



intasure[®]
Insurance that speaks your language

**Policy Wording for
Household Insurance**

Welcome

Thank **you** for choosing Intasure Household Insurance to protect **your** property.

We want to help **you** understand **your** Household 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.

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

Your Household Insurance document is split into various 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**;
- the information **you** have given us is accurate;
- **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.



For and on behalf of Intasure[®]

Intasure
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77 Mount Ephraim
Tunbridge Wells
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TN4 8BS

ENQUIRIES: +44 (0) 345 111 0680
Monday to Friday 9 am – 5.30 pm

CLAIMS: +44 (0) 345 111 0680 (24 hours)

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Things we need to tell you about

Our Agreement with you

This is **Your** Intasure **home** insurance policy and it is an agreement between **You** and **The insurer/s** named on **Your Schedule**.

It is only valid if **You** pay the premiums and is based on the information **You** provided to **Us** and confirmed during the application process or subsequently, including acceptance of **Your** renewal. **Your** policy provides the cover for the **Period of insurance** shown in **Your Schedule** and **Statement of fact**. **You** must read these terms and conditions together with **Your Schedule** and any specifications or **Endorsements** as one contract.

Your Intasure **home** insurance policy is evidence of the contract of insurance together with any subsequent addendums **you** are sent.

The Insurers or Service Providers

This Insurance policy is underwritten by Aviva Insurance Limited.

Aviva Insurance Limited is registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with Firm Reference Number 202153.

You can check this information and obtain further information about how the Financial Conduct Authority protects you by visiting website at www.fca.org.uk.

This insurance policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent, Pen Underwriting Limited underwrites insurance and handles claims for **you** on behalf of the insurers. In providing insurance services, Pen will share **your** personal data with Aviva. For information on how

Aviva use **your** personal data, please refer to Aviva's Privacy Policy at www.aviva.co.uk/privacypolicy.

Information and Changes We need to know about

It is **Your** responsibility to take care and provide complete and accurate answers to the questions **We** ask when; **You** take out **Your** insurance policy, when **You** make changes to, and when **You** renew **Your** insurance.

Please note, if the information provided by **You** is not complete and accurate, **The insurer** may invalidate **Your** insurance cover, **Your** policy terms and conditions may be varied or, part or all of a claim may not be paid.

Please refer to General Conditions, for further details of information and changes **We** need to know about. Changes, if accepted by **The insurer**, will apply from the date indicated on **Your Statement of fact**. In these cases, **We** and **The insurer** will be entitled to vary the premium and terms for the rest of the **Period of insurance**.

Contract of Insurance

The insurer agrees to insure **You** according to the terms and conditions contained in this policy wording and the sections shown in the **Schedule** for loss, damage, injury or liability which happens during the **Period of insurance**.

The **Schedule** tells **You** which sections of this policy wording apply to **Your** Intasure **home** insurance policy. Opposite each heading of cover in this policy wording **You** will find some exceptions which tell **You** what is not covered under that heading. There are also some general exceptions shown under the General Exceptions section of this policy wording which apply to the entire contract of insurance.

Short-form 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

Things we need to tell you about

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.

Intasure is a trading name of Arthur J. Gallagher Insurance Brokers Limited. **We** are the data controller of any personal data **you** provide to us. **We** collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop **our** products and services and to comply with **our** legal and regulatory obligations. This may involve sharing information with, and obtaining information from, **our** group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, **our** regulators or fraud prevention agencies. **We** may record telephone calls to help us to monitor and improve the service **we** provide as well as for regulatory purposes.

Please see **our** Privacy Notice for further information on how **your** personal data is used, shared, disclosed and retained, **your** rights in relation to **your** personal data and how to contact **our** Data Protection Officer.

Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time **we** may make important updates to **our** Privacy Notice and these may in turn affect the way **we** use and handle **your** data. Please ensure **you** review **our** Privacy Notice periodically to ensure **you** are aware of any changes.

If **you** are providing us with personal data of another individual that would be covered under the insurance policy **we** may be placing or services **we** may provide to **you**, **you** shall ensure that **you** have obtained all appropriate consents, where required, tell them **you** are providing their information to us and show them a copy of this notice. **You** must not share personal data with us that is not necessary for us to offer, provide or administer **our** services to **you**.

Definitions

Applicable to the whole of this insurance

Any of the words which appear in bold throughout **Your Home** policy wording are defined as follows:

Accident or Accidental	A single and sudden unexpected event resulting in physical damage.
Application form	The Application form which You signed and any other information that You have given to Us . It includes the ' Statement of fact ' which We sent to You with this policy, and any other information that You have given to Us . This includes information given on Your behalf with Your consent.
Bedroom	A room used as or originally built to be a bedroom, even if it is now used for another purpose.
Brittle Items	Items made in whole or in part of glass, china, porcelain, earthenware, stone or other fragile material.
Buildings	<p>The Home shown in the Schedule as well as fixtures and fittings including:</p> <ul style="list-style-type: none"> • wooden, laminate or vinyl flooring coverings, • garden walls, • gates, • hedges, • fences, • paths, • drives, • patios, • oil and gas tanks permanently fixed, • solar panels permanently fixed, • permanent hot tubs, • Jacuzzis or spas, • permanent swimming pools built of brick, stone or concrete, • Outbuildings, and hard tennis courts.
Business	Any employment, trade, profession or occupation.
Business Equipment	<ul style="list-style-type: none"> • Desktop and laptop computers, • keyboards, • visual display units and printers, • word processing equipment, • desk-top publishing units, • fax machines, • photocopiers, • typewriters, • computer-aided design equipment, • telecommunication equipment (not including mobile phones), • office furniture and stock <p>Owned by You or Your Family used for Business purposes.</p>

Definitions

Applicable to the whole of this insurance

Contents	<p>Household goods, including</p> <ul style="list-style-type: none"> • radio and television aerials, • satellite dishes, their fittings and masts which are attached to the Home, • High-risk property, • carpets, • pedal cycles, • Money, • Personal computers and Personal belongings, • Downloaded electronic data You or Your Family own or are legally responsible for and use for private purposes <p>This does not include items held or used for Business purposes, other than the items included in the Business equipment definition.</p>
Credit Cards	<p>Charge, cheque, credit, debit and cash cards held solely for private or domestic purposes.</p> <p>This does not include charge, cheque, credit, debit and cash cards used or held for any Business purposes.</p>
Downloaded electronic data	<p>Non recoverable electronic data legally downloaded by You or Your Family from a legitimate worldwide website, which You or Your Family have purchased and hold a valid receipt for.</p>
Electrically/battery assisted pedal cycle	<p>If the pedal cycle(s) is fitted with a battery or other similar device You must comply with Electrically Assisted Pedal Cycles (EAPC's) regulations.</p> <p>The maximum assisted speed must not exceed 15.5 mph and must not be ridden by anyone under the age of 14 years.</p>
Endorsement	<p>A change to the terms of Your policy as shown in Your Schedule.</p>
Excess	<p>The amount You must pay as the first part of each and every claim made as shown in Your Schedule.</p>
Family	<p>The person You are married to or domestic partner, children, foster children and any other person who permanently lives with You at the Home, other than lodgers and any other paying guests.</p>
Heave	<p>The upward or sideways movement of the site on which Your Buildings are situated caused by swelling of the ground.</p>
High-risk property	<ul style="list-style-type: none"> • Jewellery, • precious stones, • articles made from gold, silver and other precious metals, • Brittle items, • clocks, • watches, • furs, • photographic equipment, • binoculars, • telescopes,

Definitions

Applicable to the whole of this insurance

	<ul style="list-style-type: none"> • musical instruments, • pictures and other works of art, • and collections of stamps, coins or medals <p>We regard pairs or sets of items as one item.</p>
High-risk property	The most The insurer will pay for any one claim for High-risk property within the Home . The amount varies and is shown on Your Schedule .
Maximum claim limit	The limit applies within (not on top of) the sum insured for Contents .
Home	The property described in the Schedule , landlord's fixtures and fittings which You are responsible for and the property's Outbuildings at the same address You use only for domestic purposes. Unless We or The insurer agree otherwise, the main building of Your property must be made of brick, stone or concrete and with a slate, tile or concrete roof as stated on the Schedule .
Important information	Information likely to influence acceptance or assessment of this policy by The insurer . Please take care to answer all questions honestly and to the best of Your knowledge. If You don't answer the questions correctly, Your policy may be cancelled. A record of the information You gave to Us is detailed on Your Statement of fact . You must call Us immediately if anything is untrue or incomplete. If You don't answer the questions correctly, Your policy may be cancelled, Your policy terms and conditions varied, or Your claim rejected or not fully paid.
Incident	Any event which might lead to a claim.
Insured person	You , and any member of Your Family who permanently lives with You . Anyone claiming under this section must have Your agreement to claim.
Landslip	Sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.
Maximum claim limit	The most The insurer will pay for any one claim under any section (or its extension). These amounts are shown in the Schedule .
Money	<ul style="list-style-type: none"> • Cash, cheques, postal and money orders, • National Savings stamps and certificates, • unused postage stamps, • travellers' cheques, • travel tickets, • concert tickets, sports tickets, season tickets, • gift cards, • and luncheon vouchers held solely for private or domestic purposes <p>This does not include money held for any Business purposes.</p>

Definitions

Applicable to the whole of this insurance

Motor vehicles and craft	<p>Mechanically or electrically propelled vehicles (whether registered for road use or not) which includes motor cycles, quad bikes and children's motor cycles and quad bikes, trailers, aircraft, boats, sailboards and crafts designed to be used in or on water, and the parts, spares and accessories of any of these other than:</p> <ul style="list-style-type: none"> • Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to Your Home; • Vehicles designed to help disabled people (as long as the vehicles are not registered for road use); • Golf carts and trolleys; • Remote-controlled toys and models.
Outbuildings	<p>Sheds, greenhouses, summerhouses, garages (whether attached to the main structure of the building or not) and other buildings which do not form part of the structure of the main building of the Home and are used for domestic purposes unless stated otherwise on Your Schedule (integral garages are classed as 'Outbuildings' for the Contents section only. The structure of an integral garage is covered within the Buildings sum insured as shown on Your Schedule).</p> <p>Unless We or The insurer agree otherwise as stated on Your Schedule, Outbuildings do not include:</p> <ul style="list-style-type: none"> • any building which is not on a permanent foundation or base; • tree houses; • inflatable buildings (whether over swimming pools or not); • any structure which is made of canvas, PVC or any other non-rigid material
Period of Insurance	The length of time covered by this insurance (as shown on the Schedule) and any extra period for which We accept Your premium and confirm in writing.
Personal Belongings	Clothes and items of a personal nature likely to be worn, used or carried by You or Your Family .
Personal Computer(s)	Personal desktop, laptop and tablet computers.
Schedule	The document which shows Your name and address, The insurer, the Period of insurance, the operative sections of this policy wording, the premium You have to pay, the property which is insured, the Maximum claim limits and details of any extensions or Endorsements.
Secured Outbuilding	<p>An Outbuilding having:</p> <ul style="list-style-type: none"> • A five-lever mortice deadlock (or equivalent approved by The insurer), on the final exit door (If the Outbuilding has an "up and over" door a minimum of a Close Shackle Padlock with 5 Or More Levers is required.); • A five-lever mortice deadlock or barrel bolts or key-operated bolts (key-operated bolts if the door is partly glazed) fitted at the top and bottom of all other external doors; • A key-operated window lock or locking handle on any window or other opening of at least 9 inches by 9 inches which is on the ground floor or can be reached without using a ladder.

Definitions

Applicable to the whole of this insurance

Statement of fact	A record of the Important information provided by You , which The insurer uses to determine whether to offer You a policy, the policy terms and conditions, and Your premium. This includes information given on Your behalf with Your consent.
Settlement	The natural downward movement of new properties due to compression of the soil under their own weight within 10 years after they are built.
Subsidence	Downward movement of the ground beneath Your Buildings other than by Settlement .
The European area	Europe, Madeira, the Canary and Mediterranean Islands and countries which border on the Mediterranean.
The insurer/Their/They	The insurer shown on Your Schedule .
Unoccupied	Any period, starting from the first day, during which the Home will not be lived in and slept in for more than the consecutive number of days shown in Your Statement of Fact or any period during which the Home is occupied by squatters. By lived in, We and The insurer mean slept in for at least five consecutive nights every month, or two consecutive nights every week.
Unfurnished	A Home with not enough furniture to be fully lived in.
Vermin	Rats, mice, squirrels, birds, foxes, badgers, bees, wasps, hornets and all other insects.
We/Us/Our	Intasure
You/Your/Insured	The person or people shown in the Schedule as the Insured person .

Our Service Commitment to You

We are committed to delivering the highest standards of customer care and **We** have procedures in place to investigate complaints.

If **You** are unhappy with any element of **Our** service concerning the sale and administration of **Your** policy, please contact:

Intasure

Oakhurst House
77 Mount Ephraim
Tunbridge Wells
TN4 8BS

Tel: **+44(0)345 111 0680**
Email: Policy Queries - admin@intasure.com
Claims - claims@intasure.com

If **you** are not satisfied and wish to make a complaint, then **you** may contact:

Complaints Officer

55 Blythswood Street
Glasgow
G2 7AT

Tel: 0141 285 3539
Email: personallinesUK@AJG.com

Details of Pen Underwritings complaints procedures are available at:

<http://www.penunderwriting.co.uk/Pages/complaints.aspx>

If you remain dissatisfied, you may refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of our final response to you, they can be contacted at:

The Financial Ombudsman Service
Exchange Tower
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

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find out more information at: www.financial-ombudsman.org.uk

Legal Jurisdiction

The law of England and Wales will apply to this policy unless:

- a) **You** and **We** and **The insurer** agree otherwise; or
- b) At the date of the contract, **You** are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply. Unless agreed otherwise, **We** and **The insurer** will communicate to **You** in English.

Lapsed policy warning

In some situations (for example, if **You** live in an area likely to flood) if **You** decide not to renew **Your** policy with **Us**, **You** may find it difficult to arrange alternative cover or start a new policy with **Us** at a later date. To avoid any breaks in **Your** cover, **You** should make sure **Your** new insurance application has been accepted before **Your** current policy expires.

Our Service Commitment to You

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See <https://www.fscs.org.uk/>

Statement of Demands and Needs

We will have asked **You** some questions to narrow down the selection of products available, including any applicable extensions to the policy that **You** have requested. By accepting/purchasing, making adjustments or renewing this insurance policy, **You** will have come to **Your** own decision as to whether this policy meets **Your** particular demands and needs, are happy with **Your** cover levels, and have not therefore received advice or a recommendation from **Us** and are confirming **Your** demands and needs are met.

Cancelling this Policy

Your Statutory Rights

You have a statutory right to cancel your policy within 14 days of either:

- the date you receive the policy documentation, or
- the start of the period of insurance, whichever is the latter.

If you wish to cancel and your cover hasn't started we will refund your premium in full.

If you cancel after your cover and provided there hasn't been a claim we will refund the full premium paid less a proportionate deduction for the time we have provided cover.

Your Right to Cancel this Policy

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.

Payment

Non-payment of premiums – **We** can cancel the policy by sending **You** written notice if **You** do not pay the premium or miss an instalment. Following the expiry of **Your** statutory cooling off period, **You** may cancel **Your** policy at any time by telling **Us**, either in writing or by telephone. As long as **You** have not received payment for, or are not in the process of making a claim and have not suffered a loss for which **You** are intending to make a claim during the period **You** have been on cover, **We** will keep an amount of premium in proportion to the time **You** have been on and refund the rest to **You**.

Our right to cancel this Policy

We or **The insurer** may cancel **Your** policy by giving **You** 30 days written notice by recorded delivery to **Your** last known address. If **You** do not pay **Your** premium **We** or **The insurer** may cancel **Your** policy. This does not affect **Our** right to collect any outstanding premium from **You** for the period that **We** provided **You** cover. If **You** pay by instalments: A carefully selected third party is providing the finance to **You** under a Consumer Credit Agreement to cover the premium due under **Your** policy.

Under this arrangement, they reserve the right to instruct **Us** on **Your** behalf to cancel **Your** policy in the event that there is a default in instalment payments. If they choose to exercise this right or **We** or **You** choose to cancel **Your** policy, **We** will pay any refund to them.

We or **The insurer** reserve the right to cancel or void the policy immediately if **We** or **The insurer** discover that **You** have not disclosed Important Information or have made a careless, deliberate or reckless misrepresentation. If **You** commit fraud or attempt to commit fraud, **We** or **The insurer** will cancel **Your** policy without any refund of premium.

Claims Procedure

Before **You** contact **The insurer** to notify them of a claim, **You** need to understand if **You** should be claiming under the **Buildings** or **Contents** part of **Your** policy. This can be quite hard to understand for certain types of claims, so **We** have put together this short guide to help **You**.

How to know if it's Buildings or Contents

Everything classed as covered under **Buildings** insurance is likely to be everything that **You** would leave behind if **You** were to move house, or an easier way to think about this is to imagine turning **Your** house upside down allowing all unfixed items to fall out! Everything that fell out would in all likelihood be **Your Contents**.

It is likely that everything remaining would be **Your Buildings**. For example, a fitted bedroom would remain if **You** moved or turned **Your** house upside down, meaning this element would likely be covered under **Buildings**, but a free-standing wardrobe that wasn't fixed would fall out, therefore this item is likely to be covered under **Contents**.

How to make a claim

Naturally **We** and **The insurer** hope **You** won't have any **Accidents** or misfortune, but if **You** do and wish to make a claim under this insurance please contact the claims team straight away by calling the claims helpline on:

New Claims

Intasure Claims Team
Oakhurst House, 77 Mount Ephraim
Tunbridge Wells TN4 8BS.
Tel: 0345 111 0680
Email: claims@intasure.com

Telephone calls and recording
Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and

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

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,

Claims Terms and Conditions

- **you** can be assured of the standard of the work

For **contents** 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

If you make a claim

The insurer may repair, reinstate or replace the damaged property. If **The insurer** cannot repair or replace the property **The insurer** may pay for the loss or damage in cash. Where **They** can offer repair or replacement through a preferred supplier, but **They** agree to pay a cash settlement, then payment will reflect any discounts **They** may have received had **They** replaced the property. If an equivalent replacement is not available then **They** will pay the full replacement cost of the item with no discount applied. The sums insured will not be reduced by any claim.

The insurer may appoint an approved supplier to act on **Their** behalf to validate **Your** claim. The approved supplier is authorised to arrange a quotation, a repair, or a replacement where appropriate.

New for Old

The insurer will make a reduction for wear and tear for the following items (unless **You** can prove they are less than three years old):

- clothes
- furs
- household linen

Reductions will not be made for all other **Contents** and replacement as new will proceed subject to the item being claimed for not being in a damaged condition (unless as a result of the insured event for which **You** are claiming) and the **Maximum claim limit** representing the full value of the item(s).

The insurer will not make a reduction for wear and tear for any elements of a **Buildings** claim provided that the **Maximum claim limit** represents the full value of the **Buildings** and they have been maintained in a good state of repair.

Single Article Maximum claim limits

For the purpose of applying single article **Maximum claim limits**, **The insurer** regards each matching pair or set of the following as a single item:

- High-risk property;
- furniture;
- sanitary fittings;
- soft furnishings;
- other fixtures and fittings

Protecting Sums Insured

The **Maximum claim limit** under the **Buildings** and **Contents** sections will not be reduced if **You** make a claim.

Matching Pairs and Sets

The insurer treats any individual items of a matching set or suite as a single item. **The insurer** will not pay the cost of replacing or changing undamaged items which belong to a set or suite, or which have a common design or use, such as suites of furniture and carpets which are damaged in one area.

The insurer will not pay the cost of replacing or changing undamaged parts of **Your Buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

Other Insurances

If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **The insurer** will pay only **Their** share of any claim.

Claims Terms and Conditions

Fraudulent Claims

Throughout **Your** dealings with **Us** and **The insurer**, **We** and **The insurer** expect **You**, or anyone acting for **You** to act honestly.

If **You** or anyone acting for **You**:

- knowingly provides information to **Us** as part of **Your** application that is not true and complete to the best of **Your** knowledge and belief or
- knowingly makes a fraudulent or exaggerated claim under the policy or
- knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged document in support of a claim or
- makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion

Then:

- **We** or **The insurer** may prosecute fraudulent claimants.
- **We** or **The insurer** may make the policy void from the date of the fraudulent act.
- **The insurer** will not pay the claim.
- **The insurer** may not pay any other claim which has been or will be made under the policy.
- **We** will not return any premium.
- **We** or **The insurer** may inform the Police or military authorities (if applicable), other financial organisations and anti-fraud databases such as CIFAS (Credit Industry Fraud Avoidance System), IFR (Insurance Fraud Register) and CUE (Claims and Underwriting Exchange) of the circumstances.

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 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.

General Conditions

The cover set out in this policy wording, unless stated otherwise, is subject to the Policy Conditions listed below:

Contract of Insurance

You and **Your Family** must comply with the following conditions to have the full protection of **Your home** insurance policy. If **You** or **Your Family** do not comply with them, **We** or **The insurer/s** may at **Our** or **Their** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

This policy is a contract of insurance between **You** and **The insurer**. The following elements form the contract of insurance between **You** and **The insurer**, please read them and keep them safe:

- **Your** home insurance policy wording;
- **Your Schedule**;
- any **Endorsements** on **Your Schedule**;

In return for **Your** premium, **The insurer** will provide the cover shown on **Your Schedule** on the terms and conditions of this policy wording during the **Period of insurance**.

Their provision of insurance under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Information and Changes We Need To Know About

You must take 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** as soon as possible during the **Period of insurance** if there are any changes to the information set out in the Application form and/or **Statement of fact** or on **Your Schedule**.

You must also tell **Us** about the following changes:

- change of address;
- structural alteration to **Your Home**
- if **You** or **Your Family** intend to let or sub-let **Your Home**
- if **You** or **Your Family** intend to use **Your Home** for any reason other than private residential purposes;

- the people to be insured;
- the **Maximum claim limits** are not adequate;
- **Your Home** is to be left **Unoccupied**;
- if **You** or **Your Family** have received a conviction for any offence except for driving;
- If **You** or **Your Family** are declared bankrupt;
- If **You** or **Your Family** are given a County Court Judgement or an Individual Voluntary Arrangement.

When **We** are notified of a change, **We** will tell **You** if this affects **Your** insurance; for example, whether **The insurer** is 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. **Please note that if the information you provide is not complete and accurate, Your claim may be declined in full or part and/or Your policy deemed invalid.**

We or **The insurer** reserve the right to make changes or add to these policy terms and to change the premiums applicable for any of the following reasons:

- legal or regulatory reasons; and/or
- to reflect new industry guidance and codes of practice; and/or
- to reflect legitimate cost increases or reductions associated with providing this policy

If changes become necessary, they will be applied to all policies issued. **We** will not make changes which apply only to **Your Home** insurance policy or to persons insured under **Your** policy alone.

We will write to **You** with details at least 30 days before **We** or **The insurer** make any changes. **You** will then have the option to continue with, or to cancel, the policy.

If **You** request to cancel the policy **We** will carry out **Your** request either from the date **We** receive **Your** letter or a phone call from **You** or from any later date **You** give to **Us**.

General Conditions

Precautions

You must take care:

- To keep **Your** home in a good state of repair; and
- To avoid or limit any loss, damage, **Accident** or injury.

Full Value

Maximum claim limits

a) The value of **Your Contents**.

You must notify **Us** as soon as possible if the full replacement value of **Your Contents** exceeds the amount shown in **Your** policy **Schedule**. If the amount shown on **Your** policy **Schedule** represents less than 100% of the full replacement value of **Your Contents**, **The insurer** will only be able to settle claims at the percentage **You** are insured for.

For example, if the value of **Your Contents** shown on **Your** policy **Schedule** only represents 70% of the full replacement value then **The insurer** will not pay more than 70% of **Your** claim. The full replacement value of **Your Contents** means the current cost as new. If the full replacement value of **Your Contents** exceeds the amount shown in **Your** policy **Schedule** the cover under the policy will no longer meet **Your** needs.

b) The value of **Your Buildings**.

You must notify **Us** as soon as possible if the full rebuilding cost, including costs for architects fee and clearance of land for **Your Buildings** exceeds the amount shown in **Your** policy **Schedule**.

If the amount shown on **Your** policy **Schedule** represents less than 100% of the full rebuilding cost of **Your Buildings**, **The insurer** will only be able to settle claims at the percentage **You** are insured for.

For example, if the value of **Your Buildings** shown on **Your** policy **Schedule** only represents 70% of the full rebuilding cost then **The insurer** will not pay more than 70% of **Your** claim.

The full rebuilding cost of **Your Buildings** means the cost of rebuilding if the **Buildings** were

completely destroyed. This is not necessarily the market value. If the full rebuilding cost of **Your Buildings** exceeds the amount shown in **Your Schedule** the cover under the policy will no longer meet **Your** needs.

Let, Lent Or Sub-Let Properties

If the property is let, lent or sub-let, **You** must:

- Tell **Us** as soon as possible if there is a break in the tenancy agreement of more than 30 days.
- Tell **Us** as soon as possible if the type of tenant changes from that noted on the Schedule.
- Comply with any local authority regulations or statutory conditions regarding the letting of the property.
- Ensure that all gas appliances fitted at the property are serviced by a GAS Safe Register registered individual within 15 days of the start of the insurance or not more than 12 months from the date they were last serviced, whichever is sooner.
- Comply with the Electrical equipment (Safety) Regulations 1994.
- Comply with the Furniture and Furnishings (fire safety) Regulations (as amended in 1993).
- Ensure there is a tenancy agreement of 6 months or more remaining on the existing tenancy agreement or the property must have been occupied for 12 months or more by the same tenant(s) with no gap between the tenancy agreements, along with a suitable tenant reference.

If these conditions cannot be met, this policy may become invalid.

General Conditions

Guaranteed Repairs

In the event of a claim and provided **You** use one of **The insurer's** approved repairers, **Their** approved repairer will offer a guarantee on the repairs. This would normally be a 12 month guarantee but each case would be reviewed individually.

The insurer will guarantee repairs directly if **Their** approved repairer goes out of business.

Contractual Right of Renewal

If **You** pay **Your** premium using **Our** third party's Direct Debit instalment scheme (or any other scheme offered by **Us**, at **Our** discretion) whether annually or monthly, and if **you** have not opted-out of automatic renewal, **We** will have the right (which **We** may not use) to automatically renew the policy each year and they will continue to collect premiums using this method. **We** may use previous bank or card details provided to **Us** by **You** in order to facilitate this approach. By providing these details, **You** consent to their use in this manner. **We** may vary the terms and conditions of the policy (including the premium) at renewal. This includes the period from when **We** have issued renewal paperwork, but is before **Your** renewal date. Details on how to opt-out of automatic renewal will be set out in **your** paperwork issued at renewal.

For example if there is a change in **Your** circumstances after **We** have issued **Your** renewal paperwork that **We** are subsequently made aware of, or **You** have submitted a claim in This period, but **Your** policy has not renewed yet, this may result in the terms or conditions of **Your** policy being amended, the renewal invitation being withdrawn or potentially an additional premium being charged. This includes where **You** have already paid **Your** premium before **Your** renewal date.

If **You** decide that **You** do not want **Us** to renew the policy, as long as **You** tell **Us** before the next renewal date, **We** will not renew it. Depending on when **you** tell **Us**, **Your** payment could still be taken if it is close to the renewal date. Any monies taken will be refunded. **Our** right to renew the policy does not affect **Your** cancellation rights shown in this policy wording.

General Exclusions

Applicable to the whole of this insurance

This policy, unless stated otherwise, is subject to the general conditions as listed below:

a) The policy does not cover:

- loss or destruction of/or damage to any property whatsoever, or any loss or expenses whatsoever, resulting or arising from any loss following on from the event for which **You** are claiming;
- any legal liability of whatever nature;
- injury to any person directly or indirectly caused by or contributed to or arising from any of the following:
 - i. Riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands.
 - ii. Riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation.
 - iii. Property being confiscated or detained by customs or other officials.
 - iv. Pressure waves caused by aircraft and other flying devices travelling at sonic or supersonic speeds.
 - v. Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel.
 - vi. The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
 - vii. 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.

- viii. 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 means:

- The use of threat of force and/or violence and/or
- Actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.

- ix. 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 vii. and viii.

General Exclusions

- x. Pollution or contamination unless it is:
 - the result of leakage of oil from a domestic installation at the **Home**.
 - 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** within the boundary of the **Home** and is reported to **Us** not later than thirty days from the end of the **Period of insurance** in which case all such pollution and/or contamination arising from such **Accident** shall be deemed to have happened at the time of such **Accident**.
- b) **The insurer** does not cover **You** for any kind of indirect loss (that is any loss which happens as a result of, or is a side effect of, the peril/s for which **You** are insured).
- c) Gradual deterioration/maintenance. Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of **Your Buildings** and its **Contents**.
- d) **The insurer** will not pay for:
 - Any legal liability of whatever nature directly or indirectly caused by or contributed to or arising from:
 - i. computer viruses, erasure or corruption of electronic data;
 - ii. For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.
- e) 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.
- f) Jurisdiction
 Any damages and costs awarded against **You** in any court outside UK, Northern Ireland, Isle of Man and the Channel Islands.
- g) Loss of value and depreciation
 Loss of value and depreciation resulting from the repair or replacement of lost or damaged property.
- h) Willful/deliberate acts
 Loss or damage caused by willful deliberate acts by **You** or any member of **Your Family**.
- i) Existing damage
 Any loss, damage, injury or **Accident** occurring before cover commences.
- j) Confiscated items
 Any loss or damage caused by:
 - i. Customs, Police or other officials;
 - ii. An order of any court of law;
 - iii. Any statutory or regulatory authority confiscating an item

Section One – Buildings

What is insured:	What is not insured:
The Buildings are covered for loss or damage caused by any of the following:	Please read this section together with the General Exceptions shown in this document. The Excess as stated in this section of Your Schedule .
1. Fire, smoke (not arising from things that happen gradually), explosion, lightning or earthquake.	Scorching, singeing or melting.
2. Riot, civil commotion and labour or political disturbances and strikes.	Loss or damage not reported to the Police within seven days of discovery of the loss or damage.
3. Malicious damage.	<ul style="list-style-type: none"> Loss or damage not reported to the Police within seven days of discovery of the loss or damage. Loss or damage caused; <ul style="list-style-type: none"> i. by You or Your Family or any person You or Your Family have allowed into the Home ii. when the Home is Unoccupied or Unfurnished
4. The Buildings being hit by: <ul style="list-style-type: none"> aircraft or other flying devices, or anything dropped from them; or vehicles or trains; or falling aerials or masts; or falling trees or branches; or animals 	<ul style="list-style-type: none"> The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged the Buildings. Damage to hedges. Damage arising from cutting down all or part of a tree.
5. Storm, flood or weight of snow	<ul style="list-style-type: none"> Damage to radio and television aerials. Damage to gates, hedges, fences or swimming pool covers. Damage caused by Subsidence, ground Heave or Landslip (such damage is covered under peril 6). Loss or Damage caused by rising ground water levels (the level below which the ground is completely saturated with water).
6. Subsidence or ground Heave of the site the Buildings stand on, or Landslip .	<ul style="list-style-type: none"> Loss or damage caused by compaction of infill or Settlement, shrinkage or expansion of the building. Damage caused to the Buildings or Their foundations by Settlement, unless the Settlement is caused by Subsidence of the site on which the Buildings stand. Damage caused by coastal or river erosion. Loss or damage caused by frost. Damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations beneath the outside walls of the main building are damaged at the same time and by the same cause.

Section One – Buildings

What is insured:	What is not insured:
The Buildings are covered for loss or damage caused by any of the following:	Please read this section together with the General Exceptions shown in this document. The Excess as stated in this section of Your Schedule .
	<ul style="list-style-type: none"> • Damage to walls, gates, hedges, fences, paths, drives, patios, oil and gas tanks permanently fixed, solar panels permanently fixed, swimming pools, fixed hot tubs, Jacuzzis, spas, ornamental pools, or tennis courts, unless the main building is damaged at the same time. Loss or damage arising from defective design, defective materials or faulty workmanship. • Any loss or damage where compensation is provided under another contract or by law. • Damage which started before this policy came into force. • Loss of market value after repairs. Damage arising from structural alteration, repair or demolition. • Sulphate reacting with any materials from which any part of the Buildings is constructed.
7. Escape of water from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, and dishwasher or water bed.	<ul style="list-style-type: none"> • Damage when the Home is Unoccupied or Unfurnished. • Damage to the pipework or other parts of the water or heating system. • Damage to fixed hot tubs, fixed Jacuzzis or fixed spas. • The cost of removing and making good if peril number 17 trace and access is shown as not included in Your Insurance Product Information Document (IPID). Things that happen gradually. • Damage caused by Subsidence, Landslip and Heave. • Damage caused by sinks, bidets, showers and baths overflowing as a result of the taps being left on. (This exclusion does not apply if You have chosen additional Accidental Damage cover, Section 2a.)
8. Theft or attempted theft.	<ul style="list-style-type: none"> • By You or any member of Your Family or paying guests. • When the Home is Unoccupied or Unfurnished. • Losses not reported to the Police within seven days of discovery of the loss or damage

Section One – Buildings

What is insured:	What is not insured:
The Buildings are covered for loss or damage caused by any of the following:	Please read this section together with the General Exceptions shown in this document. The Excess as stated in this section of Your Schedule .
<p>9. Escape of oil from a fixed, domestic, oil- fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<ul style="list-style-type: none"> Things that happen gradually. Loss or damage when the Home is Unoccupied or Unfurnished. The cost of removing and replacing any part of Your building necessary to find and repair the source of the leak and making good.
<p>10. The cost of repairing:</p> <ul style="list-style-type: none"> Accidental damage to the fabric of cable, underground pipes and drains (and their inspection covers) serving the Home and for which You are responsible; Accidental breakage of fixed glass, sanitary fixtures and solar panels in the Home; and Accidental breakage of fixed stair- lifts in the Home. 	<ul style="list-style-type: none"> The cost of replacing undamaged items. Clearing blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section. Natural failure, wear and tear of drains. Damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material. Delamination (separation of layers) of pitch fibre pipes or any other inherent defect. Accidental breakage of fixed glass, sanitary fixtures and solar panels when the Home is Unoccupied or Unfurnished. Electrical or mechanical breakdown.
In addition You are covered for the following:	
<p>11. Professional fees and debris clearance Necessary and expenses for rebuilding or repairing the Buildings as a result of damage insured under this section including the following:</p> <ul style="list-style-type: none"> Architects, surveyors and legal fees. The cost of clearing debris from the site, clearing drains and demolishing or shoring up the Buildings. Other costs necessary to keep to government or local authority requirements, unless You had received notice to meet the requirements before the damage occurred. <p>The most The insurer will pay under this section is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>The cost of preparing a claim.</p> <p>Any amount above the Maximum claim limit under this section.</p>

Section One – Buildings

What is insured:	What is not insured:
In addition You are covered for the following:	Please read this section together with the General Exceptions shown in this document. The Excess as stated in this section of Your Schedule .
12. Alternative accommodation and/or loss of rent. Rent You would have received or are responsible for paying while the Buildings cannot be lived in because of damage insured by this section. The insurer will also pay the costs of necessary comparable alternative accommodation, for You , Your Family and Your domestic pets if the Buildings cannot be lived in because of damage insured by this section. The most The insurer will pay in any one Period of insurance is the amount shown in the Insurance Product Information Document (IPID).	No additional exclusions.
13. Exchanged contracts If You have exchanged contracts to sell the Home , The insurer will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.	No additional exclusions.
14. Emergency Services The insurer will pay for loss or damage to the Home caused by an emergency service getting into the Home as a direct result of a medical emergency involving You or Your Family .	No additional exclusions.
15. Replacement locks and keys The insurer will pay the cost of replacing keys and/or installing locks on outside doors if Your keys have been lost or damaged by the risks insured under this section. The most The insurer will pay in any Period of insurance is the amount shown in the Insurance Product Information Document (IPID).	<ul style="list-style-type: none"> The cost of replacing keys and locks to garages or Outbuildings. If You insure the Buildings and Contents under this policy and make a claim to replace locks and keys You can only receive a payment under either the Buildings or Contents section of cover. It is not possible to make a claim under Buildings and Contents for the same event.
16. Changing Address If You move to another Home , The insurer will cover Your original Home while You are offering it for sale. The insurer will cover it for a period of up to 90 days after You move, subject to the payment of an additional premium. If Your original Home is Unoccupied You must do the following: <ul style="list-style-type: none"> Tell Us that the Buildings are Unoccupied. Turn off the heating systems and turn off and drain the water system unless the main stopcock to the Home is turned off. 	No additional exclusions.

Section One – Buildings

What is insured:	What is not insured:
<p>In addition You are covered for the following:</p>	<p>Please read this section together with the General Exceptions shown in this document. The Excess as stated in this section of Your Schedule.</p>
<ul style="list-style-type: none"> • Arrange for the inside of the Buildings to be checked at least once a week, so that any loss or damage can be notified to The insurer upon discovery. • Tell Us if the Buildings are not sold after 90 days, and if We and The insurer agree to continue cover, pay Us any extra premium We or The insurer may ask for so The insurer can continue to cover Your original Home. 	<p>No additional exclusions.</p>
<p>17. Trace and Access</p> <p>If Your Buildings are damaged by water escaping from tanks, pipes, underground drains, equipment or fixed heating systems in the Home, The insurer will pay the cost of removing and replacing any other part of Your Buildings necessary to find and repair the source of the leak and making good.</p> <p>The most The insurer will pay is the amount shown in the Insurance Product Information Document (IPID) for any one event resulting from the cost of tracking and tracing the problem and for any other associated costs for remedial works to make good any damage caused by tracking and tracing the problem.</p>	<ul style="list-style-type: none"> • More than the amount stated on Your Insurance Product Information Document (IPID). • Loss or damage whilst the Home is Unoccupied or Unfurnished; • Loss or damage caused by Subsidence, Landslip or Heave.

Section One – Buildings

What your buildings are insured for

The cover in this section only applies when shown in Your Schedule

- The most **The insurer** will pay for loss of or damage occurring during the **Period of insurance** to the **Buildings** is the **Maximum claim limit** for this section as shown on **Your Schedule**.
- The most **The insurer** will pay for loss of or damage occurring during the **Period of insurance** to any one **Outbuilding** is the **Maximum claim limit** as shown on **Your Insurance Product Information Document (IPID)**.

Section One A – Accidental Damage

Optional Additional Accidental Damage Cover to the Buildings

The cover in this section only applies when shown in **Your Schedule**.

The most **The insurer** will pay is the **Maximum claim limit** under the **Buildings** section.

What is insured:	What is not insured:
The Buildings are covered for loss or damage caused by any of the following:	Any cause already excluded within the General Exclusions.
1. Accidental Damage to Your Buildings.	<p>The Excess as stated in this section of Your Schedule.</p> <ul style="list-style-type: none"> Any risk already covered under the main Buildings section, section 2. Any loss or damage caused by wear and tear, depreciation, Vermin, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of Your Buildings and Their Contents. Damage caused to or by any part of the Buildings moving, settling or shrinking. Damage caused by demolition of or structural alteration or repairs to the Buildings. Electrical or mechanical breakdown. Damage caused by frost. Loss or damage arising from defective design, defective materials or faulty workmanship. Damage caused by domestic animals, birds or pets as a result of biting, chewing, scratching or fouling. Damage caused by the effects of chemicals. Damage caused by lack of maintenance. Damage when the Home is Unoccupied or Unfurnished.

Section Two – Contents

What is insured:	What is not insured:
The Contents are covered for loss or damage occurring during the Period of insurance caused by any of the following:	See also the General Exceptions shown in this document.
1. Fire or smoke (not arising from things that happen gradually), explosion, lightning or earthquake.	Scorching, singeing or melting.
2. Riot, civil commotion and labour or political disturbances which happen in the United Kingdom, the Isle of Man or the Channel Islands.	Losses not reported to the Police within seven days of discovery of the loss or damage.
3. Malicious damage which happens in the United Kingdom, the Isle of Man or the Channel Islands.	Loss or damage caused: <ul style="list-style-type: none"> by You or Your Family or any person You or Your Family have allowed into Your Home when Your Home is Unoccupied or Unfurnished Losses not reported to the Police within seven days of discovery of the loss or damage.
4. Your Home being hit by: <ul style="list-style-type: none"> aircraft or other flying devices, or anything dropped from them; or vehicles or trains; or falling aerals or masts; or falling trees or branches; or animals 	Damage caused by domestic animals, birds or pets as a result of biting, chewing, scratching, or fouling. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged Your Contents .
5. Storm, flood or weight of snow.	Loss or damage to property outside Your Home . Damage during renovation.
6. Subsidence or ground Heave of the site Your Home stands on, or Landslip .	<ul style="list-style-type: none"> Loss or damage resulting from coastal or river bank erosion. Loss or damage caused by compaction of infill or Settlement, shrinkage or expansion of the Building. Loss or damage arising from defective design, defective materials or faulty workmanship. Damage arising from structural alteration, repair or demolition. Loss or damage to freestanding hot tubs, Jacuzzis or spas unless the main Building is damaged at the same time.
7. Escape of water from any fixed domestic water, drainage or heating system, washing machine, dishwasher or water bed.	<ul style="list-style-type: none"> Damage to the fixed domestic water, drainage or heating system itself. Damage when Your Home is Unoccupied or Unfurnished. Loss or damage to freestanding hot tubs, freestanding Jacuzzis or freestanding spas. The cost of removing and replacing any part of Your Buildings necessary to find and repair the source of the leak and making good.

Section Two – Contents

What is insured:	What is not insured:
The Contents are covered for loss or damage occurring during the Period of insurance caused by any of the following:	See also the General Exceptions shown in this document.
	<ul style="list-style-type: none"> Damage caused by sinks, bidets, showers and baths overflowing as a result of the taps being left on. (This exclusion does not apply if You have chosen additional Accidental Damage cover, Section 1a.)
<p>8. Theft or attempted theft from the Home. In addition; Money is covered away from Your Home only if it is stolen from a building where forcible and violent entry to or exit from was used to get into or out of the building. All other property is covered only if stolen:</p> <ul style="list-style-type: none"> From a Home or building You or Your Family are working or living in temporarily (other than whilst in full time education). From any other building if force and violence was used to get in or out. From any bank or safe deposit, or while You or any member of Your Family is taking the items to or from the bank safe deposit. <p>If a Keysafe has been installed, theft or attempted theft is:</p> <ul style="list-style-type: none"> restricted to forcible or violent entry or exit into or out of Your Home excluded for any person(s) lawfully allowed to be in Your Home 	<p>Theft or attempted theft;</p> <ul style="list-style-type: none"> by deception, unless entry only is gained by deception; by You or any member of Your Family or domestic employees; when Your Home is Unoccupied or Unfurnished; or when Your Home or any part of it is let or sublet to or occupied by someone who is not a member of Your Family <p>Losses not reported to the Police within seven days of discovery of the loss or damage.</p>
9. Escape of oil from a fixed, domestic, oil- fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.	<ul style="list-style-type: none"> Loss or damage when Your Home is Unoccupied or Unfurnished. The cost of removing and replacing any part of Your Buildings necessary to find and repair the source of the leak and making good.
10. Accidental damage to personal computers, television sets (and their aerials), radios, audio and home entertainment equipment (DVD players and cable/ satellite/digital receivers.)	<ul style="list-style-type: none"> Damage to records, compact discs, computer disks, cassettes or equipment, video recording equipment, tapes and DVDs. Damage caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item. Damage caused by wear and tear or deterioration. Electrical or mechanical breakdown. Damage from light or atmospheric or climatic conditions.

Section Two – Contents

What is insured:	What is not insured:
The Contents are covered for loss or damage occurring during the Period of insurance caused by any of the following:	See also the General Exceptions shown in this document.
	<ul style="list-style-type: none"> • Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> i. erasure or distortion of data; ii. Accidental erasure or mislaying or misfiling of documents or records; or iii. viruses • Loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it. • Loss or damage caused by domestic pets as a result of biting, chewing, scratching or fouling. • Damage caused by rot, fungus or Vermin. Damage to equipment designed to be portable whilst it is being transported or carried or moved e.g. laptop computers, portable compact disc players and portable televisions.
11. Accidental breakage, in Your Home , of: <ul style="list-style-type: none"> • fixed glass in furniture (but not glass in pictures or clocks); • glass shelves; • glass tops to furniture; • fixed glass in mirrors; or • ceramic hobs in freestanding cookers and ceramic tops in freestanding cookers 	<ul style="list-style-type: none"> • Damage caused by scratching and denting. • Loss or damage when Your Home is Unoccupied or Unfurnished Replacement cost of any part of the item other than broken glass.
12. Accidental loss of metered water or of oil in domestic heating systems. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).	No additional exclusions.
13. Damage to food in any refrigerator or deep freezer caused by: <ul style="list-style-type: none"> • a rise or fall in temperature; or • contamination by refrigerant or refrigerant fumes The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).	<ul style="list-style-type: none"> • Damage caused by Your power supply being deliberately cut off by the supply company. • Damage caused by a strike, lock-out or an industrial dispute. • Damage caused by something You or Your Family do deliberately. • Food beyond the date it can be safely eaten. • Loss of or damage to food held or used for Business purposes.

Section Two – Contents

What is insured:	What is not insured:
<p>In addition You are covered for the following:</p> <p>14. Alternative accommodation and tenant's rent liability. If You cannot live in Your Home because of damage insured under this section:</p> <ul style="list-style-type: none"> • The insurer will pay the cost of necessary comparable alternative accommodation for You, Your Family and domestic pets until You can live in Your Home again; or • If You are a tenant, The insurer will also pay any rent that You have to pay while You are not living in Your Home. <p>The most The insurer will pay in any Period of insurance is the amount shown in the Insurance Product Information Document (IPID) under this section.</p>	<p>See also the General Exceptions shown in this document.</p> <p>No additional exclusions.</p>
<p>15. Replacement locks and keys The insurer will pay the cost of replacing keys and installing locks on outside doors if Your keys have been lost or damaged by the risks insured under this section. The most The insurer will pay in any Period of insurance is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>The cost of replacing keys and locks to garages or Outbuildings. If You insure the Buildings and Contents under this policy and make a claim to replace locks and keys You can only receive a payment under either the Buildings or Contents section of cover. It is not possible to make a claim under Buildings and Contents for the same event.</p>
<p>16. Changing Address If You are moving to a new Home in the United Kingdom, the Channel Islands or the Isle of Man and ask Us to insure Your Contents, The insurer may be able to arrange for this policy to cover Your Contents at Your new address. All policy conditions, including those relating to security devices which You must have or which We give You a premium discount for, will continue to apply unless We agree otherwise in writing. You may have to pay an extra premium to transfer Your Contents cover to a new address.</p>	<p>No additional exclusions.</p>

Section Two – Contents

What is insured:	What is not insured:
In addition You are covered for the following:	See also the General Exceptions shown in this document.
<p>17. Contents in transit</p> <p>If You Contents are professionally packed and transported The insurer will insure You against loss or damage to the Contents while they are:</p> <ul style="list-style-type: none"> • being transported anywhere in the UK between Your old address and Your new address; • on their way to and from the furniture depository, and being loaded or unloaded 	<ul style="list-style-type: none"> • Breakage of glass or other fragile items. Property in storage. • Loss or damage caused by mechanical, electrical or electronic fault or breakdown.
<p>18. Death benefit</p> <p>The insurer will pay if You or any member of Your Family is killed as a result of a fire or assault in Your Home, as long as the death happens within 12 months of the event. The most The insurer will pay in any Period of insurance is the amount shown in the Insurance Product Information Document (IPID).</p>	No additional exclusions.
<p>19. Damage as a tenant</p> <p>If You are a tenant of Your Home The insurer will pay for loss of or damage to interior decorations and Your home improvements caused by the perils listed in this section. The most The insurer will pay in any Period of insurance is the amount shown in the Insurance Product Information Document (IPID).</p>	No additional exclusions.
<p>20. Special Events</p> <p>The Maximum claim limit under this section is automatically increased by the amount shown in the Insurance Product Information Document (IPID) for one month before and the month after You, or any member of Your Family's special event to cover gifts, extra food and drink and the cost of extra items bought specifically for the event.</p>	No additional exclusions.
<p>21. Broadband/Internet loss of use.</p> <p>The insurer will pay the cost of Your monthly service charge for broadband or internet access loss of use arising from an insured event.</p>	Broadband/internet loss of use for less than 30 consecutive days.

Section Two – Contents

What is insured:	What is not insured:
In addition You are covered for the following:	See also the General Exceptions shown in this document.
<p>22. Contents in full time education</p> <p>The Contents belonging to a member of Your Family in full time education are covered whilst they are living and studying anywhere within the United Kingdom against loss or damage covered by section 1: Contents, perils 1 – 9.</p> <p>The most The insurer will pay for any one claim and for any one item, pair or set are the amounts shown in the Insurance Product Information Document (IPID).</p>	<p>Loss or damage;</p> <ul style="list-style-type: none"> To Money & Credit cards, High risk property. Caused by theft or attempted theft unless there has been forced and violent entry into or exit out of the building. Excluded under perils 1 to 9.
<p>23. Guests Contents</p> <p>The insurer will pay for Contents belonging to Your guests or visitors whilst in Your Home if they are lost or damaged as a result of perils 1 to 9 of this section, if they are not insured under any other policy. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>Any loss or damage excluded under perils 1 to 9.</p> <p>Loss or damage that is insured under another policy.</p>
<p>24. Shopping in Transit</p> <p>The insurer will pay for loss of or damage to Contents while You are bringing them to Your Home from the shop where You bought them. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>Money</p> <p>Theft from an unattended motor vehicle.</p> <p>Any loss or damage excluded under perils 1 to 9</p>
<p>25. Theft by bogus officials</p> <p>The insurer will pay for the theft of Money following unforced entry into Your Home by a person or persons falsely claiming to be an official. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>No additional exclusions.</p>
<p>26. Medical Equipment on loan</p> <p>The insurer will pay for loss or damage as a result of perils 1 to 9 of this section, to specialist medical equipment that has been loaned to You or Your Family, by a hospital or a registered charity and for which You or Your Family has been made responsible. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).</p>	<p>Any loss or damage excluded under perils 1 to 9.</p> <p>Loss or damage that is insured under another policy.</p>

Section Two – Contents

What is insured:	What is not insured:
In addition You are covered for the following:	See also the General Exceptions shown in this document.
27. Jury Service The insurer will pay for loss of earnings and other expenses if You have to attend jury service. The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).	Any amount that You can claim back elsewhere.
28. Emergency Services The insurer will pay for loss or damage to Your Home caused by an emergency service getting into Your Home as a direct result of a medical emergency involving You or Your Family .	No additional exclusions.
29. Electronic Data The insurer will pay for the cost of replacing legally Downloaded electronic data where such costs are incurred by You . The most The insurer will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).	Any costs incurred where copies are available on other electronic or computer devices owned by You or Your Family

Section Two – Contents

What your contents are insured for

The cover in this section only applies when shown in Your Schedule

You and **Your Family's Contents** are covered when they are:

- in the **Home**;
- outside but within the boundary of the **Home**;
- in a building within the boundary of the **Home** with an open front or side, such as a carport;
- In a building or home that **You** or **Your Family** are working or living in temporarily, within **The European area** for up to 90 consecutive days.

The Most the Insurer Will Pay

(Maximum claim limit)

The **Contents** are covered up to the **Maximum claim limit** shown on **Your Schedule** which applies to this section. In addition, **Your Schedule** and Statement of fact will detail the following sub limits which apply to this section of the policy. Please note these limits are within, and not on top of, the **Maximum claim limit** for the **Contents** section.

- The **High-risk property** is covered up to the valuables within **Contents Maximum claim limit** shown in the **Schedule**. But the most **The insurer** will pay for any one item is £2,000 unless a different amount is specified in the **Schedule**.
- If applicable, **Business equipment** is covered as shown in the **Schedule**. But the most **The insurer** will pay for any one item is £2,000 unless a different amount is specified in the **Schedule**.
- The most **The insurer** will pay for any one claim for loss of or damage to **Money** is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for any one claim for loss of or damage to deeds and documents is the amount shown in the Insurance Product Information Document (IPID).

- The most **The insurer** will pay for any one claim and the most **The insurer** will pay for any one item for property outside but within the boundary of the **Home** or in a building that is open at the side or front (such as a carport) are the amounts shown in the Insurance Product Information Document (IPID). For hot tubs, Jacuzzis and spas the most **We** will pay is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for property in an unsecured **outbuilding** (such as a garage or garden shed) is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for property in a **Secured Outbuilding** (such as a garage or garden shed) is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for **Accidental** loss of metered water or oil in a domestic heating system is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for damage to food in any refrigerator or deep freezer is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for **Downloaded electronic data** is the amount shown in the Insurance Product Information Document (IPID).
- If **High risk property** is specified under Section 1c, these limits are within (not on top of) the sum insured shown on **Your Schedule** as applying to Section 1.

Section Two – Contents

General Exceptions to Section Two Contents

- The **Excess** as stated in this section of **Your Schedule**.
- Anything insured under another policy or more specifically insured elsewhere in this policy
- **Business equipment** unless stated in this section of **Your Statement of fact**.
- Any part of the structure of the **Buildings** other than fixtures and fittings for which **You** are responsible.
- Any **Motor vehicle or craft**, or caravan, or any accessories or contents in them or attached to them.
- Animals.
- Growing trees, growing shrubs or growing plants.
- Any item taken out of **Your Home** to sell or exhibit or to be kept in a storage facility. A storage facility is a commercial warehouse which protects the items stored from theft, damage or weather conditions.

Section Two A – Accidental Damage

Optional Additional Accidental Damage Cover to the Contents

The cover in this section only applies when shown in **Your Schedule**.

What is insured:	What is not insured:
	Please read this section together with the General Exceptions shown in this document.
<p>1. Accidental loss or Accidental damage Your and Your Family's Contents are insured while they are:</p> <ul style="list-style-type: none"> in the Home; outside, but within the boundary of the Home; or in a building, within the boundary of the Home, with an open front or open side such as a carport 	<p>The Excess as stated in this section of Your Schedule.</p> <ul style="list-style-type: none"> Any risk already covered under the Contents section. Damage to clothing, including furs. Damage to contact or corneal lenses. Damage from wear and tear or depreciation. Damage caused by rot, fungus, moths, Vermin, parasites, atmospheric conditions, or light. Electrical or mechanical breakdown. Damage caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item. Damage that happens when any part of the Home is lent, let or sublet. Damage caused by Your lodgers, paying guests or tenants. Damage caused by domestic animals, birds or pets as a result of biting, chewing, scratching or fouling. Damage to food, drink and plants. Damage excluded anywhere else in the policy. Damage caused by faulty workmanship or design. Loss or damage caused by rain or water entering the Home as a result of faulty workmanship, poor maintenance or wear and tear. Damage caused by something You or Your Family do deliberately. Damage to computers or computer equipment by: <ol style="list-style-type: none"> Erase or distortion of data. Accidental erasure or mislaying or misfiling of documents or records. Viruses. Contamination. Loss or damage whilst the Home is Unoccupied or Unfurnished. Things that happen gradually.

Section Two A – Accidental Damage

The Most the Insurer Will Pay

The **Contents** are covered up to the **Maximum claim limit** which applies to this section, depending on the following limits;

- The **High-risk property** is covered up to the valuables within **Contents Maximum claim limit** shown in the **Schedule**. But the most **The insurer** will pay for any one item is £2,000 unless a different amount is specified in the **Schedule**.
- If applicable, **Business equipment** is covered if shown in the **Statement of fact**. But the most **The insurer** will pay for any one item is £2,000 unless a different amount is specified in the **Schedule**.
- The most **The insurer** will pay for any one claim for loss of or damage to **Money** is the amount shown in the Insurance Product Information Document (IPID). The most **The insurer** will pay for any one claim for loss of or damage to deeds and documents is the amount shown in the Insurance Product Information Document (IPID).
- The most **The insurer** will pay for any one claim and the most **The insurer** will pay for any one item for property outside but within the boundary of the **Home** or in a building that is open at the side or front (such as a carport) are the amounts shown in the Insurance Product Information Document (IPID). For hot tubs, Jacuzzis and spas the most **The insurer** will pay is the amount shown in the Insurance Product Information Document (IPID).

Section Two B – Personal Belongings

Optional Personal Belongings Cover

The cover in this section only applies when shown in **Your Schedule**.

What is insured:	What is not insured:
<p>1. Loss of or damage to Your or Your Family's Personal belongings, Money and Credit cards in The European area, or anywhere else in the world for up to 60 days in any Period of insurance. Financial loss if Your Credit card is lost or stolen and someone else uses it.</p> <p>The insurer will provide this cover only if:</p> <ul style="list-style-type: none"> You reported the loss or theft of any Credit card to the Credit card company as soon as possible; You kept to the conditions of the Credit card; You reported any other theft or loss to the local Police within 7 days of discovering the loss or theft. 	<p>The Excess as stated in this section of Your Schedule.</p> <ul style="list-style-type: none"> Any item that would cost more than the single item Maximum claim limit as stated in this section of the Schedule to replace (a pair or set of items is regarded as a single item, a bag of golf clubs, whether or not by the same manufacturer, is regarded as a set). The insurer will not pay any amount for theft from motor vehicles left by the owner or current driver unless the item or any bag, box or other form of wrapping containing it is hidden from view and all access points to the motor vehicle are securely locked and there is evidence that force and violence took place.
	<p>Please read this section together with the General Exceptions shown in this document.</p> <ul style="list-style-type: none"> Pedal cycles and their accessories. Furniture, household goods, equipment, stock or provisions and Business goods. Growing trees. Growing shrubs. Growing plants. Motor vehicles and craft, trailers, caravans, boats or their accessories or associated equipment belonging to any of these. Camping equipment. Documents and securities. Records, compact discs, computer discs, cassettes, tapes. China or glass (except spectacles). Contact or corneal lenses. Animals. Items used for Business purposes. Accidental loss You do not report to the Police within seven days of discovering the loss. Breakage of sports equipment when it is being used. Breakage of reeds, strings or drum skins of musical instruments. Damage from wear and tear or depreciation.

Section Two B – Personal Belongings

Optional Personal Belongings Cover

The cover in this section only applies when shown in **Your Schedule**.

- Damage caused by moths, **Vermin**, parasites, wet rot, dry rot, fungus, atmospheric conditions, or light.
- Things that happen gradually.
- Damage caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing, dismantling or misusing the item.
- Electrical or mechanical breakdown.
- Property being confiscated or detained by customs or other authorities.
Damage excluded elsewhere in the policy.
- Damage caused by something **You** or **Your Family** do deliberately.
- Loss or damage arising from the cost of remaking any film, disc or tape or the value of any information contained on it.
- Loss or damage caused by domestic pets as a result of biting, chewing, scratching or fouling.
- Loss or damage to items not in the care, custody or control of **You** or **Your Family** or an authorised person.
- Loss or damage caused by theft or attempted theft from an unlocked hotel room.
- Loss or damage to documents.
- Loss or damage to items where that item 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.
- Damage to computers or computer equipment by:
 - i. Erasure or distortion of data.
 - ii. Accidental erasure or mislaying or misfiling of documents or records
 - iii. Viruses.
 - iv. Contamination.
- If any injury, loss, damage or liability is covered by any other insurance then **The insurer** will not pay more than **Their** share.
- Loss or damage to lottery tickets and raffle tickets.
- Any property which **You** or a member of **Your Family** normally keep away from the **Home**.

Section Two B – Personal Belongings

The Most the Insurer Will Pay

- For **Personal belongings**, the most **The insurer** will pay for any one claim is the amount shown in the **Schedule**.
- For **Money** and **Credit cards**, the most **The insurer** will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).
- For any single item, the most **The insurer** will pay for any one claim is the amount shown in the **Schedule** (a pair or set of items is regarded as a single item, a bag of golf clubs, whether or not by the same manufacturer, is regarded as a set).
- For theft from an unattended motor vehicle, the most **The insurer** will pay for any one claim is the amount shown in the Insurance Product Information Document (IPID).

Section Two C – High-risk Property

Optional High-risk Property Cover

The cover in this section only applies when shown in **Your Schedule**.

What is insured:	What is not insured:
<p>1. Loss of or damage to Your and Your Family's High-risk property (that is individually listed in the Schedule) is covered either; in the Home only or in and away from the Home (away from the Home being in The European area, or anywhere else in the world for less than 60 days) in any Period of insurance. This will be detailed on Your Schedule.</p> <p>If You make a claim, You will need to provide a professional valuation, receipt or proof of purchase pre-dating the loss as proof of value and ownership.</p> <p>The insurer will pay a claim for loss or theft only if You reported the loss or theft to the local Police within 7 days of discovering it.</p>	<p>Please read this section together with the General Exceptions shown in this document.</p> <p>The Excess as stated in this section of Your Schedule.</p> <ul style="list-style-type: none"> • Breakage of sports equipment when it is being used. • Breakage of reeds, strings or drum skins of musical instruments. • Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of Your Buildings and its Contents. • Damage caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing, dismantling or misusing the item. • Electrical or mechanical breakdown. • Any loss, damage or liability caused by or happening through confiscation or detention by customs or other officials or authorities. • Items used for Business purposes. • Damage caused by something You or Your Family do deliberately. • Animals and pets owned by You or Your Family. • The insurer will not pay any amount for theft from motor vehicles left by the owner or current driver unless the item or any bag, box or other form of wrapping containing it is hidden from view and all access points to the vehicle are securely locked. • Any property which You or a member of Your Family normally keep away from the Home.

Section Two C – High-risk Property

The Most the Insurer Will Pay

- The most **The insurer** will pay for any **High-risk property** is the sum insured shown in the Schedule next to each item.

If the value of the items at the time of the loss or damage is more than the amount shown in the **Schedule**, **The insurer** will pay part of the claim.

(For example, if the sum insured is one third of the actual value, **The insurer** will pay only one third of the sum insured.) For theft from an unattended motor vehicle, the most **The insurer** will pay for any one claim is the amount shown in the **Schedule**.

Section Two D – Pedal Cycles

Optional Pedal Cycles Cover

The cover in this section only applies when shown in **Your Schedule**.

What is insured:	What is not insured:
<p>1. Accidental loss or damage.</p> <p>Your and Your Family's pedal cycles including Electrically/battery assisted pedal cycles (listed in the Schedule) are covered in the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>There is no cover for pedal cycles outside the United Kingdom, the Channel Islands or Isle of Man unless We and The insurer agrees to this and if requested You may pay an extra premium.</p>	<p>Please read this section together with the General Exceptions shown in this document.</p> <p>The Excess as stated in this section of Your Schedule.</p> <ul style="list-style-type: none"> • Loss or damage to motorised pedal cycles. • Pedal cycles being used for racing, pace making or testing of any kind or while practising for any of them. • Theft or attempted theft of a pedal cycle when left in a public place without being secured by a chain and padlock or other equivalent lock, as agreed by Us and The insurer in writing, to a permanent structure or motor vehicle. • Cuts or bursts to tyres. • Loss of or damage to accessories or parts of pedal cycles unless the pedal cycle is stolen or damaged at the same time. • Damage caused by wear and tear or loss of value. • Damage caused by moths, Vermin, parasites, atmospheric conditions, or light. • Things that happen gradually. • Damage caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle. • Mechanical or electrical breakdown or failure. • The cycle being confiscated or detained. • Cycles used for Business purposes. • Depreciation in value or other loss, damage or additional expense following on from the event for which You are claiming e.g. costs incurred in preparing the claim or loss of earnings following Your bodily injury or illness. • Pedal cycles obtained using any form of payment which proves to be counterfeit, false, fraudulent, invalid, irrecoverable or irredeemable for any reason.

Section Two D – Pedal Cycles

The Most the Insurer Will Pay

- The most **The insurer** will pay for pedal cycles is the amount shown against each item in the **Schedule**.

If the value of the items at the time of the loss or damage is more than the amount shown in the **Schedule**, **The insurer** will pay part of the claim.

(For example, if the sum insured is one third of the actual value, **The insurer** will pay only one third of the cost of replacement or repair.)

Section Three – Liability

If only **Buildings** are insured under this policy **You** are covered only under perils 2 and 3.

If only **Contents** are insured under this policy **You** are covered only under perils 1, 4, 5 and 6.

If both **Buildings** and **Contents** are insured, **You** are covered under perils 1 to 6.

You may only claim this benefit under one section of this document.

What is insured:	What is not insured:
	Please read this section together with the General Exceptions shown in this document.
<p>1. Occupier's and Personal Liability The legal liability of You</p> <ul style="list-style-type: none"> as occupier of the Home and it's land as an individual to pay damages and costs to others which arise from any single event occurring during the Period of insurance which results in: <ol style="list-style-type: none"> Accidental death, disease, illness or Accidental physical injury to anyone Accidental damage to physical property. <p>The insurer will also pay other costs and expenses They agree to in writing.</p>	<p>The Excess as stated in this section of Your Schedule. 1, 2, 3, 4, or 5.</p> <p>The insurer will not pay for any of the following claims:</p> <ul style="list-style-type: none"> Injury to You or a member of Your Family. You or a member of Your Family dying. Injury to anyone who is employed by You or any member of Your Family under a contract of service or apprenticeship and who is injured during the course of their employment. Damage to property which is owned, leased, let, rented, hired, lent or entrusted to You or any member of Your Family. Injury or damage arising from You or any member of Your Family owning or using: <ol style="list-style-type: none"> Motor vehicle and craft Aircraft (including model aircraft.) Electrically/battery assisted pedal cycle with a speed capacity exceeding 15.5 mph Electrically/battery assisted pedal cycle which is being ridden by anyone under the age of 14 years firearms, except sporting guns used for sporting purposes; owning, possessing or using a dangerous dog of one of the following breeds: Pit Bull Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro and cross breeds of these with any other breed or any other dogs of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act, or in the Dangerous Dogs (Northern Ireland) Order 1991 or any later amendments to that act; any lift (other than a stair lift) You own or You are responsible for maintaining watercraft, except hand or propelled craft under 5 metres in length, sailboards or surfboards the use of horses for racing, steeple chasing or hunting
<p>2. Property owner's liability The legal liability of You:</p> <ul style="list-style-type: none"> as owner of Your Buildings and land belonging to the Home to pay damages and costs to others which arise from any single event during the Period of insurance which results in: <ol style="list-style-type: none"> Accidental death, disease, illness or Accidental physical injury to anyone Accidental damage to physical property. <p>The insurer will also pay other costs and expenses They agree to in writing.</p>	
<p>3. Defective premises cover</p> <p>The insurer will insure You against Your legal liability to pay damages and expenses for Accidental bodily injury to any person or damage to property caused by faulty work on any private Home (within the United Kingdom, the Isle of Man or the Channel Islands) which You sold or moved out of before the injury or damage occurred. This defective premises insurance continues for seven years from the date when this policy ends or is cancelled. The insurance will not apply if the policy is declared invalid or Your liability is covered by a more recent policy.</p>	

Section Three – Liability

What is insured:	What is not insured:
<p>4. Unpaid damages</p> <p>The insurer will pay the unpaid amount of any award made in Your favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands. The insurer will pay the amount if:</p> <ul style="list-style-type: none"> You have not received full payment within six months of the date of the award unless; <ul style="list-style-type: none"> payment has been agreed by instalments the bodily injury or damage occurred in the United Kingdom, the Isle of Man or the Channel Islands; You would have had a valid claim under items 1 or 2 of this section of the policy if the award had been made against You; there is not going to be an appeal; <p>After The insurer has made a payment, The insurer may enforce Your rights against the person who should have made the payment. (In this case The insurer will keep any amounts The insurer get back.)</p>	<p>Please read this section together with the General Exceptions shown in this document.</p> <ul style="list-style-type: none"> Injury or damage arising from hunting or from racing of any kind, except on foot. Injury or damage arising from: <ul style="list-style-type: none"> any wilful or malicious act; or Your Business, trade, profession or employment. The transmission of any contagious disease or virus. Owning, possessing or using caravans. Injury or damage arising from You owning or occupying any premises or land except: <ul style="list-style-type: none"> If Buildings are insured under this contract of insurance, You owning the Buildings and their land; and If Contents are insured under this contract of insurance, You occupying the Home and its land. Any liability You have under a contract, unless You would have had that liability without the contract. Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to You or under Your charge or control. Any action for damages brought in a court outside the United Kingdom, the Channel Islands or Isle of Man.
<p>5. Liability for domestic employees</p> <p>The insurer will insure You against Your legal liability to pay damages, costs and expenses for Accidental bodily injury which happens to any of Your domestic employees during the course of their work during the Period of insurance. The insurer will also pay other Costs and expenses They agree to in writing. Cover applies in the United Kingdom, the Isle of Man or the Channel Islands or anywhere else in the world for periods up to 60 days in any one Period of insurance. The contract of service must have been entered into in the United Kingdom, the Isle of Man or the Channel Islands.</p>	<ul style="list-style-type: none"> Rectifying any fault or alleged fault.

Section Three – Liability

What is insured:	What is not insured:
	Please read this section together with the General Exceptions shown in this document.
<p>6. Tenant's liability</p> <p>The insurer will insure You against Your legal liability for:</p> <ul style="list-style-type: none"> • damage to the structure of the Home, or to the landlord's fixtures, fittings and interior decorations, caused by the risks covered under the Contents section (unless the Home is Unoccupied or Unfurnished); • the cost of repairing Accidental damage to the fabric of the cables, underground pipes and drains (and their inspection covers) which serve the Home; • Accidental breakage of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; • Accidental breakage of fixed sanitary fittings and bathroom fittings. 	<p>The insurer will not pay for any claims under for the following:</p> <ul style="list-style-type: none"> • Loss or damage to gates hedges and fences.

Important Notice

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information web site (www.legislation.gov.uk) or contact the Citizens Advice Bureau.

Section Three - Liability

If only **Buildings** are insured under this policy **You** are covered only under perils 2 and 3.

If only **Contents** are insured under this policy **You** are covered only under perils 1, 4, 5 and 6.

If both **Buildings** and **Contents** are insured, **You** are covered under perils 1 to 6.

You may only claim this benefit under one section of this document.

Definitions

In this section injury includes death, disease and illness and damage includes financial loss.

Who is insured?

The cover applies to **You** and **Your Family** (or **Your** personal representatives if **You** die), for **Your** liability.

The Most the Insurer Will Pay

The most **The insurer** will pay under this section for any one claim, or series of claims arising from one cause is the amount shown in the Insurance Product Information Document (IPID) plus any other costs and expenses **We** or **The insurer** agree in writing depending on the following limits;

- For occupier's and personal liability, the most **The insurer** will pay in any one **Period of insurance** is the amount shown in the Insurance Product Information Document (IPID).
- For property owner's liability, the most **The insurer** will pay in any one **Period of insurance** is the amount shown in the Insurance Product Information Document (IPID).
- For defective premises cover, the most **The insurer** will pay in any one **Period of insurance** is the amount shown in the Insurance Product Information Document (IPID).
- For unpaid damages, the most **The insurer** will pay for any one claim, or series of claims arising from one cause is the amount shown in the Insurance Product Information Document

(IPID). Including any other costs and expenses **The insurer** agree to in writing.

- For liability to domestic employees, the most **The insurer** will pay for any one claim, or series of claims arising from one cause is the amount shown in the Insurance Product Information Document (IPID) including any other costs and expenses **The insurer** agree to in writing.
- For tenant's liability, the most **The insurer** will pay for all claims arising in any one **Period of insurance** is the amount shown in the Insurance Product Information Document (IPID).

