

Protection

Home Insurance Policy Wording



Thank you for choosing Home Insurance from Skipton

This insurance policy is offered from a limited number of insurers and Members of Lloyd's of London for you.

This policy wording includes the terms and conditions of this insurance and easy to follow guidance on what you need to do if your home and/or contents are damaged and you wish to make a claim.

Customer Services 0845 0000 772*

Lines open:

Mon - Fri 9am - 8pm

Sat: 9am - 12 noon

UK.Horsham_Skipton@ajg.com

Complaints 0845 0000 772*

Claims

Please refer to your schedule for details of your Insurer and contact number.



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How to use your Policy Wording

This policy wording along with **your schedule** and **statement of fact** gives **you** all the information **you** need relating to **your** Home insurance cover. It also contains information about the process for making a claim or a complaint.

Where cover is being detailed, the sections are broken down into “**What is covered**” which will typically be shown in the left hand columns, and “**What is not covered**” which will typically be shown in the right hand columns.

Important

It is **IMPORTANT** that **you** are **NOT** under-insured.

Make sure **you** have insured **your Buildings** for the full rebuilding cost including allowances for architects costs and site clearance, and **your Contents** for their full replacement value as new items.

You must notify **us** if the full replacement value of **your Contents** or full rebuilding cost of **your Buildings** exceeds the amount shown on **your schedule**. The **insurer** will only be able to settle claims at the percentage **you** are actually insured for. For example, if the value of **your Contents** shown on **your schedule** only represents 70% of the full replacement value then the **insurer** will not pay more than 70% of **your** claim.

If **you** make a claim under both **Buildings** and **Contents**, the **excess** for both sections will apply.

For example, if **you** have:



Definitions

Where the following words appear in **bold** in this policy wording 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

Bodily injury, including death or disease.

Buildings

The **home** and its decorations including:

- Fixtures and fittings attached to the **home**
- Greenhouses, tennis courts, swimming pools, hot tubs, drives, paths, patios and terraces, walls, gates and fences, fixed fuel tanks, wind turbines, solar panels

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

Claims Service

The **claims service** as shown on **your schedule**.

Contents

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

Contents includes:

- Tenant's fixtures and fittings
- Radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- **Contents** within the **premises** shown on **your schedule** but not in a building at the time of the 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**)
- **Valuables** in the **home** up to £30,000 including but not limited to stamp, coin or medal collection, curios, pictures, other works of arts, articles of gold, silver or of other precious metals, jewellery or furs
- The **valuables** single article limit in the **home** is £5,000
- Deeds and registered bonds and other personal documents up to £2,500 in total
- Stamps or coins forming part of a collection up to £1,000 in total
- Domestic oil in fixed fuel oil tanks up to £2,000 in total
- Pedal cycles cover is £2,500 with a single item limit of £1,000 per pedal cycle within the **home**
- **Office equipment** up to £10,000 in total
- **Money** and **credit cards** up to £500 in total

Contents does not include:

- **Motor vehicles** (other than garden machinery), aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers, and parts, spares and accessories of any of these
- Any living creature
- Any part of the **buildings** including ceilings, wallpaper and the like
- Any property held or used for business purposes other than as defined under **office equipment**
- Any property insured under any other insurance, landlord's fixtures and fittings

Credit Cards

Includes charge cards, debit cards, bankers cards and cash dispenser cards belonging to **you** or **your** family.

Domestic Employee(s)

Any person employed by **you** under a contract of service which is solely for private domestic duties excluding any employee involved in demolition, alterations, extensions or renovations to any part of the **home**.

Endorsement

A change in the terms and conditions of this insurance. Please read this carefully as it may require **you** to take action.

Excess

The amount stated on **your schedule** which **you** will be responsible for paying for each and every claim.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Home

The private dwelling and the garages and **outbuildings** (including sheds) used for domestic purposes at the **premises** shown on **your schedule**, which **you** are legally responsible for.

Insured/You/Your

The person or persons named on **your schedule** and all members of **your** family who permanently live in the **home**, including any resident **domestic employee** employed by **you**.

Insurer/Their

The **insurer** shown on **your schedule**.

Landslip

Downward movement of sloping ground.

Definitions (continued)

Where the following words appear in **bold** in this policy wording they will have the meanings shown below.

Money

- Current legal tender, postal and money orders
- Postage stamps not forming part of a stamp collection
- Savings stamps and savings certificates, travellers' cheques
- Premium bonds, luncheon vouchers, travel tickets and gift tokens

all held for private or domestic purposes.

Motor Vehicle(s)/Motor Homes

Any electrically or mechanically powered vehicle other than garden machinery.

Office Equipment

Computers and **home office equipment** used in conjunction with any clerical work **you** conduct at or from an office within **your home**.

Office equipment includes:

- Furniture
- Computers (including keyboards and monitors)
- Printers
- Fax machines and modems
- Photocopiers and typewriters
- Phone equipment

in the **home** which belong to **you** or for which **you** are legally responsible.

Office equipment does not include:

- Property more specifically insured by any other insurance
- Compensation for **you** not being able to use the computer or any equipment following loss or damage
- Loss of magnetism or corruption of data
- The equipment being confiscated or repossessed
- The cost of reconstituting any lost or damaged data
- Loss or damage to computer software, software tapes/disks/cd roms, and any data stored
- Any money held for business purposes
- Any amount over £1,000 in respect of stock

Outbuilding(s)

- Sheds
- Greenhouses
- Summer houses
- Other **buildings** not including caravans, mobile homes or motor homes

which do not form part of the structure of the main **building** of the **home** and are used or occupied for domestic purposes.

Period of Insurance

The duration of this policy as shown on **your schedule**.

Premises

The address which is named on **your schedule**.

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 contract and contains details of **you** and **your insurer**, the **claims service**, the **premises**, the **sums insured**, the **period of insurance** and the sections of this insurance which apply.

Settlement

Downward movement as a result of the ground being compressed by the weight of the **buildings**.

Standard Construction

The **buildings** which are constructed of brick, stone or concrete and with a tile or slate roof.

Statement of Fact

A record of the information **you** gave us, which **we** use to determine whether to offer **you** a policy and **your** premium. This includes information given on **your** behalf with **your** consent.

Storm

Loss or damage caused by wind speed of more than Severe Gale Force 9 on the Beaufort Scale reaching speeds of 47-54 mph.

Subsidence

Downward movement of the ground beneath the **home** where the movement is unconnected with the weight of the building.

Definitions (continued)

Where the following words appear in **bold** in this policy wording they will have the meanings shown below.

Sum(s) Insured

The maximum amount, shown on **your schedule** (or any subsequent specification of **endorsement**) **your insurer** will pay **you** for any section or individual item in the event of a claim.

United Kingdom

England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

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 60 consecutive days.

Valuables and Personal Belongings

Items that belong to **you** and are normally worn or carried on the person.

Valuables and personal belongings include:

- Items of gold, silver or other precious metals
- Jewellery
- Furs
- Luggage
- Clothing
- Sports, musical, camping and photographic equipment
- Mobile phones
- Portable equipment

Valuables and personal belongings do not include:

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

We/Us/Our

Arthur J. Gallagher (UK), who administers **your** insurance.

You/Your/Insured

The person or persons named on **your schedule** and all members of **your** family who permanently live in the **home**, including any resident **domestic employee** employed by **you**.

Important Information

This policy wording, the **statement of fact, schedule** and any **endorsements** form a legally binding contract of insurance between **you** and **your insurer** based upon the information **you** provided at the time **you** requested a quotation and should be read as if they are one.

Please note that claims are handled by **your claims service** as shown on **your schedule**.

Please read all documentation and ensure that the cover is in accordance with **your** requirements. It is important that:

- **you** are clear which sections **you** have requested and want to be included
- **you** understand what each section covers and does not cover
- **you** understand **your** duties under each section and under the insurance as a whole

This insurance relates only to those sections of the policy showing on **your schedule** as included, during the **period of insurance** for which **you** have paid and the **insurer** has accepted a premium.

If after reading **your** policy wording **you** have any questions, any details are incorrect or the policy does not provide the cover **you** require then **you** must contact **us**.

It is **your** responsibility to regularly review **your** cover and inform **us** of any changes **you** want to make.

All panel **insurers** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Details of the **insurer** applicable to this insurance are stated within **your schedule**.

Arthur J. Gallagher (UK) is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered Number: 1199129 in England and Wales.

You can check the above information which relates to the Financial Conduct Authority by visiting **www.fca.org.uk** or by calling **0800 111 6768**.

Change of insurer

From time to time, if Arthur J. Gallagher (UK) considers it appropriate or in **your** best interests, they may change the insurer who underwrites **your** policy. If Arthur J. Gallagher (UK) do this, they will contact **you** before **your** current insurance expires with details of the new **insurer** and the terms on which cover is offered.

Arthur J. Gallagher (UK) will only make a change where:

- the cover offered by the new **insurer** is overall, at least comparable to the cover provided by **your** existing **insurer**, and
- the cover provided by the new **insurer** is at no extra cost to **you** at the time of the change or, if there is an increase in the premium, the new premium reflects the cost of comparable cover that is available in the market at that time.

Where Arthur J. Gallagher (UK) change **your** insurer, and unless **you** tell them otherwise, **you** authorise Arthur J. Gallagher (UK) to cancel **your** existing insurance and provide **you** with the replacement cover. When contacting **you** with details of the new insurer and any change in terms, Arthur J. Gallagher (UK) will provide **you** with details of how **you** may cancel **your** policy if **you** do not wish to continue **your** policy with the new insurer.

If however, **you** agree to the change of **insurer**, **you** authorise Arthur J. Gallagher (UK) to transfer **your** data to the new **insurer**, and for the new **insurer** to use the data for the purpose of quoting and providing the insurance contract **you** require. **Your** data will continue to be held and processed in accordance with the 1998 Data Protection Act.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and braille. To contact **us** please call the telephone number as shown on **your schedule**.

Telephone call recording

For **our** joint protection telephone calls may be recorded and/or monitored.

How to make a claim

Should **you** ever need to make a claim on **your** insurance policy, subject to the important Claims Conditions set out on page 10, **your claims service** has made everything as simple and straightforward as possible.

If **you** need to make a claim under this policy, please call the claims telephone number as shown on **your schedule**.

When **you** call the claims helpline they will need some information from **you**:

- **Your** policy reference number and/or mortgage account number (where applicable)
- Details of the claim over the phone so that in the majority of cases there will be no need for **you** to complete a claim form

In the majority of cases, **your claims service** will be able to tell **you** whether **you** are covered and will tell **you** what **you** need to do next.

For **buildings** claims, **your claims service** have a network of authorised repairers ready to put things right. If an authorised repairer is appointed:

- 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:

- **Your claims service** will arrange for someone to repair or replace the damaged items
- **You** can be assured of the standard of the work

For some claims, **your claims service** may ask a loss adjuster to visit **you**. It is their role to help **you** make the claim easier and explain how the process works.

Please remember to quote **your** policy reference number and/or claims reference number at all times.

Claims Conditions

Applicable to the whole of this insurance

Should **you** need to make a claim, to make the most of **your** insurance cover **you** will need to ensure that **you** comply with the following conditions.

Failure to adhere to these conditions may result in **your insurer** cancelling the policy or refusing to deal with **your** claim.

Your duties

In the event of a claim or possible claim under this insurance:

1. **You** must notify **your claims service** as soon as reasonably possible, giving full details of what has happened.
2. **You** must contact **your claims service** as soon as reasonably possible and provide all the information and help we need.
3. It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.
4. **You** must immediately forward to **your claims service**, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive, unanswered.
5. **You** must not admit liability, or offer or agree to settle any claim without the written permission of **your claims service**.
6. **You** must inform the police as soon as reasonably possible following malicious acts, violent disorder, civil commotion, theft, attempted theft or lost property and obtain a crime reference.
7. **You** must inform **your claims service** as soon as reasonably possible and, in the case of claims involving damage caused by riot or civil unrest, not more than 7 days after becoming aware of the damage, and provide all the information and help **your claims service** need to settle **your** claim.
8. **You** must do all **you** reasonably can to recover any lost or stolen property and tell **your claims service** without unnecessary delay if any property is later returned to **you**.
9. **You** must take care to limit any loss, damage or liability.

10. **You** must take care to answer all questions asked honestly, correctly and not misrepresent any information. If **you** do not take care in answering all questions honestly and accurately, this may affect **your** ability to make a claim or the amount of any claim may be reduced or the claim declined.

How your claims service deal with your claim

1. Defence of claims

Your claims service may:

- Take full responsibility for conducting, defending or settling any claim in **your** name
- Take any action **your claims service** consider necessary to enforce **your** rights or **your insurer** rights under this insurance

2. Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **your insurer** will only pay **their** share of the claim.

3. Fraudulent claims

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

Then:

- **Your insurer** shall not pay the claim
- **Your insurer** may, at **their** option, declare the policy void
- **Your insurer** shall be entitled to recover from **you** the amount of any claim paid under the policy since the last renewal date
- **Your insurer** shall not make any return premiums
- **Your insurer** may inform the police of the circumstances

General Conditions

Applicable to the whole of this insurance

Your duties

To make sure that **you** stay fully covered throughout the **period of insurance**, please ensure **you** comply with the following duties:

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. Please tell **us** within 14 days of **you** becoming aware of any changes to the information **you** provided when applying for this insurance. Please contact **us** if **you** require a copy of **your statement of fact** or **your schedule**.

You must also tell **us** within 14 days of **you** becoming aware:

1. Of any changes to the information **you** provided on **your statement of fact**, or if there are any changes in **your** circumstances as this may affect **your** insurance.
2. Of any change of people insured, or to be insured.
3. Of any changes to the use of the **home**. Examples include, but are not limited to, if the **buildings** are to be lent, let, sublet, or used for business purposes (other than occasional clerical work).
4. Of any changes to the occupancy of the **buildings**. Examples include, but are not limited to, if the **buildings** are to stop being **your** permanent residence or are to be **unoccupied** for any continuous period exceeding 60 days.
5. Of any intended alterations, extension or renovation to the **buildings**. **You** do not need to tell **us** about internal alterations to the **buildings**.
6. That any member of **your** household or any person to be **insured** by this policy is charged with, or convicted of a criminal offence (other than motoring offences).

In addition, **you** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.

If **you** are in any doubt, please contact **us** on the telephone number as shown on **your schedule**. 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 the policy.

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

Your sum insured

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

- **Buildings** should be insured for the full cost of rebuilding the **buildings** in the same form, style and condition as new plus a reasonable 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
- **Contents** should be insured for the full costs of replacement as new
- **Valuables and personal belongings** should be insured to reflect the current market value

General Conditions (continued)

Applicable to the whole of this insurance

The law and language that is applicable to this insurance

You can choose the law which applies to this policy. Unless agreed differently with **you** in writing, the laws of England and Wales apply to this policy. The language for contractual terms and communication will be English.

Cancelling this policy

Cooling-off period

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

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

whichever is the latter

In this event please return the documents to Home Insurance, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ or telephone **us** and **your insurer** will refund **your** premium in full. The refund is subject to no incidents having occurred, which could give rise to a claim.

Your right to cancel

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

- 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. If **you** have received payment for or are in the process of making a claim (regardless of the date of cancellation), **you** will either have to continue with the instalments, until the policy renewal date, pay the balance of outstanding premium for the remainder of the **period of insurance**, or **your insurer** may, at **their** discretion, take the outstanding instalments **you** still owe from any claim payment **your insurer** makes

Your insurer's right to cancel

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

- Non-payment of premium
- **Your insurer** has identified serious grounds (such as the use or threat of violence or aggressive behaviour against any staff, contractors or property)
- There is a change in risk occurring which increases the risk under **your** policy and which **your insurer** are unable to insure
- Non-cooperation or failure to supply any information or documentation **your insurer** request
- **Your insurer** establish that **you** have provided **us** with incorrect information
- Failure to take reasonable care of the property insured
- **You** breach any terms and conditions of **your** policy
- There is a default in instalment payments due under any linked loan agreement

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

If **your insurer** cancels the policy, **your insurer** 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.

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.

General Conditions (continued)

Applicable to the whole of this insurance

Contracts (Rights of Third Parties) Act 1999

Save for any rights accrued by **us** under this Policy Wording, a person who is not a party to this insurance has no right under the Contract (Right of Third Parties) Act 1999 to enforce any terms of this insurance. This shall not affect any right or remedy of a third party which exists or is available apart from this Act.

Data Protection Act 1998

We are registered under the Data Protection Act 1998 (the "Act"). By accepting this Statement **you** consent to **us** using and processing **your** personal and sensitive personal data (where this is necessary, for example health information or criminal convictions) for the purpose of procuring insurance policies and handling claims, if any. Where **you** provide **us** with personal or sensitive personal information that relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by **us** as set out below.

In assessing any claims made, the **insurer** or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

We may need to disclose **your** personal information to third parties involved in providing products or services to **us** or the **insurer**, these may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities, and as may be required by law. **Your** information may also be used for offering renewal, research and statistical purposes and crime prevention. **Your** personal data may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration.

The Act entitles **you** to receive details of personal and/or sensitive data held about **you** by **us**. **You** have the right to apply for a copy of **your** information, for which **we** may charge an administration fee of £10, and to have any inaccuracies corrected.

The information provided will be treated in confidence and in compliance with the Act.

For the purposes of the Act, the Data Controller in relation to any personal data **you** supply is Arthur J. Gallagher (UK).

Notice

The information supplied by **you** to **us** may be held on computer and passed to other insurers for underwriting and claims purposes.

Fraud Prevention, Detection & Credit Checking

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the police, and
- Check and/or file **your** details with fraud prevention agencies, credit reference agencies and databases, and if **you** provide **us** with false or inaccurate information and **we** suspect fraud, **we** will record this.
- **We** and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and credit related services for **you** and members of **your** household
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** insurance policies
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with satisfactory proof of identity
 - Undertake credit searches and additional fraud searches

On request, **we** can supply further details of the databases **we** access or contribute to.

General Conditions (continued)

Applicable to the whole of this insurance

Misrepresentation

In deciding to accept this insurance and in setting the terms and premium, **your insurer** has relied on the information **you** have given **us**. **You** must take reasonable care when answering any questions **we** ask **you** when taking out **your** policy, or when **you** make changes or renew **your** insurance. It is important that the information **you** provide is to the best of **your** knowledge true, accurate and complete. If **you** are in any doubt about the answers **you** have given please ask **us**. Details that are provided that are untrue, inaccurate or incomplete may result in increased premiums, refusal of a claim and/or **your** policy being cancelled or treated as if it never existed.

Careless Misrepresentation in the Context of a Claim

If, on presentation of a claim, **we** discover that **you** may have made a misrepresentation when providing **us** with the information that **your insurer** has relied upon in accepting this insurance and setting the terms and premium of this insurance, **your insurer** may:

- Treat this insurance as if it never existed and refuse to pay all claims and return the premiums paid if the misrepresentation causes **your insurer** to provide **you** with insurance cover which **your insurer** would not otherwise have offered
- Treat **your** insurance as if it had been entered into on different terms from those agreed; or
- Reduce proportionately the amount paid on a claim if **your insurer** would have charged more for **your** insurance

Careless Misrepresentation Generally

If **your insurer** obtains evidence unrelated to any outstanding claim that a misrepresentation was made in providing **us** with the information **your insurer** has relied upon in accepting this insurance and setting the terms and premium of this insurance, **your insurer** may:

- Give **you** notice in writing that **you** must pay more for **your** insurance
- Give **you** notice in writing that the terms of **your** insurance have changed; or
- Cancel this insurance contract by giving **you** 30 days' notice in writing and return any premium paid for the balance of the contract term

If **your insurer** establishes that **you** deliberately or recklessly provided **your insurer** with false information **your insurer** may;

- Treat this insurance as if it never existed
- Decline all claims

General Exclusions

Applicable to the whole of this insurance

This policy does not cover:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- a) The use or threat of force and/or violence and/or
- b) Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and /or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

Terrorism applies only in respect of the **Buildings, Contents and Valuables and Personal Belongings** sections of this policy.

3. Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to 1) War or 2) Terrorism above.

4. Radioactivity

Loss, damage or liability which involves:

- a) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste
- b) The radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment

5. Sonic bangs

Loss of or damage to the **home** caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a) A sudden and unexpected accident which can be identified
- b) Oil leaking from a domestic oil installation at the **home**

7. Deliberate Acts

Any loss or damage deliberately caused by or arising from a criminal act caused by; **you** or **your** family, or by any other person lawfully in **your home**.

8. Existing Damage

Your insurer will not pay for loss or damage which **you** were aware of, or occurring before or arising from an event before the **period of insurance**.

9. Indirect Loss or Damage

Your insurer will not pay for loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy wording.

10. Loss of Value

Following payment of a claim within the terms of this policy wording **your insurer** shall not be liable for any subsequent loss of value of the property insured.

11. Loss of Profit

Your insurer will not pay for loss or damage or liability caused by loss of profit, business interruption or any economic loss of any kind.

General Exclusions (continued)

Applicable to the whole of this insurance

12. Electronic Data Exclusion Clause

Your insurer will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom, and
2. 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 date or change of date

For the purposes of this exclusion 'computer virus' means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

13. Deception

Your insurer will not pay for loss or damage or liability caused by deception other than by any person using deception to gain entry to **your home**.

14. Pollution Exclusion

Your insurer will not pay for loss, damage or liability in respect of any kind of pollution and/or contamination other than:

- 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 **your insurer** no later than 30 days from the end of the **period of insurance**

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.

15. Wear and Tear

We will not pay for loss or damage resulting from wear, tear or gradually operating causes.

Buildings

The following cover applies only if **your schedule** shows that **Buildings** is included:

What Is Covered:	What Is Not Covered:
Loss or damage to the buildings during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
1. Fire, lightning, explosion or earthquake.	
2. Smoke.	(a) Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually
3. Aircraft and other flying devices or items dropped from them.	
4. Storm , flood or weight of snow.	(a) Loss or damage caused by subsidence, heave or landslip other than as covered under event 10 of Section 1 - Buildings (b) Loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates, pergolas, gazebos, arbours, hedges and fences (c) Damage caused by frost
5. Escape of water from and frost damage to fixed heating tanks, heating installation, apparatus or pipes.	(a) Loss or damage caused by subsidence, heave or landslip other than as covered under event 10 of Section 1 - Buildings (b) Loss or damage to domestic fixed fuel-oil tanks and swimming pools, hot tubs or their covers (c) Loss or damage caused by failure or lack of sealant and/or grout (d) Loss or damage while the home is unfurnished or unoccupied (e) Loss or damage to heating installations that are outdoors or in an outbuilding , unless the installation is connected to a domestic heating boiler protected by a frost stat device
6. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	(a) Loss or damage while the home is unoccupied or unfurnished (b) Any loss or damage caused by gradual emission (c) Loss or damage caused by faulty workmanship
7. Theft or attempted theft.	(a) Loss or damage while the home is unoccupied or unfurnished (b) Loss or damage while the home is lent, let or sub-let unless the loss or damage follows a violent and forcible entry (c) Loss or damage caused by paying guests, tenants or you

Buildings (continued)

The following cover applies only if **your schedule** shows that **Buildings** is included:

What Is Covered:	What Is Not Covered:
Loss or damage to the buildings during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
8. Collision or impact by any vehicle or animal.	(a) Loss or damage caused by insects, birds, vermin or domestic pets
9. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	(a) Loss or damage while the home is unoccupied or unfurnished (b) Loss or damage caused by paying guests, tenants or you
10. Subsidence, landslip or heave of the site upon which the buildings stand.	(a) Loss or damage to domestic fixed fuel-oil tanks and heating installations, greenhouses, swimming pools or their covers, tennis courts, drives, paths, patios and terraces, walls, gates and fences, unless the exterior walls of the home are also affected at the same time by the same cause (b) Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same cause (c) Loss or damage arising from faulty design, specification, workmanship or materials (d) Loss or damage which compensation has been provided for or would have been but for the existence of this insurance contract under any contract or a guarantee or by law (e) Loss or damage caused by coastal and river bank erosion (f) Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions (g) Loss or damage caused by normal settlement , shrinkage or expansion
11. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	(a) Loss or damage to radio and television aerials, satellite dishes and their fittings and masts
12. Falling trees, branches, telegraph poles or lamp-posts.	(a) Loss or damage caused by trees being cut down or cut back (b) Loss or damage to gates and fences unless the main home is also damaged by the same cause at the same time (c) Removing the part of the tree that is still below ground (d) Restoring the site

Buildings (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
<p>Loss or damage to the buildings during the period of insurance caused directly by the following events:</p>	<p>The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
<p>A. The cost of accidental damage to:</p> <ul style="list-style-type: none"> • Fixed glass and double glazing (including the cost of replacing frames) • Solar panels • Sanitary ware • Ceramic hobs <p>all forming part of the buildings.</p>	<ul style="list-style-type: none"> • Loss or damage while the home is unoccupied or unfurnished
<p>B. The cost of accidental damage to:</p> <ul style="list-style-type: none"> • Domestic oil pipes • Underground water-supply pipes • Underground sewers, drains and septic tanks • Underground gas pipes • Underground cables <p>serving the home and which you are legally responsible for.</p>	<ul style="list-style-type: none"> • Damage arising from faulty design, specification, workmanship or materials
<p>C. If you have to move out of your home because of any loss or damage covered under Section 1 - Buildings and, as a result cannot be lived in, your insurer will pay for:</p> <ul style="list-style-type: none"> • Loss of rent due to you which you are unable to recover • Any reasonable costs of alternative accommodation. When we refer to reasonable accommodation expenses in this section this means that we will pay for alternative accommodation for you and your domestic pets taking all of the circumstances of your claim into account, including factors such as your own needs, the alternative (and comparable costs of) accommodation available in the area and the length of time for which it is required. We will be happy to discuss this with you and may also be able to offer assistance in finding accommodation in difficult circumstances until the home is ready to be lived in • Costs of up to 2 years ground rent which you are legally responsible for 	<ul style="list-style-type: none"> • Any amount exceeding £15,000 in total. If you claim for such loss under Section 1 - Buildings and Section 2 - Contents, your insurer will not pay more than £30,000 in total

Buildings (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
Loss or damage to the buildings during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
D. Costs and expenses incurred following loss or damage caused by the emergency services in gaining access to the home and garden in the course of their duty to safeguard life or property.	
E. The cost of increased metered water charges you have to pay following an accidental escape of water discharged from a metered water system which gives rise to an admitted claim.	<ul style="list-style-type: none"> Loss or damage exceeding the value of £2,500 in any period of insurance. If you claim for such loss under Section 1 - Buildings and Section 2 - Contents, your insurer will not pay more than £5,000 in total
F. The cost of: <ul style="list-style-type: none"> (i) Costs and expenses incurred in tracing the source of damage caused by the escape of water from any tank, apparatus, pipe or fixed heating system in the home. (ii) Any repairs directly arising from (i). 	<ul style="list-style-type: none"> Any amount exceeding the value of £1,000 in any one event
G. Anyone buying the home will have the benefit of Section 1 - Buildings cover until the sale is completed or the insurance ends, whichever is sooner.	<ul style="list-style-type: none"> Loss or damage if the buildings are insured under another insurance
H. The cost of: <ul style="list-style-type: none"> (i) Architects', surveyors' and consulting engineers' and legal fees. (ii) The cost of removing debris and demolishing or supporting the damaged parts of the buildings, which your insurer has agreed to pay. (iii) Costs you have to pay in order to comply with any Government or local authority requirements following loss or damage to Section 1 Buildings. 	<ul style="list-style-type: none"> Any expenses for preparing a claim or an estimate of loss or damage Any costs if Government or local authority requirements have been served on you before the loss or damage
I. The cost for replacing locks to safes, alarms and outside doors to the home following theft or loss of your keys anywhere in the world.	<ul style="list-style-type: none"> Any amount exceeding the value of £500 in any one event

Buildings (continued)

Personal Liability (as owner of the home)

The following cover applies only if **your schedule** shows that **Buildings** is included:

What Is Covered:	What Is Not Covered:
<p>Your insurer will pay all amounts which you become legally liable to pay for accidents happening in and around your home during the period of insurance which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person other than you or a domestic employee • Loss or damage to property which you or your domestic employees do not own or have legal responsibility for <p>If you die, your insurer will pay all amounts your personal representatives become legally liable to pay for under this section.</p> <p>Your insurer will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, your insurer will also pay any costs and expenses your insurer has agreed in writing.</p>	<p>You are not covered for liability arising:</p> <ul style="list-style-type: none"> • As the occupier of the home • From any agreement or contract unless you would have been legally liable anyway • From the ownership or occupation of any land or buildings other than the home • Where you are entitled to cover from another source • From any trade or business activity • From any communicable disease or condition • From you owning or using any: <ul style="list-style-type: none"> a) Power-operated lift b) Mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use) c) Aircraft, hovercraft or watercraft (other than rowing boats or canoes) d) Caravan or trailer e) Dangerous dogs specified under the Dangerous Dogs Act 1991 • From the direct or indirect consequences of assault or alleged assault • From any deliberate or wilful or malicious act

Buildings (continued)

Defective Premises Act 1972

The following cover applies only if **your schedule** shows that **Buildings** is included:

What Is Covered:	What Is Not Covered:
<p>Your liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as owner of any previous home which you occupied, for accidents happening in and around that home which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person, or • Loss or damage to property <p>If you die, your insurer will pay all amounts your personal representatives become legally liable to pay for under this section.</p> <p>Your insurer will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, your insurer will also pay any costs and expenses your insurer has agreed in writing.</p>	<ul style="list-style-type: none"> • Liability arising from an incident which happens over 7 years after this insurance ends or your home was sold, whichever is the sooner • Liability arising from any cause for which you are entitled to cover under another source, or • The cost of correcting any fault or alleged fault

Buildings (continued)

Accidental Damage to the Buildings

The following cover applies only if **your schedule** shows that **Accidental Damage to Buildings** is included and **you** have paid the additional premium:

What Is Covered:	What Is Not Covered:
This extension covers accidental damage to the buildings .	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
	<ul style="list-style-type: none"> • Damage or any proportion of damage which your insurer specifically exclude elsewhere under Section 1 - Buildings • The buildings moving, settling, shrinking, collapsing, or cracking • Damage while the home is being altered, repaired, professionally cleaned, maintained or extended • The cost of general maintenance • Damage caused by moth, vermin, infestation, corrosion, damp, wet or dry rot, mould, frost or any damage which happens gradually • Damage arising from faulty design, specification, workmanship or materials • Damage from mechanical or electrical faults or breakdown • Damages caused by dryness, dampness, extremes of temperature or exposure to light • Damage to swimming pools or their covers, gates and fences and fuel tanks • Damage caused by chewing, scratching, tearing or fouling by domestic animals • Depreciation in value • Loss or damage while the home is unoccupied or unfurnished • Damage caused by water entering the home regardless of how this happened (please note-certain water damage is covered under Contents in the home) • Loss or damage caused by paying guests or happening while the home or any part of it is lent, let or sublet

Conditions that apply to Section 1 - Buildings

How your claim service deal with your claim

If **your** claim is covered under Section 1 - **Buildings**, **your insurer** will pay the full cost of repair or replacement as long as:

- The **buildings** were in a good state of repair immediately prior to the loss or damage, and
- The **sum insured** is enough to pay the full cost of rebuilding the **buildings** in their present form and the damage has been repaired or loss has been reinstated

Your insurer 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 to a specific part.

Your sum insured

The **sum insured** shall represent the full cost of rebuilding the **buildings** as stated on **your schedule**. We will not reduce the **sum insured** by the amount paid under any claim.

The most **your insurer** will pay is the amount stated on **your schedule**.

Under insured

It is IMPORTANT that **you** are NOT under-insured.

Make sure **you** have insured **your Buildings** for the full rebuilding cost including allowances for architects costs and site clearance.

You must notify **us** if the full rebuilding cost of **your Buildings** exceeds the amount shown on **your schedule**. The **insurer** will only be able to settle claims at the percentage **you** are actually insured for. For example, if the amount of **your Buildings** shown on **your schedule** only represents 70% of the full rebuilding cost then the **insurer** will not pay more than 70% of **your** claim.

Contents

The following cover applies only if **your schedule** shows that **Contents** is included:

What Is Covered:	What Is Not Covered:
Loss or damage to the contents during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
1. Fire, lightning, explosion or earthquake.	
2. Smoke.	(a) Loss or damage caused by smog, agricultural or industrial operations or anything that happens gradually
3. Aircraft and other flying devices or items dropped from them.	
4. Storm , flood or weight of snow.	(a) Contents that are located within the premises shown in your schedule but not contained within the home or outbuildings at the time of loss or damage
5. Escape of water from and frost damage to fixed water tanks, heating installation, apparatus or pipes.	(a) Loss or damage while the home is unfurnished or unoccupied (b) Loss or damage to the installation itself (c) Loss or damage caused by failure or lack of sealant and/or grout (d) Loss or damage to heating installations that are outdoors or in an outbuilding , unless the installation is connected to a domestic heating boiler protected by a frost stat device
6. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	(a) Loss or damage while the home is unfurnished or unoccupied (b) Any loss or damage caused by gradual emission (c) Any damage caused by or contributed to by or arising from any kind of pollution and/or contamination (d) Loss or damage to the installation itself (e) Loss or damage caused by faulty workmanship

Contents (continued)

The following cover applies only if **your schedule** shows that **Contents** is included:

What Is Covered:	What Is Not Covered:
Loss or damage to the contents during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
6. Theft or attempted theft.	(a) Loss or damage while the home is unfurnished or unoccupied (b) Loss or damage whilst the home is lent, let or sub-let unless the loss or damage follows a violent and forcible entry (c) Any amount exceeding the value of £5,000 for theft or attempted theft from any domestic outbuilding or garage (d) 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 (e) Loss or damage caused by paying guest, tenants or you
8. Collision or impact by any vehicle or animal.	(a) Loss or damage caused by insects, birds, vermin or domestic pets
9. Riot, violent disorder, strike, labour disturbance, civil commotion or malicious acts.	(a) Loss or damage while the home is unoccupied or unfurnished (b) Loss or damage caused by paying guests, tenants or you
10. Subsidence, landslip or heave of the site upon which the buildings stand.	(a) Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same cause (b) Loss or damage arising from faulty design, specification, workmanship or materials (c) Loss or damage which compensation has been provided for or would have been but for the existence of this insurance contract under any contract or guarantee or by law (d) Loss or damage caused by settlement or coastal and river erosion (e) Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
11. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	
12. Falling trees, branches, telegraph poles or lamp-posts.	(a) Loss or damage caused by trees being cut down or cut back within the premises shown on your schedule

Contents (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
Loss or damage to the contents during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
<p>A. The cost of accidental damage to:</p> <ul style="list-style-type: none"> • Television sets (including digital and satellite receivers) • Audio, video, games consoles and DVD players/ recorders • Radios • Computers (including laptops) and associated equipment • Receiving aerials, dishes and closed circuit television cameras situated within the home 	<ul style="list-style-type: none"> • Any damage to video cameras, digital cameras or digital imaging or recording equipment designed to be hand-held or carried, portable audio equipment and musical instruments • Loss or damage or deterioration caused in the process of cleaning, repair, renovation, dismantling, adjusting, maintenance or misuse • Loss or damage to tapes, records, cassettes, discs, DVD's or computer software • Mechanical or electrical faults or breakdown • Damage caused from light, atmospheric or climatic conditions • Damage caused by scratching or denting • Damage caused by computer viruses
<p>B. The cost of accidental damage to:</p> <ul style="list-style-type: none"> • Mirrors • Glass tops in furniture or ceramic glass in cooker hobs in the home • Fixed glass in furniture 	<ul style="list-style-type: none"> • Loss or damage while the home is unoccupied or unfurnished
<p>C. If you have to move out of your home because of any loss or damage covered under Section 2 - Contents and, as a result cannot be lived in, your insurer will pay for:</p> <ul style="list-style-type: none"> • Loss of rent due to you which you are unable to recover • Any costs of alternative accommodation until the home is ready to be lived in 	<ul style="list-style-type: none"> • Any amount exceeding £15,000 in total. If you claim for such loss under Section 2 - Contents and Section 1 - Buildings, your insurer will not pay more than £30,000 in total
<p>D. Costs and expenses incurred following loss or damage caused by the emergency services in gaining access to the home and garden in the course of their duty to safeguard life or property.</p>	
<p>E. The cost of increased metered water charges you have to pay following an accidental escape of water discharged from a metered water system which gives rise to an admitted claim.</p>	<ul style="list-style-type: none"> • Loss or damage exceeding the value of £1,000 in any period of insurance. If you claim for such loss under Section 1 - Buildings and Section 2 - Contents, your insurer will not pay for more than £2,000 in total

Contents (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
Loss or damage to the contents during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
F. The cost for replacing locks to safes, alarms and outside doors to the home following theft or loss of your keys anywhere in the world.	<ul style="list-style-type: none"> • Any amount exceeding the value of £500 in any one event
<p>G. The contents, if these are not already insured elsewhere whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>i) Events 1-12 under Section 2 - Contents while the contents are:</p> <ul style="list-style-type: none"> • In any occupied private dwelling • In any buildings where you are living or working • In any buildings for valuation, cleaning or repair • In any furniture store • In any bank or safe deposit <p>ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to/from any bank, safe deposit or furniture store.</p>	<ul style="list-style-type: none"> • Contents outside the United Kingdom • Money or credit cards • Any amount exceeding the value of £1,000 for contents in a furniture store
H. The loss or damage to contents belonging to visitors as a result of insured events 1-12.	<ul style="list-style-type: none"> • Any amount exceeding the value of £500 for any one visitor • Loss or damage to contents which are covered by any other insurance • Loss or damage to contents belonging to a paying guest or lodger
I. For fatal injury to you happening at the premises shown on your schedule , caused by outward and visible violence by burglars or by fire, provided that death ensues within 12 months of such injury.	<ul style="list-style-type: none"> • Any amount exceeding the value of £5,000 for each insured person with no policy excess applying
J. Any amount not exceeding £10 per day to you or any member of your household in respect of loss or irrevocable earnings and additional expenses arising from service as a Juror.	<ul style="list-style-type: none"> • Any amount exceeding the value of £1,000 in total with no policy excess applying

Contents (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
<p>Loss or damage to the contents during the period of insurance caused directly by the following events:</p>	<p>The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
<p>K. Any amounts you become legally liable to pay under a tenancy agreement for loss or damage caused by events 1-12 of Section 2 - Contents or events A and B of Section 1 - Buildings.</p> <p>Your insurer will only provide this cover if the loss or damage occurs during the period of insurance.</p> <p>If you die, your insurer will pay all amounts your personal representatives become legally liable to pay for under this section.</p>	<ul style="list-style-type: none"> • Any amount exceeding the value of £5,000 in total • Loss or damage while the home is unoccupied or unfurnished
<p>L. Your contents sum insured is automatically increased by £5,000 for gifts during any month in which you celebrate a religious festival, against insured events 1-12 of Section 2 - Contents.</p>	
<p>M. Your contents sum insured is automatically increased by £5,000 for wedding/birthday gifts within the home against loss or damage by events 1-12 of Section 2 - Contents, for one month before and one month after your wedding day/ birthday (if within the period of insurance).</p>	
<p>N. Any contents belonging to a member of your family who is away at University/College during term time but who usually resides at the home, against loss or damage caused by events 1-12 of Section 2 - Contents.</p>	<ul style="list-style-type: none"> • Any amount exceeding the value of £5,000 in total • Any amount exceeding the value of £1,000 for any one item • Theft unless following forcible and violent entry
<p>O. The cost of replacing electronic information you have bought and stored on electronic equipment within your home and that is lost or damaged by events 1-12 of Section 2 - Contents.</p>	<ul style="list-style-type: none"> • The cost of remaking a file, tape or disc • The cost of rewriting the electronic information • Any amount exceeding the value of £1,500 in any one event • The cost of any information stored for business use

Contents (continued)

This section also covers:

What Is Covered:	What Is Not Covered:
Loss or damage to the contents during the period of insurance caused directly by the following events:	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
P. For loss or damage by events 1-12 of Section 2 Contents to growing trees, shrubs, plants and lawns within the premises shown on your schedule .	<ul style="list-style-type: none"> • Any amount exceeding the value of £1,500 in any one event • Loss or damage to trees, shrubs, plants and lawns as a result of Subsidence unless your home is damaged at the same time and by the same cause • Loss or damage caused by any domestic pets, other animals, birds, insects, fungus or frost • Trees, shrubs, plants or lawns dying naturally or because you have not looked after them properly • Loss or damage to trees, shrubs, plants and lawns on land not belonging to you • Loss or damage caused by storm, flood, or weight of snow • Loss or damage while your home is unoccupied
Q. For your monthly service charge for broadband or internet access loss of use arising from events 1-12 of Section 2 – Contents .	<ul style="list-style-type: none"> • Broadband or internet loss of use for less than 30 consecutive days
R. For loss or damage as a result of events 1-12 of Section 2 – Contents to specialist medical equipment that has been loaned to you or your family, by a hospital or registered charity and for which you or your family has been made responsible.	<ul style="list-style-type: none"> • Any amount exceeding the value of £5,000 for any one event • Loss or damage excluded under events 1-12 of Section 2 – Contents • Loss or damage for items insured elsewhere

Contents (continued)

Personal Liability

The following cover applies only if **your schedule** shows that **Contents** is included:

What Is Covered:	What Is Not Covered:
<p>Your insurer will pay for:</p> <ol style="list-style-type: none"> All amounts which you become legally liable to pay for accidents not connected with you owning or living in the home, or All amounts which you become legally liable to pay as occupier but not as owner for incidents happening in and around your home, which result in: <ul style="list-style-type: none"> Bodily injury to any person other than you or a domestic employee Loss or damage to property which you or your domestic employees do not own or have legal responsibility for <p>Your insurer will provide this cover for accidents which occur during the period of insurance.</p> <p>If you die, your insurer will pay for all amounts your personal representatives become legally liable to pay for under this section.</p> <p>Your insurer will pay up to £2,000,000 for any one accident or series of accidents arising out of any one event. In addition, your insurer will also pay any costs and expenses your insurer has agreed in writing.</p>	<p>Liability arising:</p> <ul style="list-style-type: none"> As owner of the home From any agreement or contract unless you would have been legally liable anyway From the ownership or occupation of any land or buildings other than the home Where you are entitled to cover from another source From any trade or business activity From you owning or using any: <ol style="list-style-type: none"> Power-operated lift Mechanically-propelled vehicle or horse-drawn vehicle (other than domestic garden equipment not licensed for road use) Aircraft, hovercraft or watercraft (other than rowing boats or canoes) Caravan or trailer Animals other than your pets Dangerous dogs specified under the Dangerous Dogs Act 1991 From loss or damage while the home is unfurnished or unoccupied From the transmission of any communicable disease or virus by you or any member of your family From firearms (except shotguns used for sporting purposes which are legally held) For bodily injury to a member of your family or any person usually living in the home or to a person under a contract of service or apprenticeship to you or your family Damage to property owned by or held in trust or in the custody or control of you or your family or any person usually living in the home The direct or indirect consequences of assault or alleged assault Any deliberate, wilful or malicious act

Contents (continued)

Unrecovered Court Awards

The following cover applies only if **your schedule** shows that **Contents** is included:

What Is Covered:	What Is Not Covered:
<p>Your insurer will pay you for all amounts which you have been awarded in courts within the United Kingdom and which still remain outstanding 3 months after the award has been made provided that:</p> <ul style="list-style-type: none"> • There is not going to be an appeal • The incident giving rise to a claim happened within the United Kingdom and during the period of insurance • You would have been entitled to a payment under the personal liability part of Section 2 - Contents if the award has been made against you rather than to you • The person who owed the award does not live with you <p>Your insurer may take proceedings, at their own expense and for their own benefit, to recover any payment your insurer has made under this insurance.</p> <p>Your insurer will also pay any costs and expenses your insurer has agreed in writing.</p>	<ul style="list-style-type: none"> • Any amount exceeding £250,000 for any claim or series of claims during the period of insurance • Damage to property owned by or held in trust or in the custody or control of you or your family or any person usually living in the home • The direct or indirect consequences of assault or alleged assault • Any deliberate, wilful or malicious act

Contents (continued)

Accidents to Domestic Employees

The following cover applies only if **your schedule** shows that **Contents** is included:

What Is Covered:	What Is Not Covered:
<p>Your insurer will pay all amounts you become legally liable to pay, including costs and expenses which your insurer has agreed in writing, for accidental bodily injury to domestic employees happening during the period of insurance in connection with incidents arising at the home.</p>	<ul style="list-style-type: none"> • Any amount exceeding £10,000,000 for any one claim or series of claims arising out of any one incident, including the costs and expenses that your insurer has agreed in writing <p>Bodily injury arising directly or indirectly:</p> <ul style="list-style-type: none"> • From any vehicle used for racing, pacemaking or speed testing • From any communicable disease or condition

Accidental Damage to the Contents

The following cover applies only if **your schedule** shows that **Accidental Damage to Contents** is included and paid the additional premium:

What Is Covered:	What Is Not Covered:
This extension covers accidental damage to the contents of the home .	The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.
	<ul style="list-style-type: none"> • Damage or any proportion of damage which your insurer specifically exclude elsewhere under Section 2 - Contents • Damage or deterioration of any article caused by dyeing, professional cleaning, repair, maintenance, renovation or whilst being worked upon • Any amount exceeding £1,000 in total for porcelain, china, glass and other brittle articles • Money, credit cards, documents or stamps • Damage to contact, corneal or micro corneal lenses • Damage caused by moth, vermin, infestation, corrosion, damp, wet or dry rot, mould, frost or any damage which happens gradually • Damage arising out of faulty design, specification, workmanship or materials • Damage from mechanical or electrical faults or breakdown • Damage caused by dryness, dampness, extremes of temperature and exposure to light • Damage caused by chewing, scratching, tearing or fowling by domestic animals • Loss or damage while the home is unfurnished or unoccupied • Damage caused by water entering the home regardless of how this happened (please note-certain water damage is covered under Contents in the home) • Loss or damage caused by paying guests or happening while the home or any part of it is lent, let or sublet

Conditions that apply to Section 2 - Contents

How your claim service deal with your claim

If **you** claim for loss or damage to the **contents your insurer** will at **their** option repair, replace or pay for any article covered under Section 2 - **Contents**.

For total loss or destruction of any article **your insurer** 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 for or **your insurer** have authorised the cost of replacement

Pairs, sets and suites

Your insurer will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or 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 **sum insured** shall represent the cost of replacing the **contents** as stated on **your schedule**. We will not reduce the **sum insured** by the amount paid under any claim.

The most **your insurer** will pay is the amount stated on **your schedule**.

Under insured

It is IMPORTANT that **you** are NOT under-insured.

Make sure **you** have insured **your Contents** for their full replacement value as new items.

You must notify **us** if the full replacement value of **your Contents** exceeds the amount shown on **your schedule**. The **insurer** will only be able to settle claims at the percentage **you** are actually insured for. For example, if the value of **your Contents** shown on **your schedule** only represents 70% of the full replacement value then the **insurer** will not pay more than 70% of **your** claim.

Valuables and Personal Belongings (cover away from the home)

The following cover applies only if **your schedule** shows that **Valuables and Personal Belongings** is included:

What Is Covered:	What Is Not Covered:
<p>Accidental loss, damage or theft of your Valuables and Personal Belongings listed in your schedule occurring during the period of insurance when in the United Kingdom or when elsewhere in the world during a temporary visit not exceeding 60 days in any one event.</p>	<p>The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
	<ul style="list-style-type: none"> • Damage caused by light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually • Damage from electrical or mechanical faults or breakdown • Any amount exceeding £3,000 for any one item (including articles forming a pair or set) unless the item has been specified in your schedule • Damage or deterioration of any article caused by dyeing, cleaning, repair, maintenance, renovation or whilst being worked upon • Damage to guns caused by rusting or bursting of barrels • Breakage of any sports equipment whilst in use • Confiscation or detention by Customs or other officials • Business or professional use of musical instruments, photographic and sporting equipment and accessories • Theft, attempted theft or malicious damage caused by paying guests, tenants or you • Theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision • Any amount exceeding £3,000 in total in respect of loss or damage to portable computer equipment unless otherwise specified on your schedule • Any amount exceeding £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant • Any amount exceeding £3,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms • Faulty workmanship • Riot or civil commotion outside the United Kingdom • Depreciation in value • Any amount exceeding £500 per claim for loss or damage to mobile phones or pagers

Conditions that apply to Section 3 – Valuables and Personal Belongings

How your claim service deal with your claim

Your insurer will at **their** option repair, replace or pay for any article covered under Section 3 - **Valuables and Personal Belongings**. For total loss or destruction of any article **your insurer** will pay **you** the cost or 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 for or **your insurer** has authorised the cost of replacement

Your insurer will not pay the cost of replacing or repairing any undamaged parts which form part of a pair, set or 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 **your insurer** will pay under Section 3 - **Valuables and Personal Belongings** is the **sum insured** shown on **your schedule**.

The most **your insurer** will pay for any one item under Section 3 - **Valuables and Personal Belongings** is £3,000 unless otherwise specified on **your schedule**.

If **you** have specified an item, the most **your insurer** will pay is the **sum insured** for that item as shown on **your schedule**.

Under insured

It is IMPORTANT that **you** are NOT under-insured.

Make sure **you** have insured **your Valuables and Personal Belongings** for their full replacement value as new items.

You must notify **us** if the full replacement value of **your Valuables and Personal Belongings** exceeds the amount shown on **your schedule**. The **insurer** will only be able to settle claims at the percentage **you** are actually insured for. For example, if the value of **your Valuables and Personal Belongings** shown on **your schedule** only represents 70% of the full replacement value then the **insurer** will not pay more than 70% of **your** claim.

Frozen Food Cover

The following cover automatically applies where Section 2 – **Contents** is included:

What Is Covered:	What Is Not Covered:
<p>The cost of replacing your food in your refrigerator or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes during the period of insurance.</p>	<p>The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
	<ul style="list-style-type: none"> • Loss or damage caused by any electricity or gas company deliberately cutting off or restricting your supply • Loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action • Loss or damage caused where you have not complied with the operating instructions set out in the manufacturer's hand book • Loss or damage unless you tell your insurer within 48 hours of discovery

Money and Credit Cards

The following cover automatically applies where Section 3 – **Valuables and Personal Belongings** is included:

What Is Covered:	What Is Not Covered:
<ul style="list-style-type: none"> • Theft or accidental loss of money • Any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) 	<p>Anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
<p>Provided that within 24 hours of you discovering any such loss or theft, you have notified the card issuing company and the police.</p>	<ul style="list-style-type: none"> • Any shortages due to error or omission • Loss of value • Any amount exceeding £500 in total for any one event • Loss where conditions under which your credit card(s) were issued to you have been breached

Pedal Cycles

The following cover only applies if **your schedule** shows Pedal Cycles are included:

What Is Covered:	What Is Not Covered:
<p>This insurance extends to cover the cost of repairing or replacing your pedal cycle(s) (as shown on your schedule) following:</p>	<p>The excess shown on your schedule and anything set out in the GENERAL EXCLUSIONS Section of this policy wording.</p>
<ul style="list-style-type: none"> • Theft or attempted theft • Accidental damage <p>anywhere in the United Kingdom, and up to 60 days elsewhere in the world during a temporary visit during the period of insurance.</p>	<ul style="list-style-type: none"> • Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time • Damage from mechanical or electrical faults or breakdown • 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 • Theft unless it was locked to an immovable object or kept in a locked building at the time of the theft • More than the sum insured stated on your schedule • Theft by fraudulent means

Our service commitment to you

Our aim is to provide excellent service to all **our** customers, but **we** recognise that things do go wrong occasionally. To ensure that **we** provide the kind of service **you** would expect, **we** welcome **your** feedback and **we** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

Making a complaint

Our aim is to ensure that all aspects of **your home** insurance are dealt with promptly, efficiently and fairly. However, if **you** wish to make a complaint relating to **your home** insurance, please contact:

Managing Director
Arthur J. Gallagher (UK)
St Mark's Court
North Street
Horsham
West Sussex
RH12 1RZ

To contact **us**, please call the telephone number as shown on **your schedule**.

Please quote **your** policy number and/or mortgage account number (where applicable) and/or claims reference in all correspondence to enable **us** to deal with **your** complaint as quickly as possible.

If **your schedule** shows **your insurer** as "Certain Underwriters at Lloyd's" and wish to make a complaint, **you** can do so at any time by referring the matter to the Policyholder and Market Assistance team at Lloyd's.

Their address is:

Policyholder & Market Assistance
Market Services
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

In addition, if **you** are unhappy with the outcome of **your** complaint, or with the manner in which **we** have handled **your** complaint, **you** may be entitled to refer the matter to the Financial Ombudsman Service at the address below.

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Tel No: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Or simply log onto their website at
www.financial-ombudsman.org.uk

What happens if you complain?

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve complaints as quickly as possible and in line with **our** regulatory requirements.

Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations, **you** may be entitled to compensation under the FSCS. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about the FSCS and the criteria under which **you** may be entitled to compensation is available on the FSCS website at www.fscs.org.uk or by writing to:

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

Tel No: 0800 678 1100 or 0207 741 4100

Web: www.fscs.org.uk

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