



Personal Possessions Insurance

Policy Document

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SECTION 1 – INTRODUCTION

About Your Insurance

Welcome to **your** Personal Possessions Insurance Policy Document.

This insurance is designed to protect **your personal possessions** when they are in a car, van, campervan/motorhome or caravan located within the **territorial limits** against:

- ✓ Damage caused by fire, lightning, an explosion or an earthquake;
- ✓ **Malicious damage**;
- ✓ Storm and flood, or;
- ✓ Theft from a locked **vehicle**.

Your personal possessions which are attached to the outside of **your vehicle** are also covered if they are damaged as a result of a road traffic accident.

Please take time to read the “Important Information” section on pages 4-5 of this Policy Document. It tells **you** about things **you** need to check and the actions **you** need to take. It also contains details of the initial **exclusion period** when **you** cannot claim, the amount **you** must contribute when **you** make a claim (the “**policy excess**”), and the **territorial limits** of the cover. Information about the insurer’s right to change **your** cover or premium is also shown here.

- This insurance was arranged by Adrian Flux Insurance Services Group, who is also the policy administrator. Adrian Flux Insurance Services is referred to as the **agent** in this Policy Document. The contact details are: Adrian Flux Insurance Services, East Winch Hall, East Winch, King’s Lynn, Norfolk. PE32 1HN. Tel: 0344 381 6502.
- The insurance is underwritten by Trinity Lane Insurance Company Limited and is referred to as “**we**”, “**us**” and “**our**” in this Policy Document.
- Claims are handled by Hadleigh Claims Management on **our** behalf. Hadleigh Claims Management is referred to as the **claims administrator** in this Policy Document.

Your insurance is an annual policy, paid for either by one single payment or by monthly instalments. The insurance starts on the policy **start date** and continues for a period of 12 months.

Some words and phrases in this Policy Document and in **your Policy Schedule** will always have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in **bold**. They are all listed and explained in the “Definitions” section which can be found on pages 15-16 of this Policy Document.

All insurance documents and all communications with **you** about this policy will be in English.

Please contact **your agent** if **you** need any documents to be made available in braille and/or large print and/or in audio format. Their contact details are shown above.

How to Make a Claim

To make a claim, call Hadleigh Claims Management on 0344 381 4462. Alternatively, please send an email to claims@hadleighclaims.co.uk or write to Trinity Lane Insurance, Hadleigh Claims Management, 13 Apton Road, Bishop’s Stortford CM23 3SD.

The Insurance Contract

This Policy Document and **your Policy Schedule** are **your** insurance documents and together they make up the contract between **you** and **us**. It is important that **you** read this Policy Document carefully along with **your Policy Schedule** so **you** can be sure of the cover provided and to check that it meets **your** needs.

This Policy Document and **your Policy Schedule** are issued to **you** by Adrian Flux Insurance Services Group in its capacity as **our** agent. In exchange for **your** payment of the premium referenced in **your Policy Schedule**, **you** are insured in accordance with the terms & conditions contained in these documents (and any amendments made to them) for the duration of **your** policy.

SECTION 2 - IMPORTANT INFORMATION

It is important that:

- **You** check **your Policy Schedule** to ensure the details are correct and that the cover is as **you** requested;
- **You** check that **you** are eligible for this insurance (see “Eligibility” below);
- **You** check the information **you** have given **us** is accurate (see “Disclosure of Important Information” below);
- **You** notify **your agent** as soon as possible of any inaccuracies on **your Policy Schedule**, or if **you** are not eligible for the insurance; and
- **You** comply with any duties detailed under each section of the Policy Document and under the insurance as a whole.

Conditions

There are conditions which apply to the whole of this insurance and full details of these can be found in the “General Conditions” section on page 9 of this Policy Document. There are also conditions which relate specifically to making a claim, and these can be found in the “Making a Claim” section on page 9.

In these sections **you** will find conditions that **you** need to meet. If **you** do not meet these conditions, **we** may reject a claim payment or a claim payment could be reduced.

Initial Exclusion Period

A 14 day **exclusion period** applies to **your** insurance. This means that **you** are unable to claim within the first 14 days from the date **you** purchase this insurance.

The **exclusion period** will not apply if this insurance policy is a direct replacement for another policy **you** held with another insurer covering **your personal possessions**, as long as there has been no break in cover between the two policies.

If **you** renew this policy after it has been in place for 12 months, the **exclusion period** does not apply at renewal.

Policy Excess

You must pay the first £50 of any claim. This is called the **policy excess**. If **your** claim relates to more than one **personal possession**, **you** will only have to pay one **policy excess**.

Geographical Areas Where Cover Is Provided (The “Territorial Limits”)

Cover under this insurance is only provided when **your vehicle** is located in the United Kingdom, the Channel Islands or the Isle of Man.

Information You Give Us

Eligibility

When **you** applied for this insurance, **we** asked **you** to confirm that **you** were eligible for cover. The eligibility requirements are as follows:

- **You** must be aged 17 or over at the time of purchasing this insurance.
- **You** must be a permanent resident in the United Kingdom, the Channel Islands or the Isle of Man at the time of purchasing this insurance.
- **You** must have a **motor insurance policy** in force throughout **your period of insurance**.
- **Your vehicle** must be road legal and in a roadworthy condition with a valid MOT certificate where required by law.

- The gross weight of **your vehicle** must not exceed 3.75 tonnes.
- **Your vehicle** must not be used in connection with **your** trade or for any other commercial purposes, other than for commuting to/from one fixed place of work.

We will not provide any cover if **you** do not meet these eligibility requirements. Please contact **your agent** as soon as possible if **you** are not eligible for this insurance, if a change in circumstances means that **you** no longer meet these eligibility requirements or if **you** have any queries. Their contact details are on page 2 of this Policy Document.

Disclosure of Important Information

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via **your agent**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, make changes to, and renew **your** policy. If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium, or
- the extent of the cover may be affected.

If **you** become aware that any information **you** have given is incomplete or inaccurate, please contact **your agent** as soon as possible. Their contact details are shown on page 2 of this Policy Document

Our Right to Change the Cover or Price

If **we** change the terms of cover or price of **your** policy, it will only be done at **your** next annual renewal date where all changes will be communicated to **you** in writing one month prior to renewal.

SECTION 3 – WHAT IS COVERED

When and Where Cover Applies

Cover under this policy is provided when **your personal possessions** are located in **your vehicle** within the **territorial limits**.

There is also cover for **your personal possessions** if they are attached to the outside of **your vehicle** and are damaged as a result of a road traffic accident. Otherwise, there is no cover whilst **your personal possessions** are being used, or are located, outside of **your vehicle**.

Policy Limits

- **We** will pay up to £2,500 in total for all claims **you** make during any one **period of insurance**.
- **We** will only pay a maximum of £300 per claim for any one item of electronic equipment.
- **We** will only pay a maximum of £100 per claim for reading glasses.
- **We** will only pay a maximum of £100 per claim for sunglasses.
- **You** must pay the first £50 of any claim under this insurance. This is called the **policy excess**. If **your** claim relates to more than one **personal possession**, **you** will only have to pay one **policy excess**.
- The basis upon which **we** settle claims relating to **mobile phones** is different to other **personal possessions**. Please see “Theft of or Damage to Mobile Phones” below for full details.

Theft of Your Personal Possessions (Other than Mobile Phones)

If any of **your personal possessions** are stolen from **your** locked **vehicle** and there is evidence of **violent and forcible entry**, **we** will pay **you** an amount equivalent to the replacement value of the item at the date of loss.

Where only a part or parts of **your personal possessions** have been stolen, **we** will only pay an amount to replace that part or parts.

Damage to Your Personal Possessions (Other Than Mobile Phones)

If any of **your personal possessions** are damaged as a result of one of the following events, **we** will pay **you** an amount equivalent to the replacement value of the item at the date of the event:

- ✓ Fire, lightning, explosion or earthquake;
- ✓ **Malicious damage**;
- ✓ Storm or flood;
- ✓ A road traffic accident involving **your vehicle**.

Theft of or Damage to Mobile Phones

Cover is provided if **your mobile phone** is either:

- (a) stolen from **your** locked **vehicle** and there is evidence of **violent and forcible entry**, or
- (b) damaged as a result of one of the following events:

- ✓ Fire, lightning, explosion or earthquake;
- ✓ **Malicious damage**;
- ✓ Storm or flood.

We will attempt to replace **your mobile phone** with an identical new or fully refurbished **mobile phone** of the same age and condition, but it may not be the same colour. In the event that this is not possible, the **claims administrator** will either:

- (i) provide **you** with a new or fully refurbished **mobile phone** of a comparable specification or the equivalent value, taking account of the age and condition of **your mobile phone** immediately before **your** claim, or
- (ii) pay **you** an amount equivalent to the value of **your mobile phone** at the date of loss, taking account its age and condition.

SECTION 4 – WHAT IS NOT COVERED

Please read the general exclusions at the end of this section as well as the specific exclusions for each section of cover.

Theft

We will not pay for any claim:

- if **your personal possessions** are stolen from **your vehicle** unless all windows and doors were closed and locked and all security systems activated. There must also be evidence of **violent and forcible entry** to the **vehicle**;
- if **your vehicle** is a convertible or soft topped **vehicle** unless the theft was from a locked boot or glove compartment of **your vehicle**. There must also be evidence of **violent and forcible entry** to the **vehicle**;
- unless the incident is reported to the police within 24 hours of **your** discovery of the incident and **you** obtain a crime reference number from the police;
- for theft of a **mobile phone** unless the theft is reported to **your** network provider within 24 hours of **your** discovery the incident.

Damage

We will not pay any claim:

- for **malicious damage** caused by **you** or a member of **your** family or a friend;
- for the scratching, denting or marking of **your personal possessions** which affects the appearance of **your personal possessions** but does not affect their performance or functionality in any way;
- for damage to **your personal possessions** caused by fire unless **you** have made a claim under **your motor insurance policy** for damage to **your vehicle** caused by the fire.

General Exclusions applicable to all types of cover

We will not provide any cover for:

- **your personal possessions** whilst they are being used, or are located, outside of **your vehicle**. This exclusion will not apply if **your personal possessions** are attached to **your vehicle** and are damaged as a result of a road traffic accident;
- **your policy excess** (as detailed in the “Important Information” section on pages 4 - 5 of this Policy Document);
- any claim during the 14 day **exclusion period**;
- any claim if **you** do not meet the eligibility requirements for this policy (as detailed in the “Important Information” section on pages 4 - 5 of this Policy Document);
- cash, vouchers, tickets, postal orders, documents, stamps, securities (stocks, shares, bonds etc.), or samples of business goods;
- the cost of replacing any undamaged item which forms part of a set. For example, **we** will not replace all of **your** golf clubs or fishing rods if only one in the set is damaged or stolen;
- any claim for a **mobile phone** unless it is fitted with an active, functioning SIM card at the policy **start date**. In the event of a claim **you** will be required to produce **evidence of usage** from **your** network provider;
- any **personal possessions** if **you** cannot provide **proof of purchase**;
- any claim for damage to or theft of **your mobile phone** where **evidence of usage** is not provided;
- any costs or expenses which are not directly associated with the incident which caused the claim. For example, the cost of replacing any personalised ringtones or graphics or downloaded material or software;
- **war** or acts of **terrorism**, **you** engaging in **active war**, or **nuclear risks**.

SECTION 5 - GENERAL CONDITIONS

Taking Precautions to Prevent Theft

You must ensure that all windows and doors on **your vehicle** are closed and locked and all security systems activated. **You** should also place **your personal possessions** in a locked boot or glove compartment where possible when **your vehicle** is unattended.

Transferring Your Policy

This insurance cannot be transferred to anyone else unless **you** inform **us** in writing and receive confirmation that **your** request is acceptable to **us**.

SECTION 6 – MAKING A CLAIM

Who to Contact

To make a claim, call Hadleigh Claims Management on 0344 381 4462. Alternatively, please send an email to claims@hadleighclaims.co.uk or write to Trinity Lane Insurance, Hadleigh Claims Management, 13 Apton Road, Bishops Stortford, CM23 3SD.

Calls may be recorded for training, compliance and fraud prevention purposes.

Things You Must Do

You must comply with the following conditions. If **you** fail to do so and this affects the ability of the **claims administrator** to fully assess **your** claim or keep **our** losses to a minimum, **we** may not pay **your** claim or any payment could be reduced.

- All claims must be reported to the **claims administrator** as soon as possible but within 30 days of **you** becoming aware of an incident or of an event occurring. **You** must complete a claim form (in full) and provide, at **your** own expense, any information and assistance which the **claims administrator** may require in establishing the amount of any payment under **your** insurance. This will include, but may not be limited to, evidence of **violent and forcible entry** and photographs of any damaged items.
- **You** must provide **proof of purchase** of **your personal possessions** to support any claim, and any other documents that may be requested. If **you** cannot provide **proof of purchase**, **your** claim will not be valid.
- If **your** claim relates to damage to or theft of **your mobile phone**, **you** must provide **evidence of usage**. If **you** cannot provide **evidence of usage**, **your** claim will not be valid.
- All thefts must be reported to the police within 24 hours of **your** discovery of the incident. **You** must provide the **claims administrator** with a crime reference number. If **your personal possessions** are returned to **you**, **you** must advise the **claims administrator** as soon as possible.
- **You** must report the theft of **your mobile phone** to **your** network provider within 24 hours of the incident so they can block it and stop anyone else using it.
- **You** must agree if a representative or loss adjuster acting on **our** behalf, or on behalf of the **claims administrator**, wishes to visit **you** to verify the circumstances of **your** claim.

Other Insurance

If, at the time of a valid claim under this policy, there is another insurance policy in force which covers **you** for the same loss or expense, **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.

You may be asked to provide details of any other contract, guarantee, warranty or insurance which may apply to the **personal possessions** including, but not restricted to, household insurance.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- not pay **your** claim; and
- recover (from **you**) any payments **we** have already made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

SECTION 7 – CANCELLATION OF THE POLICY

Your Cancellation Rights

You can cancel **your** policy within 30 days of the policy **start date** or, if later, 30 days of the date **you** receive this Policy Document. **We** will refund any premiums **you** have paid as long as **you** have not made a claim and do not intend to make a claim.

You can also cancel **your** policy at any other time and:

- (a) If **you** have paid for **your** policy by one single payment, and providing that no claim has been made, **you** will be entitled to a portion of **your** premium back for the unexpired **period of insurance**. This will be based on the number of days remaining until the expiry date.
- (b) If **you** pay for **your** policy by monthly instalments no premium refund will be due to **you** as **you** will only have paid for the cover **you** have received. However, if **you** have made a claim during **your** current **period of insurance** and wish to cancel **your** insurance, **you** must pay us the remainder of the premium due for the current **period of insurance**.

Please contact **your agent** if **you** wish to cancel **your** policy. Their contact details are shown on page 2 of this Policy Document.

The Insurer's Cancellation Rights

We reserve the right to cancel this policy immediately if **you** commit fraud. If **we** cancel **your** policy, **we** will do so in writing to the most recent address **we** have for **you**.

Your policy also will end automatically if **you** do not pay any premium when it becomes due. If this happens, **you** will be contacted requesting payment within 14 days. If **we** do not receive payment within this period, **you** will be written to again, at the most recent address **we** have for **you**, notifying **you** that **your** policy will be cancelled.

If there is a change to the risk which means that **we** can no longer provide **you** with insurance cover, or if **you** display threatening or abusive behaviour towards **us**, **your agent** or the **claims administrator**, then 60 days prior to **your** next renewal date **we** will write to **you**, at the most recent address that **we** have for **you**, to notify **you** that **your** policy will not be renewed.

SECTION 8 – RENEWING YOUR POLICY

We are not obliged to offer to renew **your** insurance but if **we** are able to offer renewal **your agent** will contact **you** one month before **your** current **period of insurance** ends to ask whether **you** wish to renew **your** policy. They will also tell **you** about any changes to the premium and/or the policy terms and conditions.

If **you** wish to renew **your** policy, **you** will be issued with a new **Policy Schedule** and Policy Document.

If any of **your** personal details have changed, please tell **your agent**. Their contact details are shown on page 2 of this Policy Document

SECTION 9 – HOW TO MAKE A COMPLAINT

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

If **you** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if **your** complaint relates to a claim, please direct it to:

Hadleigh Claims Management,
13 Apton Road
Bishops Stortford
CM23 3SD

Tel: 0344 381 4462

If **your** complaint does not relate to a claim, please direct it to:

Customer Relations Department,
Adrian Flux Insurance Services,
East Winch Hall,
East Winch,
Kings Lynn,
Norfolk PE32 1HN

Tel: 0344 381 6502

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from **your agent** or the **claims administrator**, **your** legal rights are not affected and **you** may refer **your** complaint to **us**. Please write to:

Trinity Lane Insurance Company Limited
The Landmark
Level 1, Suite 2
Triq L-Iljun
Qormi QRM3800
Malta

Step 3:

If **we** cannot settle the complaint to your satisfaction, you can contact:

The Financial Ombudsman Service
Customer Contact Division
Exchange Tower
London
E14 9SR
Telephone: 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not.
Following Complaints procedure does not affect your right to take legal action.

If your complaint relates to a claim, please see the 'How to make a claim' section.

SECTION 10 – DF-J57M'GH5H9A9BH

We are committed to protecting the privacy of your personal data in accordance with current data protection legislation, in particular the General Data Protection Regulation (GDPR). As joint data controllers of your data we operate in cooperation with your insurance broker. Any data protection queries or concerns should be directed in the first instance to your broker.

Your Data

Data provided to your broker will be shared with us on the basis of contractual requirement, namely for the purposes of providing insurance cover and for claims handling. Your data may be shared with other companies such as affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We will not use your data for any marketing purposes.

We may disclose your personal data to destinations outside the European Economic Area (“EEA”). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with the Legislation.

Data Retention

In accordance with our legal requirements we will retain your data for a period of at least six years after your policy has lapsed. In certain circumstances we may be required to retain your data for a period exceeding six years for the purpose of claims handling.

Your Rights

Under the General Data Protection Regulation (GDPR) you have the right to access or obtain copies of the personal information held about you by us.

A response to your request will be provided to you within one month of us receiving a valid request. If you wish to exercise this right against our partners you will need to write to them directly. In accordance with the GDPR, we will not charge for this information in most cases.

You have the right to request that we correct any inaccuracies in the personal information held about you. Please contact your broker if your personal information needs updating.

You have a right to submit a complaint to the Information Commissioner if you believe we have not complied with our obligations under the GDPR.

<https://ico.org.uk/global/contact-us/>

You have the right to have your data transmitted directly to another data controller where technically feasible.

You have the right to restrict data processing, where this does not conflict with our contractual obligations, where;

- You contest the accuracy of the personal data we hold

SECTION 11 – LEGAL, REGULATORY & OTHER INFORMATION

Financial Services Compensation Scheme

As we are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation from the scheme if **we** cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance **you** do not need by law). For compulsory classes of insurance (insurance **you** need to have, such as motor insurance), the FSCS will pay the claim in full. **You** can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk.

We are authorised and regulated by the Malta Financial Services Authority to carry on general insurance business in the UK.

Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137.
Registered office: The Landmark, Level 1, Suite 2, Triq L-Lljun, Qormi QRM 3800, Malta.

Safeguarding Your Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by the **agent** on **our** behalf. The **agent** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to you by the **claims administrator**.

In these capacities, the **agent** and the **claims administrator** are acting as **our** agents. This means that once a premium is paid to the **agent** it is deemed to have been received by **us** and that all claim payments and premium refunds are not deemed to have been paid until **you** have actually received them.

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

SECTION 12 – DEFINITIONS

Whenever the following words or expressions appear in **bold** in this Policy Document, they have the meaning given below.

“**Active war**” - **Your** active participation in a **war** where **you** are deemed under English Law to be under instruction from or employed by the armed forces of any country.

“**Agent**” - Adrian Flux Insurance Services Group.

“**Claims administrator**” - The company who will handle any claims on **our** behalf. This is Hadleigh Claims Management.

“**Evidence of usage**” - Evidence from **your** network provider to show that **your mobile phone** has been in use since the policy **start date** and continued to be used until the event giving rise to a claim.

“**Exclusion period**” - The 14 day period from the date **you** purchase this insurance during which **you** are unable to claim under this insurance.

“**Malicious damage**” – An act that intentionally or deliberately causes damage to **your personal possessions** excluding any damage caused by **you** or any family member or friend.

“**Mobile phone**” - A portable telephone device, including a smart phone.

“**Motor insurance policy**” – The motor insurance policy covering **your vehicle**, arranged by Adrian Flux Insurance Services.

“**Nuclear risks**” - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

“**Period of insurance**” - The period for which this insurance is valid as stated in **your Policy Schedule**.

“**Personal possession(s)**” –

- a) Any equipment designed to be specifically required to participate in hobbies, sport or camping;
- b) Any equipment designed to be specifically required to participate in motorsports, including helmets and leathers and spare parts;
- c) Electronic equipment;
- d) **Mobile phones** and;
- e) Reading glasses or sunglasses.

Personal possessions, for the purposes of this insurance, do not include cash, vouchers, tickets, postal orders, documents, stamps, securities (stocks, shares, bonds etc.), or samples of business goods.

Your vehicle is covered under the terms of **your motor insurance policy** and is not considered to be a personal possession for the purposes of this insurance.

“**Policy Excess**” - The amount **you** will have to pay towards the cost of each claim under this insurance.

“**Policy Schedule**” - The document which names **you** as the policyholder and sets out what this policy covers **you** for. It will confirm **your** personal details, the **period of insurance** and the maximum **we** will pay for any one claim and in aggregate for all claims during **your period of insurance**.

“**Proof of purchase**” - An original purchase receipt (for example a till receipt, an invoice or a delivery note) which includes the details of **your personal possession(s)** or a similar document which provides proof that **you** own the **personal possession(s)**.

“**Start date**” - The date the insurance cover commences as shown on **your Policy Schedule**.

“Territorial limits” – The United Kingdom, the Channel Islands and the Isle of Man.

“Terrorism” - An act including, but not limited to, the use or threat of force and/or violence 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 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.

“Vehicle” – A private car, van, campervan/motorhome or caravan owned by **you** and insured under **your motor insurance policy** which is not used in connection with **your** trade or for any other commercial purposes, other than for commuting to/from one fixed place of work.

“Violent and forcible entry” - The unlawful entry to a **vehicle** which is gained by violent means. For example, by forcing open a door or breaking a window to gain access.

“War” – Means:

- (a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power; or
- (b) Any act of **terrorism**; or
- (c) Any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

“We, us, our” – Trinity Lane Insurance Company Limited.

“You, your” - The person named in the **Policy Schedule** who has applied for this insurance and has paid the appropriate premium.