

13. SONIC BANGS

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THIS POLICY

14. TERRORISM

- (a) In respect of Sections 1a (property owners' legal liability) and 2a (occupiers' personal and employers' legal liability):
Other than to any **domestic employee**, liability to third parties or any liability incurred by **you** for damages, costs and expenses directly or indirectly caused by, resulting from or in any connection with any act of **terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**,
- (b) In respect of all other sections of the Policy
Any loss of or damage to property, legal liability, expense, consequential loss or **bodily injury** directly or indirectly caused by, resulting from or in connection with any act of **terrorism** involving:
- (i) Contamination or the threat of Contamination.
 - (ii) Any action taken in controlling, preventing or in any way relating to Contamination or threatened contamination. regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion Contamination means the contamination, poisoning or prevention and/or limitation of the use of property or objects due to effects of any substance or process.

If **we** allege that by reason of this exclusion any loss, damage, expense, liability or consequential loss is not covered by this insurance the burden of proving the contrary shall be upon **you**.

15. WAR RISKS

Any loss, damage or liability which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event:

war, invasion, activities of a foreign enemy, hostilities or warlike operations (whether war has been declared or not) civil war, mutiny, revolution, or insurrection (meaning people rising up and rebelling against the government by force), civil commotion which is so severe or widespread that it resembles a popular uprising, military power (even if properly authorised by the duly elected government), usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government) or property being confiscated by any government or public or local authority.

16. WEAR AND TEAR, ETC.

Wear and tear, depreciation or any gradually operating cause, including but not limited to wet rot, dry rot, rust, deterioration and the like.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS OF THIS POLICY

1. CANCELLATION

We may cancel this Policy by giving **you** 30 days notice and **you** may cancel the Policy by giving **us** 30 days notice of cancellation at any time. If **we** decide to cancel, **we** will advise **you** in writing to **your** last known address and will return to **you** the unexpired portion of any premium paid.

If **you** cancel, **you** must advise **us** by post, fax or hand-delivered letter and **you** will be entitled to a return of premium on a pro rata basis less a fee for any administration costs incurred by us. However if **you** have made a **claim**, there will be no return of premium.

In the event that **you** pay **your** premiums monthly by Direct Debit, if **you** cancel the Policy and **your** Direct Debit instructions in such a way that premium is still owing to **us**, **you** must pay **us** the outstanding balance as soon as possible as it forms part of **your** contract with **us**. Failure to do so may damage **your** credit rating and may necessitate the use of debt collection agencies on **our** behalf. Please note the Premium Finance providers used by Mosaic Insurance Services Limited may charge you a fee for any defaults / failed Direct Debits on premiums due to be paid as shown on the Credit Agreement issued to you when the policy was first arranged or subsequently renewed.

2. CHANGE IN CIRCUMSTANCES

If the circumstances on which this insurance was based change after the original start date, then the new details must be advised to **us** as soon as possible. Failure to do so will give **us** the right at **our** option to cancel **your** Policy from the date of the change.

3. CLAIMS

In the event of a **claim** **you** must follow as far as is practicable the CLAIMS PROCEDURES set out on page 11.

Failure to do so may result in **your** claim being rejected or reduced or **we** may cancel **your** Policy from the start of the current period of insurance.

4. CONTRACTS (RIGHTS OF THIRD PARTIES)

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

5. DUTY OF CARE

You must: do all that is reasonably possible to:

- (i) protect the property insured
- (ii) prevent, or reduce the extent of, **damage**
- (iii) prevent accidents or **bodily injury**
- (iv) keep any property insured under this Policy in good condition

6. FRAUD

If any **claim** under this Policy involves fraud by **you** or anyone acting on **your** behalf, **you** shall not be entitled to any benefit under the Policy and all cover under the Policy shall cease.

7. GOVERNING LAW AND LANGUAGE

This Policy will be governed by English law unless **you** live in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.

We will communicate with **you** in English at all times.

8. OTHER INSURANCE

If any loss, damage or legal liability covered by this Policy is also covered by another insurer, **our** liability will be **our** rateable proportion of any **claim**.

9. CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATIONS) ACT

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

- supply accurate and complete answers to all the questions **We** or the **Policy Administrator** may ask as part of **Your** application for cover under the policy;
- make sure that all information supplied as part of **Your** application for cover is true and correct;
- tell **Us** 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.

All information **You** have provided **Us** as shown on **Your** most recent **statement of fact** document is relevant to the policy cover. If any of the information shown on **Your** most recent **statement of fact** document is incorrect or has changed, **You** must tell **Us** at **Your** first opportunity. If **we** are not advised of changes in circumstances, this may affect **Your** ability to claim under the policy. When **You** tell **Us** of a change of details, **we** will reassess the premium and terms of **Your** policy, and **You** will be informed of any revised premium or terms in writing and will be asked to agree before any permanent change to **Your** cover is made.

Changes **We** expect **You** to tell **Us** about include things such as moving home, or ,

- **You** add a new extension to **Your** home or undertake any structural alterations
- there is a change of the persons living at the home
- **unoccupancy** of the property, (i.e. being empty for more than 30 days)
- **You** decide to let out **Your** property
- any criminal convictions (or cautions) of any of the persons included within the insurance.

SECTION 1 – BUILDINGS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for loss of or damage to buildings caused by an Insured Event in 1. to 15. below:</p>	
<p>1. Fire, Smoke, Explosion, Lightning and Earthquake.</p>	<p>(i) The excess detailed in your schedule. (ii) Smoke damage by any gradually operating cause</p>
<p>2. Storm or Flood.</p>	<p>(i) The excess detailed in your schedule. (ii) Damage to gates, fences or tennis courts. (iii) Damage caused by frost, subsidence, landslip or heave.</p>
<p>3. Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Persons or Vandals.</p>	<p>(i) The excess detailed in your schedule. (ii) Damage occurring if your home is left unoccupied for more than 31 days. (iii) Malicious damage by any person lawfully in your home.</p>
<p>4. Subsidence or heave of the site beneath the buildings or Landslip causing the buildings or part of it to collapse.</p>	<p>(i) The excess for Subsidence detailed in your schedule. (ii) Damage to terraces, patios, drives, paths, garden walls, outdoor swimming pools, fishponds, ornamental ponds and tennis courts unless the foundations beneath the external walls of your home are damaged at the same time. (iii) Damage caused by the bedding down of new structures or settlement of newly made up ground. (iv) Damage to solid floor slabs or resulting from their movement, unless the foundations beneath the external walls of your home are damaged at the same time. (v) Damage caused by coastal erosion (vi) Damage resulting from demolition or structural repairs or alterations to the buildings. (vii) Faulty workmanship or design or defective materials in the buildings.</p>
<p>5. Escape of water or oil from any fixed water or heating installation or domestic appliance.</p>	<p>(i) The excess for Escape of Water detailed in your Schedule. (ii) The repair of the part of the installation from which water or oil escapes. (iii) Damage occurring if your home is left unoccupied for more than 31 days</p>
<p>6. Freezing of domestic water and heating installations resulting in damage thereto.</p>	<p>(i) The excess detailed in your schedule. (ii) Damage due to age, rust, corrosion, wear and tear. (iii) Damage due to poor insulation or lagging. (iv) Damage occurring if your home is left unoccupied for more than 31 days.</p>
<p>7. Theft or attempted theft</p>	<p>(i) The excess detailed in your schedule. (ii) Damage if your home is left unoccupied for more than 31 days. (iii) Theft by a member of your household or a lodger, tenant or paying guest</p>
<p>8. Impact involving an aircraft, aerial device or anything falling from them, or by a train, vehicle or animal.</p>	<p>(i) The excess detailed in your schedule (ii) Damage caused by insects or by domestic pets owned by you or anyone residing in your home.</p>
<p>9. Breakage or collapse of satellite dishes, receiving aerials and their fittings or masts</p>	<p>(i) The excess detailed in your schedule (ii) Damage to the satellite dish, aerial, fitting or mast itself.</p>
<p>10. Falling trees, branches, telegraph poles or lamp posts including the cost of removing any that cause damage to the home.</p>	<p>(i) The excess detailed in your schedule (ii) Damage to tennis courts (iii) The cost of removal if buildings are not damaged at the same time. (iv) Damage due to tree felling, lopping or topping operations undertaken on the site of your home.</p>

EXTENSIONS TO SECTION 1	
WHAT IS COVERED (Continued)	WHAT IS NOT COVERED (Continued)
<p>11. Alternative Accommodation or Loss of Rent The cost of comparable alternative accommodation or loss of rent receivable for the period that the buildings are uninhabitable resulting from damage due to an Insured Event (1) to (10) on page 15. This extension is subject to a maximum limit of 20% of the Maximum Claims Limit on buildings as shown in your schedule</p>	<p>(i) The excess detailed in your schedule (ii) This cover shall not extend beyond 12 months or when the home is occupied again by you whichever is the earliest</p>
<p>12. Emergency Access Damage to your home caused by forced access to attend: (i) a medical emergency (ii) an event that would result in damage to your home by an Insured Event (1) to (10) on page 15.</p>	<p>(i) The excess detailed in your schedule</p>
<p>13. Sale of your home (i) When you have exchanged contracts to sell your home the buyer will have benefit of cover under Section 1 until completion of the sale. (ii) If we have agreed to insure your new home Section 1 cover shall commence from the exchange of contracts (conclusion of missives in Scotland).</p>	<p>(i) This cover shall not apply to damage to either property if there is any other insurance in force covering such damage.</p>
<p>14. Locks and Keys The cost of replacement locks and keys to external doors, alarm systems or a domestic safe in your home required due to the keys being accidentally lost or stolen. This extension is subject to a maximum limit of £500.</p>	<p>(i) The excess detailed in your schedule</p>
<p>15. Trace and Access Where the buildings are insured and if they are damaged due to an escape of water from any fixed water or heating installation for which you are legally responsible we will pay the reasonable cost that you incur in finding the source of damage. The most we will pay is £5,000 but not more than £2,500 for a water leak outside the home.</p>	<p>(i) The excess detailed in your schedule (ii) The cost of repair of the source of the damage unless the cause is covered elsewhere in this Policy</p>

ACCIDENTAL DAMAGE (optional cover)

This extension applies to **buildings** cover only when "Accidental Damage" is shown as operative in **your schedule** and up to the Maximum Claims Limit as shown in **your schedule**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. Sudden, unintentional and unexpected physical breakage or damage that can be seen</p>	<ul style="list-style-type: none">(i) The excess stated in your schedule(ii) Any loss or damage that is excluded by the General Exclusions to this Policy(iii) Damage caused by domestic pets belonging to anyone else residing in your home, or by vermin, insects, damp, mildew, rot fungus or other gradual cause(iv) Damage occurring if your home is left unoccupied for more than 31 consecutive days(v) Any process of cleaning, dyeing, altering, repairing, renovation, restoring or dismantling of the apparatus(vi) Demolition, structural alterations, or structural repair to the building(vii) Mechanical or electrical fault, breakdown or failure(viii) Faulty workmanship, defective design or the use of defective materials
<p>2. Glass, Ceramic Hobs and Sanitary Ware Accidental breakage of fixed glass, solar panels, ceramic hobs or tops in fixed units and sanitary ware.</p>	<ul style="list-style-type: none">(i) The excess detailed in your schedule(ii) Damage occurring if your home is left unoccupied for more than 31 days(iii) Damage to fixed glass in furniture
<p>3. Underground Pipes and Cables Accidental damage to underground pipes and cables supplying the buildings but this cover is limited to £1,000 in respect of all work necessary to clear a blocked underground pipe</p>	<ul style="list-style-type: none">(i) The excess detailed in your schedule(ii) Damage for which you are not legally responsible.(iii) Wear, tear and gradual deterioration(iv) Blockage by anything deliberately discharged into a drain by you or with your permission.

BASIS OF SETTLEMENT OF CLAIMS UNDER SECTION 1 – BUILDINGS

1. The rebuilding value used to calculate the **Buildings** 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 :
 - your post code location,
 - type of **Home** and construction materials used
 - the date built
 - number of **Bedrooms** and
 - any other features advised to **Us**

In event of a **claim** under Section 1 **we** will pay for the loss or damage including **Fees, Removal of debris** and the cost of complying with **local authority requirements** or, at **our** sole option, **we** will repair or reinstate the **buildings** to a condition as near as possible to the condition immediately before the loss or damage occurred.

If the repair or reinstatement is not carried out **we** will pay the resultant reduction in the market value but not to exceed the amount that would have been expended on the repair or reinstatement had the work been carried out without delay.

We will not pay for any reduction in the market value of **your home** following repair or reinstatement.

The most **we** will pay for all loss or damage resulting from one insured incident under Section 1 **buildings** is the **Maximum Claims Limit** for **buildings** as shown in **your Schedule** to reinstate your **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 plus any amount due in respect of Extension 11 Alternative Accommodation.

A deduction will be made for wear and tear if:

- I. the **buildings** are not maintained in good condition or
- II. **You** have not notified **us** of any alterations or additions to the property which materially affect the reinstatement cost of the **buildings** since inception of this insurance such as an extension or any building works
- III. the **Maximum Claim Limit** on **buildings** at the time of the insured damage is less than the full cost of rebuilding the **buildings** as new, plus Fees and Removal of Debris costs.

SECTION 1a - PROPERTY OWNERS LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. We will pay all amounts which you become legally liable to pay as owner (not as occupier) of the buildings and its land for damages and costs and expenses if accidental:</p> <ul style="list-style-type: none"> (i) bodily injury to any person, or (ii) damage to material property occurs during the period of insurance. <p>2. Cover under 1. above also extends to the:</p> <ul style="list-style-type: none"> (i) buildings of any home you used to live in (ii) buildings for 7 years after the date of cancellation of the buildings section of this Policy due to sale of the buildings <p>but only in respect of your legal liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975.</p> <p>INDEMNITY LIMIT</p> <p>The most we will pay for any claim including costs and expenses is the Property Owners Liability indemnity limit shown in your schedule.</p>	<p>1. Liability arising from:</p> <ul style="list-style-type: none"> (a) bodily injury of a member of the household or any person employed by a member of the household (b) damage to property belonging to or under the control of a member of the household or any person employed by a member of the household (c) an agreement unless liability would have existed without the agreement (d) any business, profession or occupation (e) a claim under the Defective Premises Act which is insured by a more recent or current Policy (f) costs of remedying any fault or alleged fault in any private residence you previously owned or occupied (g) the ownership or use of any lift or motor vehicle. <p>2. Liability for:</p> <ul style="list-style-type: none"> (a) fines, penalties or punitive, exemplary, aggravated or multiplied damages (b) liquidated damages. <p>3. Liability covered by any other insurance</p>

SPECIAL NOTES (not forming part of the Policy):

Owners of buildings need to insure their liability as a property owner and this cover is provided under Section 1a (legal liability).

However, accidents resulting in bodily injury to third parties or damage to their property that happen in buildings or on land are, by law, usually the responsibility of the occupier (i.e. the person who lives in the building or on the land) rather than the owner.

The Property Owners' Liability as insured under Section 1a of this Policy does not cover your legal liability as the occupier of the home or its land.

If you are both the owner and the occupier of the building, then to protect yourself you will need to purchase Occupiers' Liability cover, which we automatically provide under Section 2a of this Policy when you purchase our Contents Insurance.

SECTION 2 – CONTENTS - NEW FOR OLD REPLACEMENT

WHAT IS COVERED	WHAT IS NOT COVERED
We will pay for loss of or damage to contents caused by an Insured Event in 1. to 10. below:	
1. Fire, Smoke, Explosion, Lightning and Earthquake.	(i) The excess detailed in your schedule . (ii) Smoke damage by any gradually operating cause
2. Storm or Flood.	(i) The excess detailed in your schedule . (ii) Damage to gates, fences or tennis courts. (iii) Damage caused by frost, subsidence, landslip or heave.
3. Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Persons or Vandals.	(i) The excess detailed in your schedule . (ii) Damage occurring if your home is left unoccupied for more than 31 days. (iii) Malicious damage by any person lawfully in your home .
4. Subsidence or Heave of the site beneath the buildings or Landslip causing the <i>buildings</i> or part of it to collapse.	(i) The excess detailed in your schedule (ii) Damage caused by coastal erosion
5. Escape of water or oil from any fixed water or heating installation or domestic appliance.	(i) The excess for Escape of Water detailed in your Schedule . (ii) The repair of the part of the installation from which water or oil escapes. (iii) Damage occurring if your home is left unoccupied for more than 31 days
6. Freezing of domestic water and heating installations resulting in damage to contents .	(i) The excess detailed in your schedule . (ii) Damage due to age, rust, corrosion, wear and tear. (iii) Damage due to poor insulation or lagging. (iv) Damage occurring if your home is left unoccupied for more than 31 days.
7. Theft or attempted theft	(i) The excess detailed in your schedule . (ii) Loss by deception , except where deception is used solely to gain entry to your home (iii) Loss or damage caused by you or a member of your household . (iv) Loss while your home or any part of it is lent, let, sub-let or occupied by paying guests unless violent force has been used to enter or leave your home . (v) Loss of money unless involving entry to or exit from your home by forcible and violent means or entry by deception. (vi) Loss of money or valuables from garages or outbuildings. (vii) Loss or damage occurring if your home is left unoccupied for more than 31 days.
8. Impact involving an aircraft, aerial device or anything falling from them, or by a train, vehicle or animal.	(i) The excess detailed in your schedule (ii) Damage caused by insects or by domestic pets owned by you or anyone residing in your home .
9. Breakage or collapse of satellite dishes, receiving aerials and their fittings or masts	(i) The excess detailed in your schedule
10. Falling trees, branches, telegraph poles or lamp posts including the cost of removing any that cause damage to the home .	(i) The excess detailed in your schedule (ii) Damage due to tree felling, lopping or topping operations undertaken on the site of your home .

EXTENSIONS TO SECTION 2 CONTENTS

WHAT IS ALSO COVERED	WHAT IS NOT COVERED
<p>11. Theft of Keys Up to £500 for the cost of replacement locks and keys to external doors, alarm systems or a domestic safe in your home required due to the keys being accidentally lost or stolen.</p>	
<p>12. Contents in the Garden Loss or damage to contents in the garden of your home as a result of an Insured Event 1. and Events 3-10 on page 20. This extension is subject to a maximum limit of £3,000 as shown in your schedule.</p>	<ul style="list-style-type: none"> (i) The excess detailed in your schedule (ii) Growing trees, shrubs, plants and flowers. (iii) Money or valuables. (iv) Pedal cycles. (v) Loss or damage caused by storm or flood. (vi) Loss or damage occurring if your home is left unoccupied for more than 31 days.
<p>13. Alternative Accommodation or Loss of Rent Loss of Rent receivable or the reasonable cost of comparable alternative accommodation for the period that the buildings are uninhabitable as a consequence of damage due to an Insured Event (1) to (10) on page 20 This extension is subject to a maximum limit of £5,000 or 10% of the Maximum Claims Limit on contents as shown in your Schedule.</p>	<ul style="list-style-type: none"> (i) The excess detailed in your schedule (ii) This cover shall not extend beyond 12 months or when the home is occupied again by you whichever is the earliest.
<p>14. Contents Temporarily Removed from Your Home Loss of or damage by any Insured Event (1) to (10) on page 20 to your contents temporarily removed from your home:</p> <ul style="list-style-type: none"> (a) into a bank, safe deposit, occupied private dwelling house or any building where members of your household are living or carrying on their business in the British Isles. (b) Personal Belongings of Your student children whilst contained in a secured or locked room in school, boarding house, college or university up to £3,000 per student (c) Personal Belongings of Your parents or close Family member whilst contained in a secured room in a care or nursing home up to £5,000 per parent (d) elsewhere in the British Isles. 	<ul style="list-style-type: none"> (i) The excess detailed in your schedule (ii) Loss of money by theft (iii) Loss or damage to property removed for sale or exhibition or to a furniture depository. (iv) Loss or damage caused by malicious persons or vandals. (v) Loss or damage caused by storm or flood to property not in a weather resistant building (vi) Loss or damage by theft, unless from a secure building and violent and force is used to enter or leave it.
<p>15. Tenants Liability For Damage Where you are the tenant and not the owner of your home, the insurance by this Policy is extended to cover the amounts you become legally liable to pay under the terms of your tenancy agreement for: the buildings, including decorations or landlords' fixtures and fittings due to loss or damage as set out in Insured Events 1. to 10. of this Section 2 Contents Amount payable The maximum amount payable is £15,000 in any one period of insurance.</p>	<ul style="list-style-type: none"> (i) The excess detailed in your schedule
<p>16. Household Removal Loss or damage to contents while they are being moved by professional furniture removers from your home to your new permanent home (including temporary storage in a furniture storage unit for up to 7 consecutive days).</p>	<ul style="list-style-type: none"> (i) The excess detailed in your schedule (ii) Loss or damage of money or any item defined under personal possessions.
<p>17. Fatal Injury Benefit Death of a member of your household, in the home, if this happens as a direct result of a fire, explosion, lightning or intruder. This extension is subject to a maximum limit of £5,000 per person and £10,000 in total.</p>	<ul style="list-style-type: none"> (i) Death caused by any person insured by this policy. (ii) Death occurring more than three months after the incident.

EXTENSIONS TO SECTION 2 CONTENTS

WHAT IS ALSO COVERED	WHAT IS NOT COVERED
18. Title Deeds Loss or damage to the title deeds of your home , if the originals are lost or damaged as the result of an Insured Event in 1-10 on page 20	(i) The excess detailed in your schedule
19. Religious Festival and Wedding Gifts We will increase the Maximum Claim Limit under Section 2 Contents by 20% for gifts and provisions bought in connection with a family celebration such as a wedding or a religious festival such as Christmas.	(i) The excess detailed in your schedule
20. Loss of Frozen Foods Loss of or damage to food in a domestic deep freezer caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. This extension under section 2 Contents is subject to a maximum limit of £300, should you require additional cover please see Section 5 on page 25 Freezer Foods.	(i) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority. (ii) Any loss or damage that is excluded by the General Exclusions to this Policy.

ACCIDENTAL DAMAGE TO CONTENTS (Optional)

This extension applies to contents cover only when "Accidental Damage" is shown as operative in your schedule and up to the Maximum Claims Limit as shown in your schedule	
WHAT IS COVERED	WHAT IS NOT COVERED
1. Sudden, unintentional and unexpected physical breakage or damage to contents that can be seen	(i) The excess stated in your schedule (ii) Any loss or damage that is excluded by the General Exclusions to this Policy (iii) Damage caused by domestic pets belonging to anyone else residing in your home, or by vermin, insects, damp, mildew, rot fungus or other gradual cause (iv) Damage occurring if your home is left unoccupied for more than 31 consecutive days (v) Any process of cleaning, dyeing, altering, repairing, renovation, restoring or dismantling of the apparatus (vi) Demolition, structural alterations, or structural repair to the building (vii) Mechanical or electrical fault, breakdown or failure (viii) Faulty workmanship, defective design or the use of defective materials
2. Glass in furniture, Mirrors, and Glass or Ceramic Hobs. Accidental breakage of glass tops to furniture and fixed glass in furniture, mirrors or glass or ceramic hobs to freestanding cookers.	(i) The excess detailed in your schedule (ii) Damage occurring if your home is left unoccupied for more than 31 days.
3. Loss of Oil & Metered Water Accidental loss of domestic heating oil or metered water. up to a maximum claims limit of £1,000 in any one period of insurance	(i) The excess detailed in your schedule

BASIS OF SETTLEMENT UNDER SECTION 2 – CONTENTS – ‘NEW FOR OLD REPLACEMENT’

Following loss or damage by any insured event under Section 2: **Contents**

- a) Provided that at the time of loss or damage the **maximum claims limit** on **contents** or sum insured is at least equal to or more than the cost of replacing all the **contents** as new (less a deduction for wear and tear or betterment on clothing and household linen) **We** will, at **our** sole option either:
 - (i) arrange to repair or replace any item(s) of **contents** lost or damaged, or
 - (ii) pay the cost of repairing or replacing any item(s) of **contents** lost or damaged, or
 - (iii) make a payment to **you** for any item(s) of **contents** lost or damaged.
- b) For clothing and household linen **we** may make a deduction based on an estimation of the wear and tear to the item(s) lost or damaged.

If **we** elect to repair or replace any item(s) of **contents** lost or damaged and **you** reject this basis of settlement the **claim** will be settled on the basis of the cost of replacement less a deduction for wear and tear.

MAXIMUM AMOUNT PAYABLE UNDER SECTION 2 CONTENTS – ‘NEW FOR OLD’

The maximum amount payable in respect of any one incident insured by Section 2 of this Policy is the **Maximum Claim Limit** for **Contents** as shown in **your Schedule** plus any amount due in respect of Extension 13 – Loss of Rent or Cost of Alternative Accommodation, from which shall be deducted any **excess**.

Unless **your Schedule** provides for an increased amount, the following limits shall apply and these amounts represent the maximum that **we** will pay for the items concerned in the event of a **claim** and do not broaden or add to the Insured Events covered under the said Section 2: **Contents**

- **Valuables** in Total: Not exceeding £15,000..
- Any one single **Valuable**: Not exceeding £5,000 unless specified and listed on **your schedule**.
- **Money**:/ Misuse of Credit Cards £500

SECTION 2a – OCCUPIERS’, PERSONAL AND EMPLOYERS’ LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. OCCUPIERS’ AND PERSONAL LIABILITY</p> <p>We will pay all amounts for which a member of the household (or after the death of that member of the household the legal representatives) becomes legally liable to pay as damages and costs and expenses:</p> <ul style="list-style-type: none"> (i) as occupier of the buildings, or (ii) in any other personal capacity <p>for accidental bodily injury to any person or damage to property occurring during the period of insurance.</p> <p>INDEMNITY LIMIT</p> <p>The most we will pay for any claim including costs and expenses is the Occupiers’ and Personal Liability indemnity limit shown in the schedule.</p>	<p>1.Liability arising from:</p> <ul style="list-style-type: none"> (i) bodily injury to a member of the household or any domestic employee (ii) damage to property belonging to or under the control of a member of the household or any domestic employee (iii) an agreement unless liability would have existed without the agreement (iv) any business, profession or occupation (v) ownership of any land or building including the buildings. <p>2.Liability arising from ownership, possession or use of any:</p> <ul style="list-style-type: none"> (i) aircraft or hovercraft (other than models) (ii) watercraft (other than models) unless propelled solely by hand or foot (iii) motor vehicle (iv) caravans or trailers while being towed or while attached to a vehicle (v) dog of a type described in the Dangerous Dogs Act 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any amending or subsequent legislation of similar intent (vi) living creatures other than pets that are normally domesticated in the United Kingdom (vii) firearms (except shotguns or air guns used for sporting activities) <p>3. Liability for:</p> <ul style="list-style-type: none"> (i) fines, penalties or punitive, exemplary, aggravated or multiplied damages (ii) liquidated damages <p>4 Any action for damages brought in a court of law outside the territorial limits.</p>
<p>2. LIABILITY TO DOMESTIC EMPLOYEES</p> <p>We will pay all amounts for which a member of the household becomes legally liable to pay as damages and costs and expenses for bodily injury to domestic employees occurring during the period of insurance within the territorial limits and arising from the work they are employed to do.</p> <p>INDEMNITY LIMIT</p> <p>The most we will pay for any claim including costs and expenses is the Liability to Domestic Employees indemnity limit shown in the schedule but limited to £5,000,000 in respect of any liability directly or indirectly caused by, resulting from or in any connection with any act of terrorism.</p> <p>If we allege that by reason of this limitation any liability for damages and costs and expenses is covered only up to a specified limit of liability, the burden of proving to the contrary shall be upon you.</p>	<p>Liability for:</p> <ul style="list-style-type: none"> (a) which compulsory motor insurance or security is required (b) or arising out of any business or profession of a member of the household (c) fines, penalties or punitive, exemplary, aggravated or multiplied damages (d) liquidated damages.
<p>3. UNRECOVERED COURT AWARDS</p> <p>We will pay the outstanding amount awarded to you, your spouse or domestic partner living with you, by a court in the territorial limits which is still unpaid 3 months after the date of the award, but only if this section would have insured you had the award been made against you.</p> <p>INDEMNITY LIMIT</p> <p>The most we will pay for any claim is £2,000,000.</p>	<ul style="list-style-type: none"> 1. An award against: <ul style="list-style-type: none"> (a) which an appeal is pending (b) a member of the household. 2. Any award arising directly or indirectly from the activities of any business, profession or occupation.

OPTIONAL EXTENSIONS OF COVER (only available if Section 2 Contents has been purchased)

BASIS OF SETTLEMENT UNDER EXTENSIONS: 3, 4, 5, 6 & 7

Claims under Extensions 3, 6 & 7 shall, as far as possible, follow the basis of settlement for Section 2 – **Contents** as set out on page 23.

Claims under Extensions 4 and 5 shall be settled based upon the actual loss sustained, subject to the **Maximum Claim Limits** stated on **your schedule**

SECTION 3 – PERSONAL POSSESSIONS IN & AWAY FROM THE HOME

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Accidental loss or damage to items owned by a member of your household.</p> <p>The cover applies anywhere in the British Isles and for up to 60 days worldwide in any period of insurance.</p> <p>The maximum we will pay in respect of any one item is £1,500 (unless specifically listed on your schedule), with a maximum for any one event being the sum(s) insured shown against Section 3 – ‘Personal Possessions’ in your schedule.</p> <p>Please see your schedule for the specific type of personal possessions cover that is included in your policy and the specific limits per item, per claim or period of insurance</p>	<ul style="list-style-type: none">(i) The excess stated in your schedule.(ii) Any loss or damage that is excluded by the General Exclusions to this Policy.(iii) Damage due to wear and tear.(iv) Damage caused by cleaning, washing, repairing, restoring or renovating.(v) Damage to any sports equipment, including guns, racquets or clubs and sports clothing during play or use(vi) Damage caused by domestic pets owned by you or anyone residing in your home, or by vermin, insects, damp, mildew, rot or fungus.(vii) Theft from an unattended motor vehicle, unless all the doors, sunroofs and boot or hatchback have been locked and the alarm activated and the item or items stolen concealed in a locked boot or compartment.(viii) Loss due to delay, confiscation or detention by any authority.

SECTION 4 – PERSONAL MONEY AND CREDIT CARDS AWAY FROM HOME

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none">(a) Loss of money used solely for private, social or domestic purposes. <p>The maximum we will pay in respect of any one event is the limit shown against Section 4 (a) Money in your Schedule.</p> <ul style="list-style-type: none">(b) Fraudulent use by unauthorised persons of lost or stolen credit, charge, cheque, debit and cash cards issued in the British Isles. <p>The maximum we will pay in respect of claims arising from any one event of loss or theft of a card or cards is the limit shown against Section 4 (b) Credit Cards in your Schedule.</p> <p>Cover applies to anywhere in the British Isles and for up to 60 days worldwide in any one period of insurance.</p>	<ul style="list-style-type: none">(i) The excess stated in your schedule(ii) Any loss or damage that is excluded by the General Exclusions to this Policy.(iii) Securities, certificates (other than savings certificates) and documents.(iv) Depreciation in the value of money.(v) Loss of money caused by errors or omissions in payments, receipts or book-keeping.(vi) Loss of money used or held for business or professional purposes.(vii) Any Loss not reported to the Police within 24 hours of discovery.(viii) Loss of cards not reported to the police and the issuing organisation within 24 hours of discovery.(ix) Fraudulent use by any member of your household.

SECTION 5 – FREEZER FOODS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss of or damage to food in a domestic deep freezer caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.</p> <p>Please note this is an amount as specified in your schedule, in addition to the £300 cover provided under Section 2 – Contents</p>	<ul style="list-style-type: none">(i) The excess stated in your schedule(ii) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority.(iii) Any loss or damage that is excluded by the General Exclusions to this Policy.

SECTION 6 – SPORTS EQUIPMENT

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Accidental loss of or damage to sports equipment and specialised sports clothing owned by any member of your household as specified in your schedule.</p> <p>The cover applies anywhere in the British Isles and for up to 60 days worldwide in any period of insurance.</p> <p>The maximum we will pay in respect of any one item is the sum insured shown against that item in Section 6 of your schedule.</p>	<ul style="list-style-type: none"> (i) The excess stated in your schedule. (ii) Any loss or damage that is excluded by the General Exclusions to this Policy. (iii) Damage caused by cleaning or repairing. (iv) Damage caused by domestic pets owned by you or anyone residing in your home, or by vermin, insects, damp, mildew, rot or fungus. (v) Clothing other than specialised sports clothing. (vi) Damage to any sports equipment, including guns, racquets, clubs or sports clothing in the course of play or during use

SECTION 7 – PEDAL CYCLES

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Accidental loss of or damage to the pedal cycle or pedal cycles as detailed in your schedule including any accessories attached. The cover applies anywhere in the British Isles.</p> <p>Our maximum liability for any one cycle will be the amount detailed in your schedule and wear and tear will be taken into account in any claims settlement.</p>	<ul style="list-style-type: none"> (i) The excess stated in your schedule. (ii) Any loss or damage that is excluded by the General Exclusions to this Policy. (iii) Damage caused by domestic pets owned by you or anyone residing in your home, or by vermin, insects, damp, mildew, rot or fungus. (iv) Cycles used for professional purposes, racing, pacemaking or speed trials. (v) Theft of the cycle or any part of the cycle when left unattended outside the boundaries of the land belonging to your home unless the cycle is in a locked building or has been securely locked to an immovable object. (vi) Helmets and cycle clothing. (vii) Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time.

ADVICE TO ASSIST YOU IN REDUCING THE POSSIBILITY OR EXTENT OF LOSS

If any of your property is lost destroyed or damaged by an insured event, you will be entitled to make a claim. However, a claim payment cannot recompense you for the inconvenience you suffer as a result of the incident, especially if it results in you having to move out of your home while repairs are carried out. Therefore, we are including some advice to assist you in reducing the possibility of loss, to our mutual benefit.

The areas of advice have been linked to the damage most likely to occur or most likely to cause you a great deal of inconvenience, i.e. Fire, Burst Pipes, Flood, Break-ins, Theft, etc.

It is not a condition of the insurance that you follow this advice, but if you can demonstrate that you did, the claims process is likely to be more straightforward.

Some of the advice from different Sections should be followed in particular circumstances, so please familiarise yourself with all of the following. For example, if you were going away on holiday during the winter months it would be appropriate to follow the guidelines in 2 BURST PIPE / ESCAPE OF WATER: .c. or d. and 4.i.

1. FIRE

Issues	Guidelines
<ul style="list-style-type: none"> • Fire and Rescue Authorities in Britain attend 192,600 fires per year with 41,000 being dwelling fires • Smoker's materials (i.e. cigarettes, cigars or pipe tobacco) have caused 40% of deaths in dwelling fires, • Cooking appliances are the source of ignition in more than half of fires in domestic dwellings • Overheated cooking oil causes fire • 350 Lives are lost each year due to fires. • Overloaded electrical sockets cause fires. • Chimneys with excess deposits in them cause fires. • Clothes drying near to heaters cause fires. • Children playing with matches cause fires. • No smoke alarm was present in 12,800 House Fires • Faulty gas appliances cause fire and, more importantly, deaths 	<ol style="list-style-type: none"> a. Install smoke detectors – at least one in the hallway on each floor. b. Check electrical sockets. If you discover too many plugs connected to one socket, spread them around. c. If you do not have enough sockets, have more installed. d. Consider having a residual contact breaker fitted. e. If you have an open fire have the chimneys swept regularly. f. Use a fire guard but do not hang clothes on it. g. Do not place clothing near to heating appliances. h. Don't leave matches where children can reach them. i. Do not leave hot fat or oil unattended on a cooker. If it catches fire, smother it with a damp cloth or blanket. NEVER POUR WATER ON IT! j. Have gas appliances checked regularly to ensure they are: <ul style="list-style-type: none"> • Working properly. • Not leaking carbon monoxide or exhaust gasses k. Never cover the appliance or its air vents

2. BURST PIPES / ESCAPE OF WATER

Issues	Guidelines
<ul style="list-style-type: none"> • Pipes are vulnerable to burst if frozen. • A main inlet can pour out 300 gallons of water through your home in a single hour. • If you are away when this happens and action is not taken promptly, the effect can be devastating • Faulty stopcocks can add to the severity of a Burst Pipes loss 	<ol style="list-style-type: none"> (a) Protect your pipes and tanks with proper lagging. (b) If you have a frozen pipe use gentle heat to defrost it, e.g. a hot water bottle and don't leave it to thaw on its own - it may burst when you are not there (c) If you are going away during winter, leave your heating on at the normal setting. During very cold weather it is not sufficient to have the heating come on for an hour or two each day. (d) If you do not want to leave the heating on, then turn off the central heating, turn off the mains stopcock and drain down the water system. (e) If a pipe bursts while you are at home, turn off the stopcock and the central heating then run all of the taps to drain the system. (f) Know where the stopcock is so that you can turn it off quickly in an emergency. (g) Make sure the stopcock can be turned on and off. If it cannot, then call a plumber to rectify the fault. (h) Consider fitting automatic stop valves (i) Consider fitting a " smart thermostat"

3. FLOOD

Issues	Guidelines
<ul style="list-style-type: none"> • A Flood can cause devastation to a house and may take many months to dry out. • Six inches of fast-flowing water can knock over an adult and two feet of water can move a car • Wash your hands thoroughly if you touch flood water • If a house is dried too quickly, problems may develop over time and mould may form. <p>The 6 key stages after any flood are</p> <ol style="list-style-type: none"> 1. Remove silt – remove silt and other debris left by the floods, & clean affected areas, 2. Check the gas and electricity supplies and appliances 3. Stripping out - this is likely to include removing damaged and wet furnishing and fittings as well as damaged plaster or woodwork 4. Disinfect – cleaning the property 5. Drying out – this can take some months in the event of a serious flood 6. Repair work – this cannot commence until the property has been fully disinfected and dried out, or else repairs won't be sustainable. 7. Repairs We are likely to appoint a building contractor to undertake the repairs and reconstruction work. 	<p>Register with the Environment Agency services Floodline Warnings Direct online www.environment-agency.gov.uk or call 0845 988 1188</p> <p>Prepare a personal flood plan If you receive a flood warning,</p> <ul style="list-style-type: none"> • move as much as you can to upper floors, especially valuable items. • Fill jugs and saucepans with clean water • Move your family and pets upstairs, or to a high place with a means of escape • Turn off gas, electricity and water supplies when flood water is about to enter your home if safe to do so. • DO NOT touch sources of electricity when standing in flood water • Move items of personal value such as photos, family films or treasured mementos. • Back up computers • Safely store important documents such as insurance papers • Move items of furniture that are more expensive or harder to repair before cheaper ones. • Take care as moving around is case of hidden dangers in the flood water like sharp objects, raised manhole covers and pollution • Take advantage of any offers of physical protection devices, e.g. sandbags. • Keep all drains and gutters clear of debris. During high rainfall, blocked gutters etc could cause extensive water damage to your home

4. BREAK-INS

Issues	Guidelines
<ul style="list-style-type: none"> • Break-ins tend to increase at time of economic difficulty. • The UK Crime Stats recent survey shows that there have been 36,962 recorded cases of burglary in May 2013, and a figure of 36,138 in June 2013. • The damage done to <i>your home</i> could be traumatic and stolen items of sentimental value are impossible to replace. • Every year, there are over 1 million burglaries and attempted burglaries. • A burglary happens every 40 seconds in the UK. • Most burglaries are not pre-planned but are committed by opportunistic criminals. • A poll by Halifax found out 34% of householders with an alarm fitted to their home said they rarely activated it while a further 33% also said that they assume sounding burglar alarms in their neighbourhood to be false. • 73% of burglars use doors which are open in 3% of cases. • Urban residents are two times more susceptible to be burglars' targets than rural dwellers. • 56% of burglaries happen at night. • Most burglaries take place after dark; 10% occur in the morning, 20% in the afternoon, 32% in the evening and 23% during the night, whereas 30% occur at the weekend 	<ol style="list-style-type: none"> (a) Make sure that your exit doors have good mortice deadlocks (at least 5 lever) and your windows have adequate security devices and that you use them when you leave the house. (b) Check that your doors are strong enough. (c) Fit exterior security lights of the type that come on when someone approaches. (d) Use time switches to give the appearance of your home being occupied when you are out. (e) Install a burglar alarm, make sure it is visible, use it and maintain it. (f) Keep cash, keys, car keys and credit cards out of sight. Do not leave keys on a key rack near to the front door. (g) Do not leave large quantities of cash or expensive jewellery in your home. (h) Join a neighbourhood watch scheme. (i) When you go away, cancel the milk and papers and try to arrange for a friend or neighbour to visit occasionally to make sure everything is alright and to ensure that mail does not accumulate where it can be seen. (j) Use marking equipment so that any stolen property can be identified. (k) Take digital photographs of expensive items for use as evidence in the event of loss. (l) Back up your computer in case it gets stolen

5 THEFT FROM GARDENS AND OUTBUILDINGS

Issues	Guidelines
<p>Theft from gardens and outbuildings is prevalent. Items include</p> <ul style="list-style-type: none"> • Lawnmowers • Electric garden tools • Fish/ Koi carp • Garden Ornaments & Sculptures • Gnomes • Patio Furniture • Shrubs and Hanging Baskets • Barbeques • Awnings and Gazebos 	<ul style="list-style-type: none"> (a) Do not keep high value items in your shed, e.g. sets of golf clubs, etc. (b) Lay out your garden, especially the front garden, to reduce the cover for intruders who want to break into your home, shed, etc. (c) Ensure that outbuildings, especially sheds and garages, have adequate locking devices and that locks and hasps & staples cannot be by-passed by unscrewing them. (d) Lock away tools and ladders. (e) Motorcycles, trailers and cycles should be securely locked to ground anchors

6 THEFT OF MONEY AND CREDIT CARDS

Issues	Guidelines
<ul style="list-style-type: none"> • 7% of Britons who have travelled abroad in the past two years have been victims of theft, losing an average of £414. • Loose cash was the most common thing stolen, followed by mobile phones, cameras, iPods and watches. • The most common scene of the crime was hotel rooms, followed by public transport 	<ul style="list-style-type: none"> (a) Do not carry your purse or wallet where it is obvious and vulnerable (b) Do not keep pin numbers near credit and debit cards. (c) report lost or stolen cards to the issuer immediately (d) when buying online always log out of your online accounts (e) do not click on an email links purporting to be from a bank or a card provider

7 THEFT OF BICYCLES

Issues	Guidelines
<ul style="list-style-type: none"> • 389,144, pedal cycles were stolen in 2014 in England and Wales. • 75% of owners didn't tell the Police • 58% of owners had not securely locked their bikes • 53% stolen from garage/ shed/ garden • it is not unknown for a person to have four or five bicycles stolen over a period of months. • Average value of a pedal cycle is between £200 & £500 per bike 	<p>Whenever you leave your bicycle, even for a few minutes, make sure it is locked to an immovable object using a good quality D lock. Go to http://www.soldsecure.com</p> <ul style="list-style-type: none"> (a) If you have quick release wheels, take the front wheel off and put the lock through both wheels (b) Make a note of all distinguishing details and take a good quality colour photograph for use by the police in trying to identify your bicycle from others they recover. (c) If possible, get your local cycle dealer to stamp your postcode on the frame (d) Register your bike on the National Bike Register at www.bikeregister.com/ (e) You can register your cycle frame number on the UK property Register " Immobilise" website at http://www.immobilise.com/index.php



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