



# **SPECIALIST HOME INSURANCE POLICY WORDING**



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# WELCOME

Thank **you** for choosing Pen Home Insurance to protect **your** property.

**We** want to help you understand **your** Home Insurance policy and make **you** aware that the information **you** have provided is part of a legally binding contract of insurance with **us**.

This policy document, the statement of fact, **schedule** and any **endorsements** are evidence of that contract and should be read as if they are one document. Please read them carefully to ensure that **your** cover is exactly what **you** need, and keep all documents in a safe place.

That policy is not complete without a policy schedule. **Your** policy schedule will be issued to **you** if **your** application for insurance is accepted.

**Your** Home Insurance document is split into 8 sections. Not all sections of this policy may apply to **you**. The cover you have selected will be shown on your policy schedule and is subject to the terms, conditions and exclusions set out in this policy document and any later notices sent to **you** by **your broker**. **You** should ensure that:

- **you** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**;
- **you** understand what each section covers and the restrictions and exclusions that apply;
- **you** are clear of what **your** responsibilities are under the policy as a whole.

When drawing up this contract **we** have relied on the information and statements **you** have provided in **your** application or subsequent renewals and **your** premium has been based upon the information shown in the schedule.

**If you are in any doubt about the level of cover provided, or if you have any questions relating to this insurance, please contact your broker immediately.**

# IMPORTANT INFORMATION ABOUT YOUR POLICY

## The Law applicable to this insurance

Under the laws of the **United Kingdom** both **you** and **we** are free to choose the law which applies to this contract to the extent permitted by those laws. Unless **you** and **we** agree otherwise, the law which applies to this insurance is the law which applies to the part of the United Kingdom where the premises are located.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this insurance will only take place in the courts of the part of the **United Kingdom** in which the premises are located.

## The Insurers or Service Providers

This Home Insurance policy is underwritten by a consortium of leading insurers:

### Legal & General Insurance Limited

(Registered number: 00423930). Registered in England and Wales at One Coleman Street, London EC2R 5AA. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

### ERGO Versicherung AG, UK Branch

(Registered number: BR016401). Registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Details of each insurer's proportionate liability will be provided upon request.

## Your total peace of mind

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **you** under this contract. For this type of policy the scheme covers at least 90% of any claim with no upper limit.

Further information about this scheme is available from:

Financial Services Compensation Scheme,  
10th Floor Beaufort House,  
15 St Botolph Street,  
London, EC3A 7QU  
Tel: 0800 678 1100 or 020 7741 4100  
[www.fscs.org.uk](http://www.fscs.org.uk)

# THINGS WE NEED TO TELL YOU ABOUT

## Our Agreement with you

This policy is a legal contract between **you** and **us**.

When **you** take out, amend, or renew **your** policy, **we** will ask various questions that are relevant to **us** accepting the risk of insurance, and on what terms. When **you** answer those questions, **you** are required to take care not to misrepresent any information and to give **us** all of the information **you** are asked for. If **you** give **us** incorrect or incomplete information the wrong terms may be quoted, **we** may be entitled to reject payment of a claim, or payment could be reduced. In certain circumstances **your** policy might be invalid and **you** may not be entitled to a refund of premium.

**Our** provision of insurance under **your** policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the policy.

Please read **your** policy carefully to ensure it meets **your** needs. If **you** do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete **you** must tell **your Broker** immediately.

## Our use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

## Several Liability Notice

The liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations.

### **Data Privacy Notice**

Pen Underwriting Limited are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

# DEFINITIONS

## Applicable to the whole of this insurance

Where the following words appear in bold in this insurance contract, they will have the meanings shown below.

### Accidental Damage

Sudden, unexpected and visible damage which is not inevitable and has not been caused on purpose.

### Bodily Injury

Includes death or disease.

### Broker

The intermediary who arranged this insurance on your behalf.

### Buildings

The home and its decorations including:

- Fixtures and fittings attached to the **home**,
- Tennis courts, swimming pools, drives, paths, patios and terraces, walls, gates and fences and fixed fuel tanks,
- Solar panels permanently attached to the main private dwelling

which **you** own or for which **you** are legally responsible within the premises named in the **schedule**.

### Contents

Household goods, **valuables** and **personal belongings**, within the **home**, which are **your** property or which **you** are legally responsible for.

### Contents include:

- Tenants fixtures and fittings,
- Radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**,
- **Contents** that are within the premises shown in the **schedule** but not contained within the **home** or **outbuildings** at the time of loss or damage up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**),
- **Contents** in **outbuildings** up to £2,500, unless otherwise stated in the **schedule**,
- Deeds and registered bonds and other personal documents up to £1,500 in total,
- **Valuables** and **personal belongings** up to £7,000 in total, with the limit for any one item being £2,500 within the home, unless otherwise stated in the **schedule**,
- **Office equipment** up to £5,000,
- Domestic oil in fixed fuel oil tanks up to £750,
- Pedal cycles up to £500 per pedal cycle within the **home**, unless otherwise stated in the **schedule**,

- **Money** and **credit cards** up to £500 in total, unless otherwise stated in the **schedule**.

**Contents** does not include:

- Motor vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories,
- Any living creature,
- Any part of the **buildings**,
- Any property held or used for business purposes other than as defined under **office equipment**,
- Any property insured under any other insurance,
- Landlords fixtures and fittings.

### Credit Cards

Includes charge cards, debit cards, banker's cards and cash dispenser cards.

### Domestic Employee(s)

Any person who carries out paid domestic duties for **you** within **your home** and/or its gardens, other than in connection with **your** business

### Endorsement

A change in the terms and conditions of this insurance.

### Excess

The amount stated in this booklet or in the **schedule** and payable by **you** in the event of a claim.

### Family

Any family (including adopted children, step-children and foster children), fiancé(e)s, co-habitees or partners. '**Family**' does not include lodgers or tenants.

### Heave

Upward and/or lateral movement of the site on which your **buildings** stand caused by swelling of the ground.

### Home

The private dwelling and the garages and **outbuildings** used for domestic purposes at the premises shown in the **schedule**, which **you** are legally responsible for.

### Landslip

Downward movement of sloping ground.

### Money

- Current legal tender, cheques, postal and money orders,
  - Postage stamps not forming part of a stamp collection,
  - Savings stamps and savings certificates, travellers' cheques,
  - Premium bonds, luncheon vouchers and gift tokens,
- all held for private or domestic purposes.

### Occupant

A person or persons authorised by **you** to stay in the **home**

### Office Equipment

**Office equipment** used in conjunction with **your** business in the **home** which belongs to **you** or for which **you** are legally responsible.

**Office equipment** includes:

- Furniture,
- Computers and associated equipment
- Printers,
- Fax machines and modems,
- Photocopiers and scanners,
- Phone equipment.

**Office equipment** does not include:

- Loss of magnetism or corruption of data;
- Compensation for **you** not being able to use the **office equipment**;
- Equipment more specifically insured by any other insurance;
- The cost of reconstituting any lost or damaged data;
- More than £1,000 in respect of stock or goods held for business purposes;
- **Money** held for business purposes;
- Loss or damage following the equipment being confiscated or repossessed;
- Loss or damage to computer software

### Outbuildings

Garden sheds, summer houses, greenhouses or other similar structure on a permanent foundation and used for domestic purposes up to a maximum of £5,000 any one outbuilding, unless specifically stated otherwise in the policy **schedule**.

Unless otherwise agreed, **outbuildings** do not include:

- Tree houses
- Inflatable buildings; or
- Any structure which is made of canvas, PVC or any other non-rigid material.

### Period of Insurance

The length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and we have accepted a premium.

### Personal Belongings

**Personal belongings** are items that belong to **you** and are normally worn or carried on the person.

**Personal belongings** includes:

- Luggage,
- Clothing,
- Sports, musical, camping and photographic equipment,

**Personal Belongings** does not include:

- Tools used or held for business, professional or trade purposes,
- **Valuables**,
- Contact or corneal lenses or hearing aids unless otherwise specified in the **schedule**,
- Pedal cycles,
- Any property insured under any other insurance.

### Sanitary Ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

### Schedule

The **schedule** is part of this insurance and contains details of **you**, the premises, the sums insured, the **period of insurance** and the sections of this insurance which apply.

### Settlement

Downward movement as a result of soil being compressed by the weight of the **buildings** within ten years of construction

### Standard Construction

The **buildings** which are constructed of brick, stone or concrete and roofed with slates, tiles, metal or concrete.

### Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

### Terrorism

Any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means,
- Putting the public or any section of the public in fear,

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

### United Kingdom

The '**United Kingdom**' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

### Unfurnished

Where the main **buildings** are not furnished enough for **you** to live in



**Unoccupied**

Where the **buildings** have not been lived in by **you** for more than 30 consecutive days during the **period of insurance**.

**Valuables**

Items of gold, silver or other precious metals, jewellery and furs, and other collections (paintings, works of art etc.) which belong to **you** or are **your** legal responsibility.

**We/Us/Our**

The Insurer stated in the **schedule**.

**You/Your/Insured**

The person or persons named in the **schedule** and all members of **your family** who permanently live in the **home**.

## OUR SERVICE COMMITMENT TO YOU

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** insurance or the handling of a claim, **you** should contact:

### Policy Enquiries

Please contact **your Broker**.

### Claims Enquiries

The Claims Team  
Ryan Direct Group  
PO BOX 1291  
Preston  
PR2 0QJ

Tel: 0330 102 6062

Email: [prestonclaims@ryandirectgroup.co.uk](mailto:prestonclaims@ryandirectgroup.co.uk)

If **you** are not satisfied and wish to make a complaint, then **you** may contact the insurer's complaints team at:

### Policy Complaints

Complaints Officer  
7th Floor Spectrum Building  
55 Blythswood Street  
Glasgow  
G2 8JH  
Tel: 0141 285 3539  
Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

### Claims Related Complaints

Complaints Officer  
55 Blythswood Street  
Glasgow  
G2 8JH  
Tel: 0141 285 3539  
Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

Details of Pen Underwriting's complaints procedures are available at:  
<http://www.penunderwriting.co.uk/Pages/complaints.aspx>

If **you** remain dissatisfied, **you** may refer the matter at any time to the Financial Ombudsman Service which is an independent body that arbitrates on complaints. They can be contacted at the following address:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Tel: 0800 023 4567 (for landline users, mobile users may be charged)  
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

In all communications the policy/certificate number appearing in the **schedule** should be quoted.

**You** have six months from the date of **our** final response to refer to the Financial Ombudsman Service.

**Your** right to take legal action against **us** is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service. However the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

# CANCELLING THIS POLICY

## Within the Cooling-off Period

If after reading through **your** insurance policy **you** decide not to proceed with this insurance, **you** have the right to cancel back to the start of the **period of insurance** without giving any reason, providing **your** instruction to cancel is submitted to **your broker** within 14 days of either:

- the date **you** receive the policy documentation, or
- the start of the **period of insurance**,

whichever is the latter.

Providing no claim has been made **we** will refund **your** premium in full.

## Outside of the Cooling-off Period

If **you** wish to cancel **your** policy after 14 days **you** can do so at any time by contacting **your broker**.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.

On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which **you** have paid and therefore no refund will be due.

## Our right to cancel this Policy

**We** can cancel **your** policy by giving **you** 30 days written notice at **your** last known address. **We** will only cancel this policy or any part of it for a valid reason, such as:

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- The use of foul or offensive language;
- Nuisance or disruptive behaviour
- Non-payment of premium;
- **We** have identified serious grounds (such as the use or threat of violence or aggressive behaviour against **our** staff, contractors or property);
- There is a change in risk occurring which **we** are unable to insure;
- **We** establish that **you** have provided **us** with incorrect information;
- Failure to take care of the property insured;
- **You** breach any terms and conditions of **your** policy.

Please also see the Fraud conditions and the Change in Circumstances conditions in the General Conditions section of this policy.

Where possible, **we** will try to seek an opportunity to resolve the matter with **you**.

If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance** based on a proportional daily rate depending on how long this insurance has been in force.

## Important Notice

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance**, no refund for the unexpired portion of the premium will be given.

This will not affect **your** right to make a claim for any event that happened before the cancellation date.

Please note that upon cancellation of this policy **your broker** may impose a charge. Please contact **your broker** for further information.

# CLAIMS PROCEDURE

Although **we** hope that **you** will never need to make a claim on **your** insurance policy, **we** have made everything as simple and straightforward as possible should **you** ever need to use **our** claims service.

## How to make a claim

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

If **you** need to make a claim under this policy, please contact **us** straight away by calling the claims helpline on:

New Claims  
 PO BOX 1291  
 Preston  
 PR2 0QJ  
 Tel: 03301 026 796  
 Email: prestonnewclaims@ryandirectgroup.co.uk

*(Please note that claims are administered on our behalf by Ryan Direct Group)*

To help **us** deal with **your** claim quickly **we** may require **you** to provide **us** with assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Policy/Certificate number
- The date of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value.

When **you** call **us**, **we** may:

- Ask **you** to get estimates for building repairs or replacement items; or
- Arrange for the damage to be inspected by one of **our** claims advisors, an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- Arrange for the repair or a replacement as quickly as possible; or

- For some claims **we** or someone acting on **our** behalf may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

For **buildings** claims, **we** have a network of authorised repairers ready to put things right. If **we** appoint an authorised repairer:

- They will make **your home** safe for **you**,
- If further work is required, they will arrange a convenient time to complete the work,
- **You** will not need to obtain estimates,
- **You** can be assured of the standard of the work

For **contents** or **valuables** and **personal belongings** claims, if an authorised repairer or supplier is used:

- **we** will arrange for someone to repair or replace the lost or damaged items,
- **you** can be assured of the standard of work.

## Payments

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

Where a claim has been notified during the current **period of insurance**, **you** must continue with the monthly payments throughout the remaining **period of insurance**, or pay the remaining premium in full. If **you** fail to do so, a claim may be rejected or payment could be reduced.

# CLAIMS TERMS AND CONDITIONS

## Applicable to the whole of this insurance

These are the claims terms and conditions which **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

- **You** must notify **your broker** as soon as possible giving full details of what has happened.
- **You** must provide **us** with details of what has happened within 30 days of discovering the loss or damage.
- If **you** or **your family** are the victim of malicious damage, vandalism, theft or attempted theft or accidental loss **you** must tell the police immediately and obtain the police reference number. Tell **us** as soon as **you** can.
- If **you** or **your family** are the victim of riot **you** must tell **us** as soon as **you** can or no later than 7 days after the riot.
- For all other claims **you** must notify **us** as soon as possible, giving full details of what has happened.
- If a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive must be forwarded to **us** within 4 days, unanswered.
- **You** must not admit liability, or offer or agree to settle any claim without our written permission.
- **You** must take care to limit any loss, damage or liability.

## How we deal with your claim

**We** may request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property;
- Dates and location of when/where damaged items were purchased; and/or
- For damaged property, confirmation by a suitable qualified expert that the item **you** are claiming for is beyond repair.

**We** may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

**We** have the right, if **we** choose, in **your** name but at **our** expenses to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

**You** must provide **us** with any information and assistance as **we** may require about any claim. **You** must help **us** to take legal action against anyone or help defend any legal action if **we** ask **you** to.

## Other Insurance

If, at the time of any loss, damage or liability covered under this insurance, there is any other policy on force, insuring the same loss, damage or liability covered by this policy; **we** shall only be liable for **our** proportional share.

# GENERAL CONDITIONS

## Applicable to the whole of this insurance

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might become invalid.

Each **home** included under this insurance is considered to be covered as if separately insured.

## Take Care

**You** must take care to provide complete and accurate answers to the questions **we** ask when **you** take out, amend, and renew **your** policy.

**You** must take care to avoid any accident and to prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in a good state of repair.

**You** must always make sure that the **sums insured** shown in **your schedule** are adequate.

- i. **Buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus an amount for architects', surveyors', consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

Please note that the rebuilding cost of **your home** may be different from its market value.

- ii. **Contents** should be insured for the full cost of replacement as new.
- iii. Your sum(s) insured for **valuables** and **personal belongings** must reflect the current market value.

## Changes in Circumstances

**You** must inform **your broker** within 14 days as soon as **you** know about any of the following changes:

- **You** are going to move **home** permanently;
- Someone other than **your family** is going to live in **your home**;
- **Your home** is going to be used for short periods each week or as a holiday home;
- **Your home** is going to be **unoccupied** or **unfurnished**;
- Work is to be done on **your home** which is not routine repair, maintenance or decoration, for example any structural alteration or extension to **your home**;
- **You** or any member of **your family** has received a conviction for any offence except for driving;

- Any increase in the value of **your contents** or the rebuilding cost of **your buildings**;
- Any part of **your home** is going to be used for any trade, professional or business purposes;

There is no need to tell **us** about trade, professional or business use if:

- The trade, professional or business use is only clerical; and
- There are no staff employed to work from the **home**; and
- There are no visitors to the **home** in connection with the trade, profession or business; and
- There is no business **money** or stock in the **home**.

When **we** are notified of a change, **we** will tell **you** whether this affects **your** policy. For example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **your** policy. If **we** are not able to accept the change and it becomes necessary to cancel this insurance, **we** will do so as described within the cancellation conditions contained within this policy.

If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

## Transfer of Interest

**You** cannot transfer **your** interest in the policy without **our** written permission.

## Fraud

**You** must not act in a fraudulent manner, if **you** or anyone acting for **you**:

- Make a claim under the policy knowing the claim to be false, or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by **your** wilful act or with your connivance

Then:

- **we** shall not pay the claim;
- **we** shall not pay any other claim which has been or will be made under the policy;

- **we** may declare the policy void;
- **we** shall be entitled to recover from **you** the amount of any claim paid under the policy since the last renewal date;
- **we** shall not make any return premiums;
- **we** may inform the Police of the circumstances.

**Important Notice**

Please note that if the information provided by **you** is not complete and accurate, **we** may:-

- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change any **excess**, or
- revise the extent of cover or terms of this insurance.

# GENERAL EXCLUSIONS

## Applicable to the whole of this insurance

### 1. Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature,

directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### 2. War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

### 3. Existing and Deliberate Damage Exclusion

We will not pay for loss or damage:

- Occurring outside of the **period of insurance**;
- Caused deliberately by **you** or any person lawfully in the **home**.

### 4. Pollution or Contamination Exclusion

We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or
- When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **home**, and
- Reported to **us** not later than 30 days from the end of the **period of insurance**,

In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

### 5. Contract (Rights of Third Parties) Act 1999 Clarification Clause

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

### 6. Electronic Data Exclusion

We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:

- Computer viruses, erasure or corruption of electronic data,
- The failure of any equipment to correctly recognise the change of date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

### 7. Terrorism Exclusion

We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **terrorism**.

For the purpose of this exclusion, '**terrorism**' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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 including the intention to influence any government(s) or put any section of the public in fear.

### 8. Confiscation Exclusion

We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

### 9. Loss of Value

We will not pay for any reduction in market value of any property following its repair or reinstatement.



**10. Indirect Loss or Damage**

**We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

**11. Wear and Tear Exclusion**

**We** will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

**12. Financial Sanctions**

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

**13. Defective Design or Construction Exclusion**

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

# SECTION ONE – BUILDINGS

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
Loss or damage to <b>your buildings</b> during the <b>period of insurance</b> caused by the following insured events:	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
1. Fire, smoke, lightning, explosion or earthquake.	
2. Aircraft and other flying devices or items dropped from them.	
3. Storm, flood or weight of snow.	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>subsidence, heave</b> or <b>landslip</b> other than as covered under number 9 of Section One</li> <li>• Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers, fences, gates and hedges,</li> <li>• Damage caused by a rise in the water table (the level below which the ground is completely saturated with water)</li> <li>• Loss or damage to any moveable <b>contents</b> in the open</li> <li>• Loss or damage caused by weight of snow to garages and <b>outbuildings</b> which are not fully enclosed or have a plastic or glass roof or are not of <b>standard construction</b>.</li> </ul>
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>subsidence, heave</b> or <b>landslip</b> other than as covered under number 9 of Section One,</li> <li>• Loss or damage to domestic, fixed fuel oil tanks in the open, swimming pools or covers,</li> <li>• Loss or damage caused by failure of or lack of sealant and/or grout.</li> </ul>
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	
6. Theft or attempted theft.	
7. Collision or impact by any vehicle or animal.	<ul style="list-style-type: none"> <li>• Loss or damage caused by insects, birds, vermin or domestic pets.</li> </ul>
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
Loss or damage to <b>your buildings</b> during the <b>period of insurance</b> caused by the following insured events:	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
9. <b>Subsidence</b> , or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b>	<ul style="list-style-type: none"> <li>• Loss or damage to domestic fixed fuel-oil tanks, swimming pools or covers, tennis courts, drives, patios and terraces, walls, gates and fences unless the exterior walls of the private dwelling are also affected at the same time by the same cause,</li> <li>• Loss or damage to solid floors, unless the walls of the <b>home</b> are damaged at the same time by the same cause,</li> <li>• Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law,</li> <li>• Loss or damage caused by river or coastal erosion,</li> <li>• Loss or damage caused by structures bedding down or <b>settlement</b> of newly made up ground, shrinkage or expansion,</li> <li>• Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions.</li> </ul>
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	
11. Falling trees, branches, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> <li>• Loss or damage caused by trees being cut down or cut back within the premises,</li> <li>• Loss or damage to gates, hedges and fences.</li> </ul>

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
a. The cost of <b>accidental damage</b> to: <ul style="list-style-type: none"> <li>• Fixed glass and double glazing (including the cost of replacing frames),</li> <li>• Solar panels,</li> <li>• <b>Sanitary ware</b>,</li> <li>• Ceramic hobs,</li> </ul> all forming part of the <b>buildings</b> .	
b. The cost of <b>accidental damage</b> to: <ul style="list-style-type: none"> <li>• Domestic oil pipes,</li> <li>• Underground water supply pipes,</li> <li>• Underground sewers, drains and septic tanks,</li> <li>• Underground gas pipes,</li> <li>• Underground cables,</li> </ul> serving the <b>home</b> and which <b>you</b> are legally responsible for.	
c. If <b>you</b> have to move out of <b>your home</b> because of any loss or damage covered under Section One, <b>we</b> will pay <b>you</b> for one of the following expenses or losses <b>we</b> have agreed to: <ul style="list-style-type: none"> <li>• Loss of rent due to <b>you</b> which <b>you</b> are unable to recover;</li> <li>• Additional costs of alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for while the <b>buildings</b> cannot be lived in following loss or damage which is covered under Section One.</li> </ul> <p><b>We</b> will only pay under this Section for the period <b>your home</b> is unfit to live in.</p>	<ul style="list-style-type: none"> <li>• Any amount over 20% of the sum insured for the <b>buildings</b> damaged or destroyed.</li> </ul>
d. Expenses <b>you</b> have to pay and which <b>we</b> have agreed in writing for: <ul style="list-style-type: none"> <li>• Architects, surveyors', consulting engineers and legal fees,</li> <li>• The cost of removing debris and making safe the building,</li> <li>• Costs <b>you</b> have to pay in order to comply with any Government or local authority requirements,</li> </ul> Following loss or damage to the <b>buildings</b> under Section One.	<ul style="list-style-type: none"> <li>• Any expense for preparing a claim or an estimate for loss or damage,</li> <li>• Any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage.</li> </ul>
e. Increased metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under event 4 of Section One	<ul style="list-style-type: none"> <li>• More than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under Section One and Section Two, <b>we</b> will not pay more than £750 in total.</li> </ul>

The following cover applies only if the **schedule** shows that **buildings** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
f. Anyone buying the <b>home</b> who will have the benefit of Section One cover until the sale is completed or the insurance ends, whichever is sooner.	<ul style="list-style-type: none"> <li>Loss or damage if the <b>buildings</b> are insured under any other insurance.</li> </ul>
g. The cost of replacing and fitting the locks or lock mechanism of external doors and windows of the <b>home</b> if the keys are lost or stolen anywhere in the world.	<ul style="list-style-type: none"> <li>More than £500 in total.</li> </ul>
h. If <b>your buildings</b> are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in <b>your home</b> , <b>we</b> will pay the cost of removing and replacing any other parts of <b>your buildings</b> necessary to find and repair the source of the leak and making good.	<ul style="list-style-type: none"> <li>More than £2,500 any one event.</li> </ul>
i. Damage to the <b>buildings</b> caused by forced access to deal with medical emergency or to prevent damage to the <b>home</b> .	<ul style="list-style-type: none"> <li>More than £1,000 in any <b>period of insurance</b>. If you claim for such loss under Section One and Section Two, <b>we</b> will not pay more than £1,000 in total.</li> </ul>

## ACCIDENTAL DAMAGE TO THE BUILDINGS

The following cover applies only if the **schedule** shows that **accidental damage** to the **buildings** is included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
This extension covers <b>accidental damage</b> to the <b>buildings</b> .	<ul style="list-style-type: none"> <li>Damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under Section One,</li> <li>The <b>buildings</b> moving, settling, shrinking, collapsing or cracking,</li> <li>Damage while the <b>home</b> is being altered, repaired, professionally cleaned, maintained or extended,</li> <li>The cost of general maintenance,</li> <li>Damage from mechanical or electrical faults or breakdown,</li> <li>Damage caused by dryness, dampness, extreme of temperature or exposure to light,</li> <li>Damage to swimming pools or covers, gates and fences and fuel tanks,</li> <li>Damage caused by domestic pets,</li> <li>Depreciation in value.</li> </ul>

## Conditions that apply to Section One – Buildings only

### How we deal with your claim

1. We will pay for the cost of work carried out in reinstating or replacing the damaged parts of **your buildings** and agreed fees and related costs. The amount **we** will pay where reinstatement is carried out will not exceed the lesser of:

- The cost of the work had it been completed by our nominated contractor; or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the reinstatement or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage;
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay;
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

2. Where an **excess** applies, this will be taken off the amount of **your** claim.
3. If **your buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of reinstating or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to reinstate the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.
5. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.

All **building** repairs carried out by **our** preferred suppliers and insured under the buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

### Your sum insured

**Your buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus an amount for architects', surveyors, consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements.

**We** will not pay more than the sum insured for each premises shown in the **schedule**.

### Proportionate remedy

If the cost of rebuilding the **buildings** is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what your premium would have been if **your buildings** sum insured was enough to reconstruct **your buildings**, then **we** will pay up to 75% of the claim made by **you**.

### Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your buildings**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

### Inflation protection

The sum insured shown on **your schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask **us** to.

## SECTION TWO – CONTENTS

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
Loss or damage to <b>your contents</b> during the <b>period of insurance</b> caused by the following insured events:	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
1. Fire, smoke, lightning, explosion or earthquake.	
2. Aircraft and other flying devices or items dropped from them.	
3. Storm, flood or weight of snow	<ul style="list-style-type: none"> <li>• Damage caused by a rise in the water table (the level below which the ground is completely saturated with water),</li> <li>• <b>Contents</b> that are located within the premises shown in the <b>schedule</b> but not contained within the <b>home</b> or <b>outbuildings</b> at the time of loss or damage.</li> </ul>
4. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes	<ul style="list-style-type: none"> <li>• Loss or damage to the installation itself,</li> <li>• Loss or damage caused by failure of or lack of sealant and/or grout.</li> </ul>
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<ul style="list-style-type: none"> <li>• Loss or damage to the installation itself.</li> </ul>
6. Theft or attempted theft	<ul style="list-style-type: none"> <li>• Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason.</li> <li>• Any amount exceeding £2,500 for <b>contents</b> in any garage or <b>outbuilding</b> unless specified in the <b>schedule</b>.</li> </ul>
7. Collision or impact by any vehicle or animal	<ul style="list-style-type: none"> <li>• Loss or damage caused by insects, birds, vermin or domestic pets.</li> </ul>
8. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts	
9. <b>Subsidence</b> , or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b>	<ul style="list-style-type: none"> <li>• Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions,</li> <li>• Loss or damage caused by river or coastal erosion,</li> <li>• Loss or damage to solid floors, unless the walls of the <b>home</b> are damaged at the same time by the same event,</li> <li>• Loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law.</li> </ul>
10. Falling trees, branches, telegraph poles or lamp-posts	<ul style="list-style-type: none"> <li>• Loss or damage caused by trees being cut down or cut back, within the boundary of the <b>buildings</b>.</li> </ul>

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
<p>a. The cost of <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>• Television sets (including digital and satellite receivers),</li> <li>• Audio, video, games consoles, DVD players/ recorders,</li> <li>• Radios,</li> <li>• Home computers and associated equipment,</li> <li>• Receiving aerials, dishes and closed circuit television cameras, situated within the <b>home</b>.</li> </ul>	<p>Any cause already excluded within the General Exclusions.</p> <p>The <b>excess</b> shown in <b>your schedule</b></p> <ul style="list-style-type: none"> <li>• Damage to video cameras, digital cameras or digital imaging or recording equipment designed to be hand held or carried, portable audio equipment, laptop computers and musical instruments,</li> <li>• Loss or damage caused by domestic pets,</li> <li>• Loss or damage to tapes, records, cassettes, discs, DVD's or computer software,</li> <li>• Mechanical or electrical faults or breakdown,</li> <li>• Damage caused from light, or atmospheric or climatic conditions,</li> <li>• Damage caused by scratching or denting,</li> <li>• Damage caused by computer viruses.</li> </ul>
<p>b. Loss or damage to <b>office equipment</b></p>	<ul style="list-style-type: none"> <li>• More than £5,000 in any <b>period of insurance</b> unless stated in the <b>schedule</b>,</li> <li>• Compensation for <b>you</b> not being able to use the <b>office equipment</b>,</li> <li>• Loss of magnetism or corruption of data,</li> <li>• Loss or damage following the equipment being confiscated or repossessed,</li> <li>• The cost of reconstituting any lost or damaged data,</li> <li>• More than £1,000 in respect of stock,</li> <li>• Loss or damage to any <b>money</b> held for business purposes,</li> <li>• Loss or damage to computer software,</li> <li>• Property more specifically insured elsewhere.</li> </ul>
<p>c. If <b>you</b> have to move out of <b>your home</b> because of any loss or damage covered under Section Two, <b>we</b> will pay <b>you</b> for one of the following expenses or losses <b>we</b> have agreed to:</p> <ul style="list-style-type: none"> <li>• The cost of alternative accommodation for the time <b>You</b> cannot live in <b>your home</b>,</li> <li>• An amount equal to the rent which <b>you</b> pay while <b>you</b> are not living in <b>your home</b>.</li> </ul> <p><b>We</b> will only pay under this Section for the period <b>your home</b> is unfit to live in.</p>	<ul style="list-style-type: none"> <li>• Any amount over 20% of the sum insured for <b>contents</b> specified in the <b>schedule</b>.</li> </ul>



The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
<p>d. The <b>contents</b>, if these are not already insured elsewhere whilst they are temporarily out of the <b>home</b> against loss or damage directly caused by:</p> <p>i. Events 1-10 under Section 2 <b>contents</b> while the <b>contents</b> are:</p> <ul style="list-style-type: none"> <li>• In any occupied private dwelling</li> <li>• In any <b>buildings</b> where <b>you</b> are living or working,</li> <li>• In any building for valuation, cleaning or repair,</li> <li>• In any furniture store,</li> <li>• In any bank or safe deposit.</li> </ul> <p>ii. Fire, lightning, explosion, earthquake, theft or attempted theft while the <b>contents</b> are being moved to <b>your</b> new <b>home</b> or to or from any bank, safe deposit or furniture store.</p>	<ul style="list-style-type: none"> <li>• <b>Contents</b> outside the <b>United Kingdom</b>,</li> <li>• <b>Money</b> or <b>credit cards</b>,</li> <li>• Any amount over 20% of the sum insured under Section Two for <b>contents</b> in a furniture store.</li> </ul>
<p>e. Loss or damage to <b>contents</b> belonging to visitors as a result of insured events 1 to 10</p>	<ul style="list-style-type: none"> <li>• Loss or damage to <b>contents</b> which are covered by any other insurance,</li> <li>• Loss or damage to <b>contents</b> belonging to a paying guest or lodger,</li> <li>• More than £250 for any one visitor.</li> </ul>
<p>f. Fatal injury to <b>you</b>, happening at the premises shown in the <b>schedule</b>, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.</p>	<ul style="list-style-type: none"> <li>• More than £10,000 for each <b>insured</b> with no policy <b>excess</b> applying.</li> </ul>
<p>g. Costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys anywhere in the world.</p>	<ul style="list-style-type: none"> <li>• More than £500 in total.</li> </ul>
<p>h. Increased metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section Two</p>	<ul style="list-style-type: none"> <li>• More than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under Section One and Section Two, <b>we</b> will not pay more than £750 in total.</li> </ul>
<p>i. <b>Accidental damage</b> to: mirrors, glass or ceramic tops to furniture and fixed glass in furniture.</p>	
<p>j. Amounts that <b>you</b> become legally liable to pay under a tenancy agreement for loss or damage caused by events 1 – 10 of Section Two or events a. and b. of Section One.</p> <p><b>We</b> will only provide this cover if the loss or damage occurs during the <b>period of insurance</b>.</p> <p>If <b>you</b> die, <b>we</b> will pay all amounts <b>your</b> personal representatives become legally liable to pay for liability under this section.</p>	<ul style="list-style-type: none"> <li>• Any amount over 20% of the sum insured for <b>contents</b> specified in the <b>schedule</b>.</li> </ul>
<p>k. The <b>contents</b> sum insured shown in the <b>schedule</b> is automatically increased by £3,500 for gifts within the <b>home</b> during the month in which <b>you</b> celebrate a religious festival, wedding day or birthday.</p>	<ul style="list-style-type: none"> <li>• Loss or damage occurring outside of the <b>period of insurance</b>.</li> </ul>

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
l. <b>Contents</b> belonging to a member of <b>your family</b> who is away at University/College during term time but who usually resides at the <b>home</b> against loss or damage by events 1-10 of Section Two	<ul style="list-style-type: none"> <li>• More than £2,500 in any one <b>period of insurance</b></li> <li>• More than £500 for any one item,</li> <li>• Theft unless following forcible and violent entry.</li> </ul>
m. The cost of replacing electronic information <b>you</b> have bought and stored on equipment within <b>your home</b> and that is lost or damaged by events 1 – 10 of Section Two	<ul style="list-style-type: none"> <li>• The cost of remaking a file, tape or disk,</li> <li>• The cost of rewriting the electronic information,</li> <li>• More than £500 in any one <b>period of insurance</b>,</li> <li>• The cost of any information stored for business purpose use.</li> </ul>
n. The cost of replacing <b>your</b> food in <b>your</b> refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the <b>period of insurance</b> .	<ul style="list-style-type: none"> <li>• Loss or damage caused by any electricity or gas company deliberately cutting off or restoring <b>your</b> supply,</li> <li>• Loss or damage due to the failure of <b>your</b> electricity or gas supply caused by a strike or any other industrial action,</li> <li>• Loss or damage caused where <b>you</b> have not complied with the operating instructions set out in the manufacturers hand book,</li> <li>• Loss or damage unless <b>you</b> tell <b>us</b> within 48 hours of discovery,</li> <li>• More than £500 in any one <b>period of insurance</b>.</li> </ul>
o. Damage to the <b>contents</b> caused by forced access to deal with a medical emergency or to prevent damage to the <b>home</b> .	<ul style="list-style-type: none"> <li>• More than £1,000 in any one <b>period of insurance</b>. If <b>you</b> claim for such loss under Section One and Section Two, <b>we</b> will not pay more than £1,000 in total.</li> </ul>

## ACCIDENTAL DAMAGE TO THE CONTENTS

The following cover applies only if the **schedule** shows that **accidental damage** to the **contents** is included.

What is covered:	What is not covered:
	Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b>
This extension covers <b>accidental damage</b> to the <b>contents</b> of the <b>home</b> .	<ul style="list-style-type: none"> <li>• Damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under Section Two,</li> <li>• More than £1,000 in total for porcelain, china, glass and other brittle articles,</li> <li>• More than £250 for mobile phones unless otherwise stated in the <b>schedule</b></li> <li>• More than £1,500 for portable computer equipment unless otherwise stated in the <b>schedule</b></li> <li>• Money, credit cards, documents or stamps,</li> <li>• Damage to contact, corneal or micro corneal lenses</li> <li>• Damage caused by dryness, dampness, extremes of temperature and exposure to light,</li> <li>• Damage caused by domestic pets.</li> </ul>

## Conditions that apply to Section Two – Contents only

### How we deal with your claim

If **you** claim for loss or damage to the **contents**, **we** will repair, replace or pay for any article covered under Section Two.

1. Where the damage can be economically repaired **we** will pay the cost of repair;
2. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality;
3. Where **we** are unable economically to repair or replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value;
4. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

The above basis of settlement will not apply to:

- Clothes;
- Camping equipment;
- Household linen;
- Pedal cycles;

where **we** will take an amount off for wear and tear.

**We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.

### Your sum insured

**Your contents** must be insured for the full cost of replacement as new.

**We** will not pay any more than the sum insured for the **contents** of each premises shown in the **schedule**.

### Proportionate Remedy

If the cost of replacing or repairing the **contents** is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium **you** have paid for **your contents** is equal to 75% of what **your** premium would have been if **your contents** sum insured was enough to replace the entire **contents** of **your home** as new, then **we** will pay up to 75% of any claim made by **you**.

### Maintaining the sum insured

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your contents**, as long as **you** take the measures **we** suggest to prevent any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

### Inflation protection

The sum insured shown on **your schedule** will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your schedule** will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask us to.

## SECTION THREE – ACCIDENTS TO DOMESTIC STAFF

The following cover applies only if the **schedule** shows that **contents** are included:

What is covered:	What is not covered:
<p><b>We</b> will pay all amounts <b>you</b> become legally liable to pay, including costs and expenses which <b>we</b> have agreed in writing, for accidental <b>bodily injury</b> to <b>domestic employees</b> happening during the <b>period of insurance</b> in connection with incidents arising at the <b>home</b>.</p>	<p>a. More than £5,000,000 for any one claim or series of claims arising out of any one incident, including the costs and expenses that <b>we</b> have agreed in writing.</p> <p><b>Bodily injury</b> arising directly or indirectly:</p> <p>b. From any communicable disease or condition,</p> <p>c. From the ownership or occupation of any land or <b>buildings</b> other than the <b>home</b>,</p> <p>d. Where <b>you</b> are entitled to cover from another source,</p> <p>e. From any trade or business activity,</p> <p>f. From <b>you</b> owning or using any:</p> <ul style="list-style-type: none"> <li>i. Power-operated lift,</li> <li>ii. Mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use),</li> <li>iii. Aircraft (including but not limited to model aircraft, gliders, hang-gliders, microlights and drones), hovercraft or watercraft (other than rowing boats or canoes),</li> <li>iv. Caravan or trailer,</li> <li>v. Animals other than <b>your</b> pets,</li> <li>vi. Dangerous dogs specified under Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991</li> </ul> <p>g. From firearms (except shotguns used for sporting purposes),</p> <p>h. The direct or indirect consequences of assault or alleged assault</p> <p>i. Any deliberate, wilful or malicious act.</p>

## SECTION FOUR – LEGAL LIABILITY TO THE PUBLIC

The following cover applies only if the **schedule** shows that either the **buildings** are insured under Section One or the **contents** are insured under Section Two of this contract of insurance.

### Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A(i) below.
- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A(i) and Part A(ii) below
- If the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A(i) and Part A(ii) below

We will indemnify you:	We will not indemnify you for any liability:
<p>i. As owner or occupier for any amounts <b>you</b> become legally liable for as damages for:</p> <ul style="list-style-type: none"> <li>• <b>Bodily injury</b></li> <li>• Damage to property</li> </ul> <p>Caused by an accident happening at the premises during the <b>period of insurance</b>,</p> <p>Or</p> <p>ii. As a private individual for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>Bodily injury</b></li> <li>• Damage to property</li> </ul> <p>Caused by an accident happening anywhere in the world during the <b>period of insurance</b></p>	<p>a. For <b>bodily injury</b> to:</p> <ul style="list-style-type: none"> <li>• <b>You</b></li> <li>• Any other permanent member of the <b>home</b></li> <li>• Any person who at the time of sustaining injury is engaged in <b>your</b> service</li> </ul> <p>b. For <b>bodily injury</b> arising directly or indirectly from any communicable disease or condition</p> <p>c. Arising out of any criminal or violent act to another person or property</p> <p>d. For damage to property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any other permanent member of the <b>home</b></li> <li>• any person engaged in <b>your</b> service</li> </ul> <p>e. in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b></p> <p>f. arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g. which <b>you</b> have assumed under contract and which would not otherwise have attached</p> <p>h. arising out of <b>your</b> ownership, possession or use of:</p> <p>i. any motorised or horsedrawn vehicle other than:</p> <ul style="list-style-type: none"> <li>• domestic gardening equipment used within the premises and</li> <li>• pedestrian controlled gardening equipment used elsewhere</li> </ul> <p>ii. any power-operated lift other than stairlifts</p> <p>iii. any aircraft (including but not limited to model aircraft, gliders, hang-gliders, microlights and drones) or watercraft other than manually operated rowing boats, punts or canoes</p>

We will indemnify you:	We will not indemnify you for any liability:
	<ul style="list-style-type: none"> <li>iv. any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997 or any amending legislation</li> <li>i. in respect of any kind of pollution and/or contamination other than:                             <ul style="list-style-type: none"> <li>• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the <b>period of insurance</b> at the premises named in the <b>schedule</b>; and</li> <li>• reported to <b>us</b> not later than 30 days from the end of the <b>period of insurance</b>;</li> </ul> <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> </li> <li>j. arising out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the premises</li> <li>k. if <b>you</b> are entitled to indemnity under any other insurance, until such insurance(s) is exhausted</li> </ul>

**Part B**

We will indemnify you:	We will not indemnify you for any liability:
<p>Sums which <b>you</b> have been awarded by a court in the <b>United Kingdom</b> and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> <li>• Part A (ii) of this section would have indemnified <b>you</b> had the award been made against <b>you</b> rather than to <b>you</b></li> <li>• There is no appeal pending</li> <li>• <b>You</b> agree to allow <b>us</b> to enforce any right which <b>we</b> shall become entitled to upon making payment</li> </ul>	<p>For any amount in excess of £100,000</p>

**Part C**

What is covered:	What is not covered:
<p>Any amount <b>you</b> become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b></p>	<ul style="list-style-type: none"> <li>• Liability arising from an incident which happened over 7 years after this insurance ends or <b>your home</b> was sold, whichever is the sooner</li> <li>• Liability arising from any cause which <b>you</b> are entitled to under another source</li> <li>• The cost of correcting any fault or alleged fault</li> <li>• Liability arising from any <b>home</b> previously owned and occupied by <b>you</b> in which <b>you</b> still hold legal title or have an interest</li> <li>• Anything owned by or the legal responsibility of <b>your family</b></li> <li>• Injury, death, disease or illness to any of <b>your family</b> (other than <b>your domestic employee(s)</b> who normally live with <b>you</b>)</li> <li>• Liability arising from any employment, trade, profession or business of any of <b>your family</b></li> <li>• Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement</li> <li>• Liability arising from The Party Wall ext Act 1996</li> </ul>

**Limit of Insurance**

**We** will not pay:

- In respect of pollution and/or contaminations more than £2,000,000 in all
- In respect of other liability covered under Section Four more than £2,000,000 in all for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing

## SECTION FIVE – VALUABLES AND PERSONAL BELONGINGS (COVER AWAY FROM THE HOME)

The following cover applies only if the **schedule** shows that **valuables** and **personal belongings** is included:

What is covered:	What is not covered:
<p>Accidental loss, damage or theft of <b>your valuables</b> and <b>personal belongings</b> listed in the <b>schedule</b> occurring during the <b>period of insurance</b> when in the <b>United Kingdom</b> or when elsewhere in the world during a temporary visit not exceeding 60 days in any one <b>period of insurance</b>.</p>	<p>Any cause already excluded within the General Exclusions. The <b>excess</b> shown in <b>your schedule</b></p> <ul style="list-style-type: none"> <li>a. Damage caused by moth, vermin or rot</li> <li>b. Damage from electrical or mechanical faults or breakdown,</li> <li>c. More than £2,500 for any one item (including articles forming a pair or set) unless stated otherwise in the <b>schedule</b> or the specification(s) attached to the <b>schedule</b>,</li> <li>d. Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon,</li> <li>e. Damage to guns caused by rusting or bursting barrels,</li> <li>f. Breakage of any sports equipment whilst in use,</li> <li>g. Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under <b>your</b> personal supervision,</li> <li>h. More than £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant,</li> <li>i. More than £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during <b>Your</b> absence from such rooms,</li> <li>j. More than £250 for mobile phones unless stated otherwise in the <b>schedule</b></li> <li>k. More than £1,500 for portable computer equipment unless stated otherwise in the <b>schedule</b></li> <li>l. Loss or damage caused by domestic pets,</li> <li>m. Riot or civil commotion outside the <b>United Kingdom</b>,</li> <li>n. Depreciation in value,</li> </ul>



### Conditions that apply to Section Five – Valuables and Personal Belongings only

#### How we deal with your claim

If **you** claim for loss or damage to any article covered under Section Five **valuables** and **personal belongings** we will repair, replace or pay for any article covered under Section Five **valuables** and **personal belongings**.

1. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new as long as:
  - The new article is as close as possible to but not an improvement on the original article when it was new, and
  - **You** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- Clothes,
- Camping equipment,
- Household linen,

where **we** will take off an amount for wear and tear.

2. **We** can settle **your** claim by repairing, replacing, or by payment. Where **we** can offer repair or replacement via **our** preferred supplier but agree a cash settlement the payment will not exceed the discounted repair or replacement price **we** would pay.

**We** will not pay the cost of replacing or repairing any undamaged parts which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

#### Your sum insured

The most **we** will pay under Section Five **valuables** and **personal belongings** is the sum insured shown on the **schedule**.

The most **we** will pay for any one item under Section Five **valuables** and **personal belongings** is £2,500 unless otherwise stated in the **schedule**.

#### Proportionate remedy

If the cost of replacing or repairing the **valuables** and **personal belongings** is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example, if the premium **you** have paid for **your valuables** and **personal belongings** is equal to 75% of what **your** premium would have been if **your valuables** and **personal belongings** sum insured was enough to replace them as new, then **we** will pay up to 75% of any claim made by **you**.

## SECTION SIX – DOMESTIC DEEP FREEZE COVER

The following cover applies only if the **schedule** shows that it is included:

What is covered:	What is not covered:
<p>The cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes</p>	<p>Any cause already excluded within the General Exclusions.                      The <b>excess</b> shown in <b>your schedule</b></p> <ul style="list-style-type: none"> <li>a. For loss or damage caused by any electricity or gas company cutting off or restricting <b>your</b> supply</li> <li>b. For loss or damage due to the failure of <b>your</b> electricity or gas supply caused by a strike or any other industrial action</li> </ul>

**Limit of Insurance**

We will not pay more than the sum insured shown in the **schedule**.

## SECTION SEVEN – PEDAL CYCLES

The following cover applies only if the **schedule** shows that it is included:

What is covered:	What is not covered:
<p>This insurance extends to cover the cost of repairing or replacing <b>your</b> pedal cycle(s) (as shown in the <b>schedule</b>) following:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft,</li> <li>• <b>Accidental damage,</b></li> </ul> <p>Anywhere in the <b>United Kingdom</b>, and up to 60 days elsewhere in the world during a temporary visit during the <b>period of insurance</b>.</p>	<p>Any cause already excluded within the General Exclusions.</p> <p>The <b>excess</b> shown in <b>your schedule</b></p> <ol style="list-style-type: none"> <li>a. Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time,</li> <li>b. Damage from mechanical or electrical faults or breakdown,</li> <li>c. Loss or damage while the cycle is used for racing or pace-making or is let out on hire or is used other than for private purposes,</li> <li>d. Theft unless it was locked to an immovable object or kept in a locked building at the time of the theft,</li> <li>e. More than the sum insured shown in the <b>schedule</b>,</li> <li>f. Theft by fraudulent means.</li> </ol>

### Limit of Insurance

We will not pay more than the sum insured shown in the **schedule**.

### Conditions that apply to Section Seven – Pedal Cycles only

#### How we deal with your claim

1. Where the damage can be repaired economically **we** will pay the cost of the repair;
2. Where the damage cannot be economically repaired and the lost or damaged pedal cycle can be replaced **we** will pay the replacement cost;
3. If a replacement is not available **we** will replace it with a pedal cycle of similar quality;
4. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier;
5. Where **we** are unable to economically repair or replace the pedal cycle with one of similar quality **we** will make a cash payment equal to an agreed replacement value;
6. **We** will settle your claim less any excess subject to any limit shown in the **schedule**.

#### Your sum insured

The most **we** will pay under Section Seven – pedal cycles is the sum insured shown on the **schedule**.

The most **we** will pay for any one item under Section Seven – pedal cycles is £1,500 unless otherwise stated in the **schedule**.

#### Proportionate remedy

If the cost of replacing or repairing the pedal cycle is more than **your** sum insured at the time of any loss or damage, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in sum insured. For example if **your** premium **you** have paid for **your** pedal cycle is equal to 75% of what **your** premium would have been if **your** pedal cycle sum insured was enough to replace it as new, then **we** will pay up to 75% of any claim made by **you**.

## SECTION EIGHT – MONEY AND CREDIT CARD COVER

The following cover applies only if the **schedule** shows that it is included:

What is covered:	What is not covered:
<ul style="list-style-type: none"> <li>• Theft or accidental loss of <b>money</b></li> <li>• Any amounts which <b>you</b> become legally liable to pay as a result of unauthorised use following loss or theft of <b>your credit card(s)</b></li> </ul> <p>Within the geographical limits shown in the <b>schedule</b>, provided that:</p> <ul style="list-style-type: none"> <li>• Within 24 hours of <b>your</b> discovering any such loss or theft, <b>you</b> have notified the police or border authorities and, in the case of <b>credit card(s)</b>, the card issuing company; and</li> <li>• <b>You</b> have complied with all other conditions of <b>your credit card(s)</b> provider</li> </ul>	<p>Any cause already excluded within the General Exclusions.</p> <p>The <b>excess</b> shown in <b>your schedule</b></p> <ul style="list-style-type: none"> <li>a. To make up any shortages due to error and omission</li> <li>b. For loss of value</li> </ul>

### Limit of Insurance

We will not pay more than the sum insured shown in the **schedule**.



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underwriting