



Lloyd & Whyte Home Insurance

Policy Wording

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To make a claim, call 0345 120 5456
Please add this number to your mobile phone

Lloyd &
Whyte



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Important Notice

Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

Please note: Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.



Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.

Important notices

Please note that this home insurance policy is designed to insure **your** property against loss or damage. It does not cover the maintenance of **your home**.

That means **we** will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.

We also do not cover damage that happens over time such as damp, rot or damage from **vermin**.

You should keep **your** property in good repair, and take reasonable steps to avoid loss or damage.

No claims discount

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include any available discount in **your** renewal premium. **You** may not transfer this discount to any other person.

If a claim is made during the **period of insurance**, at renewal any available discount will be reduced or removed. This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your excess** from renewal.

Protection against fraud

Insurance fraud has an impact on both **us** and **our** customers, so **we** take certain measures to prevent it.

Fraud, misrepresentation and non-disclosure

A person is committing fraud if they or anyone else insured by this policy or acting on their behalf knowingly:

- Provide answers to **our** questions which are dishonest, inaccurate or misleadingly incomplete
- Mislead **us** in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence **us** to accept a claim
- Make a fraudulent or false claim in full or in part:
 - by providing false information in order to influence **us** to accept a claim;
 - by exaggerating the amount of the claim; or
 - by supplying false or invalid documents in support of a claim.

How we deal with fraud to protect us and our customers

If **we** find that fraud has been committed **we** will have the right to:

- void the policy and may not refund any premium
- refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated
- recover any costs incurred by **us**, including investigation and legal costs
- recover the cost of any previously paid claims

In addition, **we** may:

- inform the police, which could result in prosecution
- inform other organisations as well as anti-fraud databases

What to do if you need to make a claim

Call The Household Claims helpline 0345 120 5456

The claims helpline is open 24 hours a day, 365 days a year

The Household Claims helpline is a response service with operators who can immediately confirm whether **your** policy covers **you** for the **incident**.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

We will not accept responsibility if any helpline service fails for reasons **we** cannot control.

When phoning, please have **your** policy number ready.

The Household claims helpline repair and replacement service

(This is available if **you** have a valid claim under this insurance.)

Repairs

- if it is an emergency, we will arrange for one of our approved repairers to contact you within two hours;
- if it is not an emergency, we will arrange for an approved repairer to contact you within 24 hours. We will pay the bill for any repairs if they are covered by this insurance. All you need do is pay any policy excess to our repairer.

Replacements

- We can arrange to replace any lost, damaged and stolen items directly to you.

For claims under Sections 3 Family legal protection, 4 Identity theft protection or 5 Home assistance

These Sections are administered by ARAG plc on behalf of the insurer Brit Syndicate 2987 at Lloyd's. To make a potential claim under these Sections, please see the respective Section for full details.

Legal and Tax Helpline

All helplines are subject to fair and reasonable use. The level of fair usage will depend on individual circumstances. However, if **our** advisors consider that **your** helpline usage is becoming excessive they will tell **you**. If following that warning usage is not reduced to a more reasonable level, **we** can refuse to accept further calls.

If **you** have a legal or tax problem **we** recommend that **you** call **our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 7 days a week, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers personal legal matters within EU law or personal tax matters within the UK.

Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

You can get advice by calling **0344 571 7976**.

Introduction to your policy

This is **your** insurance policy. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

If **you** filled in a **proposal form**, **we** will send **you** a copy of it if **you** ask **us** to. If **you** did not fill in a **proposal form**, **you** should already have a copy of all the information **you** gave **us**. **You** must check this information carefully and let **us** know immediately if any part of the information **you** gave **us** is wrong.

You should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **You** have 14 days from when **you** receive **your** policy documents or the commencement date of **your** policy, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium (subject to Insurance Premium Tax where applicable).

If **your** needs change or any of the information given on **your proposal form** or on a **statement of insurance** changes, **we** might need to alter the **schedule**. Under the policy conditions, **you** must tell **us** about any changes. **We** will update the contract every time **we** agree to an alteration. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new policy booklet when **you** renew **your** policy.

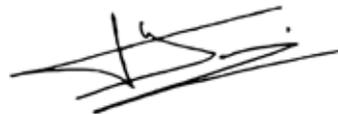
We agree to insure **you** under the terms and conditions set out in this policy booklet and the Sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**.

Claims under Section 3 - Family legal protection and Section 4 - Identity theft protection covers claims that are made during the **period of insurance**.

Your schedule tells **you** which Sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 14 that apply to all of the contract of insurance.

You agree to pay the premium and to keep to the conditions of the policy.

Thank **you** for choosing Ageas Insurance.



François-Xavier Boisseau - CEO, Insurance
Ageas Insurance Limited

Policy definitions

All through this policy there are certain words printed in bold. These words have special meanings which are shown below and on pages 8 and 9.

Accidental damage

Unexpected and unintended damage caused by something sudden and external.

Bedroom

A room used as or originally built to be a **bedroom**, even if it is now used for something else.

Buildings

The **home** and fixtures and fittings, TV aerials/satellite dishes, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings** but not **garden items**.

Business equipment

Desktop and laptop computers, keyboards, visual display units, printers, word-processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones), medical equipment and office furniture, **you** or **your family** own.

Computer viruses

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

Contents

Household goods, **high-risk property**, **business equipment**, non-motorised pedal cycles, **money**, **credit cards** and **personal belongings you** or **your family** own or are legally responsible for, but not:

- a items held or used for business purposes (either totally or partly) other than **business equipment**;
- b **motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories including car audio or car audio visual equipment and car phones;
- c animals, birds, fish or any living thing;
- d interior decorations.

Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

Domestic employees

A person employed to carry out domestic duties associated with **your home** and not employed by **you** in connection with any business, trade, profession or employment.

Excess

The amount **you** must pay towards each claim.

Family

The person **you** are married to or live with as if **you** were married, **your** children, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guests.

Fine art

Collectors' items, pictures and other **works of art**, rare and unusual figurines and ornaments.

Garage

A structure originally built for storing a **motor vehicle** or **motor vehicles**.

Garden items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the **buildings** but within the boundaries of **your home**.

Heave

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

High-risk property

Includes any jewellery, watches, furs and precious metals. We treat pairs or sets of items as one item.

Home

The property shown at the address in the **schedule**, landlord's fixtures and fittings that **you** are responsible for, and the property's **garages** and **outbuildings**, all at the same address and all used by **you** for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless **we** state otherwise in the **schedule**, the main building of **your** property must be made of brick, stone, concrete, flint or metal, have a thatch, slate, tile, metal, concrete or turnerised roof, or be any other construction agreed by the company.

Incident

Any event that might lead to a claim.

Landslip

Downward movement of sloping ground.

Policy definitions - continue

Maximum claim limit

The most **we** will pay for any one claim under any Section (or its extension) as shown in the **schedule**.

- The **maximum claim limit** for Section 1 - **Buildings** is shown in **your schedule**.
- The maximum claim limit for Section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for **High-risk** property is shown in **your schedule**.
- The most **we** will pay for any one claim for **Fine art** is shown in **your schedule**.

The limit shown in the **schedule** for **high-risk property** and **fine art** applies within (not in addition to) the **maximum claim limit** for Section 2 - **Contents** shown in the **schedule**. If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.

- The **maximum claim limit** for Section 3 – Family legal protection and Section 4 - Identity theft protection is £75,000 for all claims related by time or originating cause.
- The **maximum claim limit** for Section 5 – Home assistance is shown in **your schedule**.

Money

Cash, cheques, gift cards, postal and money orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller's cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

Motor vehicles

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use;
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- golf trolleys which are controlled by someone on foot.

Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

Period of insurance

The time between the effective date and the expiry date as shown in the **schedule**.

Personal belongings

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards** or items held or used for business purposes.

Proposal form and statement of insurance

The **proposal form** you signed or the **statement of insurance** that contains information you gave **us** and any other information you gave **us**. This includes information given on **your** behalf.

Precious metals

Means any metal that has a high economic value due to its rarity and includes but is not limited to gold, silver and platinum and metal items that are plated with the same.

Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the Sections of this policy booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured;
- the **maximum claim limit**, and
- details of any extensions or endorsements.

We issue a **schedule** with each new contract of insurance, when **you** renew the policy and when we change the policy cover.

Secured

- Outside doors are fitted with five-lever locks.
- The windows can be locked with keys.
- Up-and-over doors can be locked with keys.
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.
- **Outbuilding** doors are fitted with a padlock or other key operated security device; **outbuilding** windows are closed or sealed.
- **Garage** doors are fitted with a padlock or other key-operated security device; **garage** windows are closed or sealed.

Settlement

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

Specified items

Specified items are items that have been individually identified to **us** and are shown in **your schedule**.

Storm

We consider **storm** to be strong winds of 48 knots/55mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute **storm** unless the rain or snow is so extreme that damage is caused to well-maintained properties of adequately designed construction.

Extreme rain or snow is:

- 25mm/1 inch or more of rain over a 1 hour period, or a proportionate amount over a shorter time; and
- 30cm/12 inches or more of snow within a 24 hour period (or less).

Subsidence

Downward movement of the ground beneath the **buildings** other than by **settlement**.

Unfurnished

A **home** with not enough furniture for someone to live in it.

Unoccupied

A **home** not lived in or not intended to be lived in for more than 60 days in a row. Regular visits to the **home** or occasional overnight stays do not represent a break in this period.

Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

We, our, us

Ageas Insurance Limited.

Registered address:

Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Registered in England and Wales No 354568.

Works of art

Works of art includes but is not limited to furniture, paintings, drawings, china, glass, porcelain and all other collectable property which belongs to **you** or for which **you** are legally responsible.

You, your

The person or people shown in the **schedule** as 'the insured'.

Policy conditions

1 Your contract of insurance

Your policy is based on the **statement of insurance**, or the **proposal form** and declaration, this policy booklet and the **schedule**.

When **you** arranged this insurance:

- **you** gave us information which is shown on the **statement of insurance**; or
- **you** signed a declaration on the **proposal form** to say that the information on the form and any other information **you** have given **us** is true and accurate as far as **you** know.

The insurance will not be valid if:

- any information **you** have given **us** is not true and accurate; or
- **you** do not keep to the conditions of the policy.

You cannot make a claim if the insurance is not valid.

2 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

3 Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

4 Changes

Your policy is based on the answers on the **statement of insurance** (or given on **your proposal form**). **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise of a change to **your** answers may mean **your** policy is invalid and claims may not be paid.

In particular, **you** must tell us:

- if **you** change your address;
- if **you**, or any person named in **your schedule**, change job;
- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- if **you** or **your family** have been declared bankrupt or been subject to bankruptcy proceedings;
- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or personal belongings;
- if someone other than a member of **your family** comes to live with **you**; and

- if **your** home will be **unoccupied** for more than 60 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make. These changes may result in a change to your premium and/or **excess**. **We** will not request from you or refund to **you**, any difference in premium following a change being made to **your** policy during the **period of insurance** if it is less than £10.

5 Precautions

You must take reasonable care to:

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

6 Security

If **you** live in certain areas, **we** may insist that **you** have high-security locks and, in some cases, an alarm system fitted. To reduce your premium, **you** may have told **us** that **you** have these locks or an approved alarm.

We will print an endorsement on **your schedule** showing the security measures **you** have told **us** are fitted, when **you** must use them and the cover that is excluded if **you** do not use them. If **we** have insisted that **you** have this security, but it is not fitted or **you** do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

7 Cancelling the policy and the cooling-off period

You have 14 days from when **you** receive **your** policy documents or the commencement date of **your** policy, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium. If any claim has been made during the period of cover provided, **we** will deduct the cost of any payments made from the refund due.

You may cancel **your** policy at anytime after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We or anyone **we** authorise have the right to cancel this policy at any time by sending **you** fourteen days' notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information detailed on **your proposal form** or on a statement of insurance or **schedule** which may result in the risk no longer being acceptable to **us**.
- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

8 Other insurances

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

9 Fraudulent claims

We will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

10 Privacy Notice

Please refer to the Privacy Notice on page 46, which contains important information about **our** use of **your** personal details.

Please make sure that **you** read the Privacy Notice carefully.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information in this way. As the terms of the Privacy Notice will also apply to anyone else insured under your policy, **you** should also show the Privacy Notice to anyone else whose name **you** give to **us** in connection with **your** policy.

11 How to make a claim

If **you** are aware of an **incident** that might give rise to a claim or **you** need to make a claim, **you** must do the following as soon as possible.

Buildings and/or Contents

Call **our** claims helpline on **0345 120 5456** to report the **incident**. If you also wish to contact Lloyd & Whyte please call 01823 250700.

- Tell the police as soon as reasonably possible if something is lost or if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If **we** have asked **you** to fill in a claim form, send this back to **us**, with everything **we** have asked for, within 30 days of **us** sending it to **you**.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take reasonable action to protect the property from further loss or damage.

You must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

We can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this policy.

We will answer all correspondence within five working days of receiving it.

Family legal protection, Identity theft protection and Home assistance

Please see the respective Section.

12 How we will settle your claim

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate;

- Repair
- Replace
- Rebuild
- Payment

We may offer to repair, replace or rebuild any loss or damage through one of **our** approved suppliers, however, should **you** prefer to use **your** own supplier **you** may, providing **you** agree this with **us** beforehand. Should **you** use **your** own supplier, any payment made would not normally exceed the discounted amount **we** would have paid **our** approved supplier. All **our** repairs are guaranteed for one year.

If **we** decide it is not appropriate to repair, rebuild or replace **your buildings** and/or **contents**, **we** will send **you** a payment representing;

- the amount by which the **buildings** and/or **contents** has gone down in value as a result of the claim; or
- the estimated cost to repair, replace or rebuild **your buildings** and/or **contents**;

whichever is the lowest.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay a cash settlement, then payment will not exceed the discounted replacement price **we** would normally pay

If **you** make a claim, we may ask for evidence that **you** own the item **you** are claiming for.

If **we** pay a claim for the same cause happening at the same time under more than one of the **buildings**, **contents** or personal possessions Sections, **we** will only take off one **excess**.

This will be the highest **excess** shown in **your schedule** for the Sections concerned.

Important

You must make sure that the **maximum claim limit** is correct.

- Under Section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under Section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same or nearest equivalent quality and type.
- For **specified items** of **personal belongings**, **high risk property** or any other **specified item**, the amount shown on the **schedule** must be enough to replace the item as new.

When an incident happens:

- if the **maximum claim limit** under any Section is less than the current cost of replacing, repairing or rebuilding the property as new: **we** may apply the following:

- **Buildings**

If, at the time of any loss or damage, the **buildings** sum insured is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in

Policy conditions - continued

the sum insured. For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings** sum insured was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**. If however the correct sum insured is shown to exceed **our** acceptance terms and criteria **we** may refuse to pay **your** claim.

• Contents

If, at the time of any loss or damage, the **contents** sum insured is not enough to replace the entire **contents** of **your** home as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example, if the premium **you** have paid for **your contents** insurance is equal to 75% of what **your** premium would have been if **your contents** sum insured was enough to replace the entire **contents** of **your** home as new, then **we** will pay up to 75% of any claim made by **you**.

If however the correct sum insured is shown to exceed **our** acceptance terms and criteria **we** may refuse to pay **your** claim

We will pay up to 150% of the **buildings** sum insured if it has been based on a rebuild cost valuation by a professional valuer or surveyor and had been index-linked continuously since the date of the valuation and adjusted to reflect any subsequent alterations or extensions to the **buildings**.

You are obliged to use all reasonable efforts to maintain the sum insured at full value with the property being re-surveyed every 5 years.

Matching pairs or sets

We treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

Buildings Section

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding the **buildings**, but **we** will take off an amount (if appropriate) for wear and tear if **you** claim for:

- flat or felt roofs; or
- gates or fences damaged by falling trees.

Protecting sums insured

The **maximum claim limit** under the **buildings** and **contents** Sections will not be reduced if **you** make a claim.

13 Your policy

Your policy is based on the answers that you gave about yourself which allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed us to decide what premium to charge **you** and what conditions should apply to **your** cover.

If any of the answers were incorrect or have changed, and **you** have not received **our** written agreement to the change or extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. If **you** are in any doubt as to whether a piece of information is relevant, please ask **us**. **We** will be happy to give advice.

As a guide, here are a few examples. The list does not cover all possible changes.

Example a

The contract of insurance covers **you** if **your home** is **unoccupied** for up to 60 days in a row. **You** have told **us** that **your home** will not be left **unoccupied** for more than 60 days in a row. If this changes and **your home** will be left **unoccupied** for longer than 60 days in a row, **you** must tell **us**. If the **home** is left **unoccupied** for more than 60 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, **our** assessment of the risk would be different for an **unoccupied** property.

Example b

The property covered by this policy is shown in **your schedule** of insurance. If **you** change your address, this may influence the premium or the cover **we** are prepared to provide. **You** may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a fact **you** should report to **us** before **you** move.

14 Index-linking

You requested a specific sum insured amount for **buildings** or **contents** cover on which to base **your** premium. **We** will change the maximum claim limit each month. We will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**. The amended **maximum claim limit** and the renewal premium will be shown in your renewal notice. **We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

If **you** have not requested a specific sum insured amount for **buildings** or **contents** index-linking will not apply.

15 Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

16 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.

General policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any Section of the public in fear.

However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
 - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
 - 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;
 - property being confiscated or detained by customs or other officials;
 - pressure waves caused by aircraft and other flying objects travelling at any speed;
 - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
 - did not happen suddenly;
 - was the result of an intentional act;
 - was expected or should have been expected;
 - happened before the policy started; or
 - is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.

- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
 - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.
- Any loss, damage, injury or accident that commenced before this policy came into force.

Your policy does not cover claims arising from wear and tear or gradual deterioration. It is **your** responsibility to keep **your home** in a good condition.

Section 1 – Buildings

(This Section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your buildings are covered under this Section.</p> <p>The most we will pay The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.</p> <p>The causes covered The buildings identified in the schedule are covered for loss or damage caused by any of the following;</p>	<p>The excess shown in the schedule for every incident.</p>
1 Fire, smoke, explosion, lightning or earthquake.	1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
2 Riot, civil commotion and labour or political disturbances and strikes.	2 Loss or damage that is not reported to the police within seven days.
3 Malicious damage.	3 Malicious damage caused: <ul style="list-style-type: none"> • by you or your family; • by a person lawfully allowed to be in your home; or • when your home is unoccupied or unfurnished.
4 The buildings being hit by: <ul style="list-style-type: none"> • aircraft or other flying objects or anything dropped from them; • fireworks; • vehicles, trains or trams; • falling aerials, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	4 Loss or damage <ul style="list-style-type: none"> • caused by domestic animals, birds or pets; • to aerials, aerial fittings, satellite dishes or masts; • arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings; or • to hedges, gates and fences.
5 Storm or flood.	5 Loss or damage <ul style="list-style-type: none"> • to gates, fences or swimming-pool, Jacuzzi and hot tub covers; • caused by frost; • caused by subsidence, ground heave or landslip (this damage is covered under cause 6); • that happens gradually over a period of time; • that does not arise from one identifiable event which directly and immediately caused the loss or damage; or • to cellars and basements as result of a rise in the water table.

Section 1 Buildings - continued

What is insured	What is not insured
<p>The causes covered</p> <p>6 Subsidence or ground heave of the site the buildings stand on, or landslip.</p>	<p>The excess shown in the schedule for every incident.</p> <p>6 Loss or damage:</p> <ul style="list-style-type: none"> to the buildings or their foundations because the materials they are built from shrink or expand; caused by the compaction of infill; to the buildings or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the buildings stand. caused by the sea or river wearing away the land; caused by defective materials, faulty design or faulty workmanship; caused by foundations which do not meet the Building Regulations at the time of construction; caused by foundations that do not meet the NHBC guidelines at the time of construction; caused by demolishing, structurally altering or repairing the buildings; to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause; to walls, gates, hedges, outbuildings, fences, paths, drives, patios, terraces, service tanks, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or for which compensation is provided by contract or legislation. <p>Damage that started before this policy came into force. Loss of market value after repairs.</p>
<p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p> <p>We will also reimburse reasonable costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for buildings.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> when the main building of your home is unoccupied or unfurnished; that has been happening gradually over a period of time; that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. <p>Subsidence, heave or landslip of the site the buildings stand on caused by escape of water (this damage is insured under cause 6 and the corresponding exclusions and excess apply).</p> <p>Repairs to the pipework or other parts of the water or heating system unless caused by freezing. Costs we have not agreed to.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> by you or any member of your family, domestic employees, lodgers, paying guests or tenants; or when your home is unoccupied or unfurnished.

What is insured	What is not insured
<p>The causes covered</p> <p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system. We will also reimburse reasonable costs you have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak. This cover is provided within (not in addition to) the maximum claim limit for buildings.</p>	<p>The excess shown in the schedule for every incident.</p> <p>9 Loss or damage:</p> <ul style="list-style-type: none"> • when your home is unoccupied or unfurnished; • that has been happening gradually over a period of time. • that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. <p>Repairs to the pipework or other parts of the heating system. Costs we have not agreed to.</p>
<p>10 Property owner's liability We will pay all amounts you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; and • loss of or damage to property; <p>which is caused by an accident happening in or around the buildings during the period of insurance and which arise:</p> <ul style="list-style-type: none"> • from you owning but not occupying the buildings; or • from 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 happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy). <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule. If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p> 	<p>10 Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee. Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you. Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • any lift (other than a stairlift) you own or you are responsible for maintaining; • any deliberate or malicious act; • occupation of any land or building; • using the home for any business, trade, profession or employment; and • any agreement unless you would have had that liability without the agreement. <p>Any claim where you would be entitled to be paid under any other policy if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the other policy. Any amount above the amount shown in the schedule.</p>
<p>11 Professional fees and costs Necessary and reasonable expenses for rebuilding or repairing the buildings as a result of damage insured under this Section, including:</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; and • other costs necessary to keep to government or local authority requirements, unless you had received notice to meet the requirements before the damage happened. 	<p>11 The cost of preparing a claim.</p>

Section 1 Buildings - continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>12 Rent and alternative accommodation Rent you would have received or are responsible for paying while the buildings cannot be lived in because of damage insured by this Section. We will also pay the reasonable costs of necessary 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 we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>12 Any amount above the amount shown in the schedule.</p>
<p>13 Buyer's cover If you have exchanged contracts to sell your home, we will give the buyer the benefit of the insurance under this Section until the sale is completed, unless the buyer has insurance cover elsewhere.</p>	<p>13 Any amount above the amount shown in the schedule.</p>
<p>14 If you sell your home If you have exchanged contracts to sell your home, we will continue to provide cover until the sale goes through as long as:</p> <ul style="list-style-type: none"> • this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of "conclusion of missives"); and • you have already insured your new home under this policy. 	<p>14 Any amount above the amount shown in the schedule.</p>
<p>15 Protection against damage caused by emergency services We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency. The most we will pay for any one claim is the amount shown in the schedule. We will also pay for damage to your garden items (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at your home.</p>	<p>15 Any amount above the amount shown in the schedule.</p>
<p>16 Removal of squatters If squatters live in your home, we will pay up to the maximum claim limit shown in the schedule towards your legal costs for removing them. You must get our agreement in writing before you start proceedings to receive this benefit. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>16 Legal costs for removing the squatters while your home or any part of it is:</p> <ul style="list-style-type: none"> • lent, let or sublet to or occupied by someone who is not a member of your family; or • unoccupied or unfurnished. Costs we have not agreed to in writing. Any amount above the amount shown in the schedule .

What is insured	What is not insured
<p>The causes covered</p> <p>17 Replacement locks and keys We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an event insured under this Section. <p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>17 Any amount above the amount shown in the schedule.</p>
<p>18 Accidental loss of metered water or oil in domestic heating systems If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>18 Loss while the home is unoccupied or unfurnished. Any amount above the amount shown in the schedule.</p>
<p>19 Garden cover We will pay for loss or damage caused to hedges, lawns and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from the building; or • Branches falling from trees. <p>We will also pay for loss or damage to trees and shrubs caused by theft. If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>19 Malicious damage caused by:</p> <ul style="list-style-type: none"> • you or your family; or • a person lawfully allowed to be in your home. <p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by wear and tear or deterioration; • caused by natural ageing; • caused by domestic animals, birds or pets; • caused by frost; • caused by subsidence, landslip or heave; • caused by smoke or bonfires; • from light or atmospheric or climatic conditions; or • caused by insects, vermin, rot, mildew, fungus or poisoning. <p>Loss or damage caused in connection with your trade, business or profession. Any amount above the amount shown in the schedule.</p>

Section 1 Buildings - continued

What is insured	What is not insured
<p>The causes covered</p> <p>20 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim in any one period of insurance is shown in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>20 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>21 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>21 Any amount above the amount shown in the schedule.</p>
<p>22 Newly acquired fixtures We will cover your newly acquired fixtures for loss or damage covered under this Section for a period of 60 days from the date that you purchase them if your buildings maximum claim limit is exceeded. We reserve the right not to insure any newly acquired fixtures after the 60th day. For this cover to apply you must agree to increase the buildings maximum claim limit and pay any additional premium that is due. The most that we will pay for any one claim is the amount shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>22 Any amount above the amount shown in the schedule.</p>
<p>23 Pre-existing alteration/extension cover We will pay for costs incurred by you if any part(s) of the building have been altered or extended and the government or local authority holds you legally liable for such alterations or extensions providing that you have made reasonable enquiries about any previous alterations of extensions when you bought the home and you did not carry out the alterations or extensions yourself.</p>	<p>23 Any amount above the amount shown in the schedule. We will not pay for:</p> <ul style="list-style-type: none"> • alterations or extensions that you were aware of prior to the period of insurance; • more than 25% of the total sum insured for the buildings shown on the schedule; • the first £1,000 of any claim; or • the expense of preparing a claim.

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>24 Unfixed building materials</p> <p>We will provide cover for newly acquired building materials and supplies owned by you and kept within the grounds of your home for use in construction, maintenance or alteration of your home for a maximum of 12 months. If we have not been notified and provided with details of the materials and supplies prior to loss, the most we will pay for any one claim will be £10,000, if you have cover for buildings. An additional premium may be payable to us on notification.</p>	<p>24 Any amount above the amount shown in the schedule.</p>

Section 1 Buildings cover – Accidental damage extension

What is insured	What is not insured
<p>The buildings are covered under this Section.</p> <p>The most we will pay The most we will pay is the maximum claim limit under the buildings Section.</p> <p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>25 Accidental damage</p>	<p>25 Damage:</p> <ul style="list-style-type: none"> • by any cause or event already covered under Section 1 Buildings; • caused by wear and tear, loss of value or lack of maintenance; • caused by movement of the land the buildings are on; • caused by any part of the buildings moving, settling or shrinking; demolishing or structurally altering or repairing the buildings; • caused by insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes; • happening gradually over a period of time; • caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the building; • caused by frost; • caused by faulty workmanship, design or materials; • caused by chewing, scratching, tearing or fouling by domestic animals and pets; • caused by the effects of chemicals; • caused by electrical or mechanical breakdown; • caused by a person your home or any part of it is lent, let or sublet to; • caused by storm damage to fences, gates, hedges and swimming pool covers; • caused maliciously by you or your family or by a person lawfully allowed to be in your home; • arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings; • that does not arise from one identifiable event which directly and immediately caused the loss or damage; • that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been a unnecessary delay in starting repairs; • caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear; • when your home is unoccupied or unfurnished; • to hot tubs and Jacuzzis; • to drainage which did not meet the Building Regulations at the time of construction; and • to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials. <p>Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this Section.</p> <p>The cost of maintenance or routine redecoration.</p>

Section 2 – Contents

(This Section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>This insurance covers your and your family's contents for physical loss or physical damage anywhere in the world during the period of insurance.</p> <p>The most we will pay The contents are covered up to the maximum claim limit shown in the schedule when in the main building of your home. However, the following limits apply.</p> <p>High-risk property</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for high-risk property shown in the schedule.• The most we will pay for any one item is the maximum claim limit shown in the schedule. <p>Business equipment</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for business equipment shown in the schedule.• The most we will pay for any one item of business equipment is the maximum claim limit shown in the schedule. <p>Contents in the open (but within the boundary of your home)</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for contents in the open shown in the schedule.• The most we will pay for any one item is the maximum claim limit shown in the schedule. <p>Money</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for money shown in the schedule. <p>Credit cards</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for credit cards shown in the schedule. <p>Deeds and documents</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for deeds and documents shown in the schedule. <p>Fine art</p> <ul style="list-style-type: none">• The most we will pay for any one claim is the maximum claim limit for fine art shown in the schedule.• The most we will pay for any one item is the maximum claim limit shown in the schedule.	<p>The excess shown in the schedule for every incident. Anything more specifically insured in another part of this policy.</p> <p>Any amount above the amount shown in the schedule.</p>

Section 2 Contents - continued

What is insured	What is not insured
<p>The causes covered</p> <p>The contents are covered for loss or damage caused by the following.</p>	<p>The excess shown in the schedule for every incident.</p>
<p>1 Fire or smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> • by you or your family; • by a person lawfully allowed to be in your home; • when your home is unoccupied or unfurnished; or • by computer viruses; • to items not in a building; • in halls of residence or student accommodation; • to any item taken out of your home to sell, display or exhibit; • during removals; or • from a caravan, mobile home or motor home.
<p>4 The buildings being hit by:</p> <ul style="list-style-type: none"> • aircraft or other flying objects or anything dropped from them; • fireworks; • vehicles, trains or trams; • falling aerials, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	<p>4 Loss or damage:</p> <ul style="list-style-type: none"> • caused by domestic animals, birds or pets; or • arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your contents.
<p>5 Storm or flood.</p>	<p>5 Storm or flood damage to property away from your home and not in a building.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions); • that happens gradually over a period of time; • that does not arise from one identifiable event which directly and immediately caused the loss or damage; • in halls of residence or student accommodation; • to any item taken out of your home to sell, display or exhibit; • during removals; or • from a caravan, mobile home or motor home.

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>6 Subsidence or ground heave of the site your home stands on, or landslip.</p>	<p>6 Loss or damage caused by:</p> <ul style="list-style-type: none"> • the sea or river wearing away the land; • faulty design or construction of the buildings or their foundations; • demolishing, altering or repairing the buildings; or • the foundations of the building or the materials from which they are built shrinking or expanding. <p>Loss or damage for which compensation is provided by contract or legislation. Damage that started before this policy came into force.</p>
<p>7 Escaping water Water leaking from any fixed domestic water or drainage installation, heating system, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> • to the fixed domestic water or heating system itself; • that has been happening gradually over a period of time; • that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or • caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on; • when the main building of your home is unoccupied or unfurnished.
<p>8 Theft or attempted theft The most we will pay for any one claim for theft of contents from an outbuilding or garage is the maximum claim limit for theft of contents in an outbuilding or garage shown in the schedule. The most we will pay for any one claim for theft of contents from a secured outbuilding or garage built of brick, stone or concrete and kept in good repair is the maximum claim limit for theft of contents in a secured outbuilding or garage shown in the schedule. The most we will pay for any one claim is the amount shown in the schedule. Financial loss if your credit card is lost or stolen and someone else uses it. We will provide this cover only if you:</p> <ul style="list-style-type: none"> • immediately report the loss or theft of any credit card to the credit card company; • report the loss or theft to the local police within 24 hours of discovering the loss or theft; and • keep to the conditions of the credit card. 	<p>8 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, domestic employees, lodgers, paying guests or tenants; • when your home is unoccupied or unfurnished; • when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building. • of money, unless force causing damage to the main building of the home was used to get into or out of the building; <p>Loss or damage:</p> <ul style="list-style-type: none"> • to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions) if caused by a person lawfully on the premises; • caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; • in halls of residence or student accommodation unless there is evidence that forcible and violent entry took place; • to any item taken out of your home to sell, display or exhibit; • during removals; or • from an unattended caravan, mobile home or motor home.

Section 2 Contents - continued

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
	<p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> • the item is kept in a locked covered boot or glove compartment; • all access points to the vehicle are closed and locked; • any extra security systems are turned on; or • there is evidence that forced and violent entry took place. <p>Electrical or mechanical breakdown.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</p> <ul style="list-style-type: none"> • in a locked building; or • secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object. <p>Loss or damage to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same incident as the pedal cycle.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>9 Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage to the fixed domestic oil-fired heating system itself.</p> <p>Loss or damage that has been happening gradually over a period of time.</p> <p>Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>
<p>10 Accidental loss of metered water or oil in domestic heating systems.</p> <p>If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>10 Loss while the home is unoccupied or unfurnished.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>11 Damage to food in any refrigerator or deep freezer caused by:</p> <ul style="list-style-type: none"> • a rise or fall in temperature; or • contamination by refrigerant or refrigerant fumes. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>11 Loss or damage caused by:</p> <ul style="list-style-type: none"> • your power supply being cut off by the supplier; or • a strike, a lockout or an industrial dispute. <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>12 Public and personal liability We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; or • loss of or damage to property; <p>which is caused by an accident happening during the period of insurance and arising;</p> <ul style="list-style-type: none"> • from your occupation (but not ownership) of the buildings; or • in a private role not connected with owning the buildings. • from the employment by you or your family of domestic employees. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>The excess shown in the schedule for every incident.</p> <p>12 Death, bodily injury, illness or disease suffered by you, your family or a domestic employee. Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family. Liability arising out of owning, using or possessing any:</p> <ul style="list-style-type: none"> • mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour; • aircraft, except model aircraft that have a wing span of less than 10 feet; • gliders, hang-gliders and microlights; • hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand or foot-propelled boats; • caravans, horse boxes, trailers or trailer tents; • firearms, except legally held sporting guns used for sporting purposes; • dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or • lift (other than a stairlift) you own or you are responsible for maintaining. <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> • a direct or indirect result of an assault or alleged assault; • any deliberate or malicious act; • hunting or racing of any kind, except on foot; or • your business, trade, profession or employment. <p>Any claim where you would be paid under any other policy if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the other policy.</p> <p>Liability arising from any disease or virus that you pass on to another person.</p> <p>Any liability you have under a contract, unless you would have had that liability without the contract.</p> <p>Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>13 Liability for domestic employees We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>13 Any amount above the amount shown in the schedule.</p>

Section 2 Contents - continued

What is insured	What is not insured
<p>The causes covered</p> <p>14 Tenant's liability</p> <p>We insure you against your legal liability as a tenant of your home for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under Section 2 of this policy; • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and • accidental breakage to fixed sanitary fittings and bathroom fittings. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you make a claim you will need to provide evidence that you are legally liable for the damage.</p>	<p>The excess shown in the schedule for every incident.</p> <p>14 Any amount above the amount shown in the schedule. Damage to the structure of your home, or to the landlord's fixtures, fixings and interior decorations, caused by the causes 1 to 9 under Section 2 of this policy, while your home is unoccupied or unfurnished. Loss or damage excluded under any of the causes 1 to 9 of Section 2 - Contents.</p>
<p>15 Unpaid damages</p> <p>We 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.</p> <p>We will pay the amount if:</p> <ul style="list-style-type: none"> • you have not received full payment within three months of the date of the award; • the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands; • you would have had a valid claim under cause 14 of this policy if the award had been made against you; and • there is not going to be an appeal. <p>After we have made a payment, we may enforce your rights against the person who should have made the payment. (In this case, we will keep any amounts we get back.)</p> <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>15 Any amount above the amount shown in the schedule.</p>
<p>16 Rent and alternative accommodation</p> <p>If you cannot live in your home because of damage insured under this Section:</p> <ul style="list-style-type: none"> • we will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets until you can live in your home again; and • if you are a tenant, we will also pay any rent you have to pay while you are not living in your home. <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>16 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>17 Replacement locks and keys We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an event insured under this Section. <p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p> <p>18 Household removal If your contents are professionally packed and carried, we 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 United Kingdom, the Channel Islands or the Isle of Man between your old address and your new address; • on their way to or from a furniture depository; and • being loaded or unloaded. <p>19 Fatal injury If you or any member of your family have a fatal injury:</p> <ul style="list-style-type: none"> • caused by a fire in your home; or • as a result of an assault in your home; <p>We will pay the amount shown in the schedule for the person who dies, but only if they die within 12 months of the fire or assault.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>20 Wedding and civil partnership ceremony insurance The maximum claim limit under this Section is increased by the amount shown in the schedule for 30 days before and 30 days after your or any member of your family's wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the wedding or civil partnership ceremony gifts against loss or damage when they are:</p> <ul style="list-style-type: none"> • in your home • in the building where the wedding or civil partnership ceremony reception is held; or • being transported between your home and the reception. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>17 Any amount above the amount shown in the schedule.</p> <p>18 Loss of or damage to:</p> <ul style="list-style-type: none"> • glass or other fragile items; or • property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.) <p>19 Any amount above the amount shown in the schedule.</p> <p>20 Any amount above the amount shown in the schedule.</p>

Section 2 Contents - continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>21 Birthday increase The maximum claim limit under this Section is increased by the amount shown in the schedule 30 days before any member of your family's birthday, to cover birthday gifts purchased for members of your family. The most we will pay for any one claim is the amount shown in the schedule. This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>21 Any amount above the amount shown in the schedule.</p>
<p>22 Religious festival increase The maximum claim limit under this Section is increased by the amount shown in the schedule during the month of your religious festival to cover gifts and extra food and drink bought for the religious festival. The most we will pay for any one claim is the amount shown in the schedule. This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>22 Any amount above the amount shown in the schedule.</p>
<p>23 Guests' personal belongings We will cover your guests' and visitors' personal belongings while in your home for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy. The most we will pay for any one claim is the amount shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>23 Any loss or damage excluded under causes covered 1 to 9 listed on the previous pages. Loss or damage if any item is insured under any other policy. Any amount above the amount shown in the schedule.</p>
<p>24 Shopping in transit Loss of or damage to food and other items while you are bringing them to your home from the shop or shops where you bought them. The most we will pay is the amount shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>24 Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless:</p> <ul style="list-style-type: none"> • the item is kept in a locked covered boot or glove compartment; • all access points to the vehicle are closed and locked; • any extra security systems are activated; or • there is evidence that forcible and violent entry took place. <p>Any amount above the amount shown in the schedule.</p>
<p>25 Tenant's home improvements If you are a tenant of your home, we will pay for loss of or damage to interior decorations and any home improvements you have paid for, as long as this loss or damage is as a result of any of the causes covered in this Section. The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>25 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>26 Counselling fees</p> <p>If you or members of your family suffer emotional stress as a result of a cause insured under this Section, we will pay you the cost of any professional counselling provided:</p> <ul style="list-style-type: none"> • we have approved the counselling; • counselling has been recommended by a qualified medical practitioner. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>26 Any amount above the amount shown in the schedule.</p>
<p>27 Dual contents cover</p> <p>We will cover your contents up to the maximum claim limit shown in your schedule while they are in a new home that you have exchanged, but not completed contracts on, one week before you move into the new home.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>27 Any amount above the amount shown in the schedule.</p>
<p>28 Garden cover</p> <p>We will pay for loss or damage caused to hedges, lawns and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from a building; or • Branches falling from trees. <p>We will also pay for loss or damage to trees and shrubs caused by theft.</p> <p>If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>28 Malicious damage:</p> <ul style="list-style-type: none"> • caused by you or your family; or • caused by a person lawfully allowed to be in your home. <p>Loss or damage:</p> <ul style="list-style-type: none"> • caused by wear and tear or deterioration; • caused by natural ageing; • caused by domestic animals, birds or pets; • caused by frost; • caused by subsidence, landslip or heave; • caused by smoke or bonfires; • from light or atmospheric or climatic conditions; or • caused by insects, vermin, rot, mildew, fungus or poisoning. <p>Loss or damage caused in connection with your trade, business or profession.</p> <p>Any amount above the amount shown on the schedule.</p>
<p>29 Newly acquired contents</p> <p>We will cover your newly acquired contents for loss or damage covered under this Section for a period of 60 days from the date that you purchase them if your contents maximum claim limit is exceeded.</p> <p>We reserve the right not to insure any newly acquired contents after the 60th day.</p> <p>For this cover to apply you must agree to increase the contents maximum claim limit and pay any additional premium that is due.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>29 Any amount above the amount shown in the schedule.</p>

Section 2 Contents - continued

What is insured	What is not insured
<p>The causes covered</p> <p>30 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>The excess shown in the schedule for every incident.</p> <p>30 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>31 Hole in one golf cover We will pay towards your drinks expenses if you record a hole in one during an official golf tournament. The score cards and a certificate from your golf club or match secretary must be submitted to us in the event of a claim. The most we will pay in any one period of insurance is the amount shown in the schedule.</p>	<p>31 Any amount above the amount shown in the schedule.</p>
<p>32 Parent's or grandparent's contents in a nursing or residential care home Contents belonging to or the responsibility of your parent or grandparent are covered for loss or damage as a result of causes 1 to 9 of this Section when they are in a nursing home or residential care home where they are a permanent resident. The most we will pay for any one claim is the amount shown in the schedule. The most we will pay for any one item is the amount shown in the schedule.</p>	<p>32 Loss of money Any amount above the amount shown in the schedule.</p>
<p>33 Assault in the home alternative accommodation If you or a member of your family suffers from an assault in your home, we will pay the reasonable cost of alternative accommodation for you, your family and your domestic pets for a period of up to 7 days after the assault while the physical security of your home is being improved. Assault means a violent physical attack committed by a third party who does not live at the home. The most that we will pay for any one claim is the amount shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>33 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>34 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of the compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents Section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>34 Any amount above the amount shown in the schedule.</p>
<p>35 Fine art death of the artist cover We will increase the maximum claim limit for any item of fine art by up to 100% if the artist dies during the period of insurance. We will do this for the 6 month period immediately following the death of the artist. This increased maximum claim limit will only apply if you can produce a professional valuation or purchase receipt which is not more than 3 years old and can prove that the item of fine art has increased in value following the death of the artist. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>35 Any amount above the amount shown in the schedule.</p>
<p>36 Fine art defective title We will pay for the loss of any item of fine art you have purchased if it does not have good title and has to be returned to the rightful owner. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>36 Any item of fine art that was not purchased during the period of insurance. Any item of fine art that was inherited or received as a gift. Any amount above the amount shown in the schedule.</p>
<p>37 Data replacement We will pay the cost of retrieving your personal or business data, stored in a computer at your home or on a solid state drive, as a result of loss or damage covered under this Section. The most we will pay for any one claim is the amount shown in the schedule. This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>37 Any amount above the amount shown in the schedule.</p>
<p>38 Loss or damage to downloaded data We will pay for loss or damage covered under this Section to non-recoverable electronic data that you or a member of your family have legally downloaded. If you make a claim for downloaded data we will ask you for proof that you downloaded this data. The most we will pay in any one period of insurance is the amount shown in the schedule. This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>38 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – Accidental damage extension

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>39 Accidental damage</p>	<p>39 Loss or damage:</p> <ul style="list-style-type: none"> • by any cause or event already covered under Section 2 Contents; • to documents or securities such as share or bond certificates; • to money; • to food and drink; • to sports equipment when it is being used; • to reeds, strings or drum skins of musical instruments; • to dentures while being used for eating; • to contact or corneal lenses; • to crowns, caps or fillings in teeth; and • to pedal cycle tyres caused by cuts, bursts or punctures; • caused by wear and tear or loss in value; • caused by insects, moths, vermin, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes; • happening gradually over a period of time; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; • when your home is unfurnished or unoccupied; • when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family; • caused maliciously by you or your family or by a person lawfully allowed to be in your home; • caused by chewing, scratching, tearing or fouling by domestic animals or pets; • caused by electrical or mechanical breakdown; • caused by computer viruses; • caused by faulty workmanship or design; • that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; • of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time; • to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time; • arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your contents; • that does not arise from one identifiable event which directly and immediately caused the loss or damage. • caused by your power supply being cut off by the supplier; • caused by a strike, a lockout or an industrial dispute; • caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear; or • to pedal cycles being used or while practising for racing, pacemaking or testing of any kind.

Section 3 – Family legal protection

(This Section applies automatically)

ARAG plc is authorised to administer this insurance on behalf of the **insurer** Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Head and Registered Office: ARAG House, 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England number 02585818.

The general conditions and general exclusions apply to this Section, where applicable. If there is a conflict between a definition in this Section and a definition elsewhere in this policy, the definition in this Section will apply.

Consumer Legal Services

Register today at: www.araglegal.co.uk and enter the voucher code **AFE48BBE98B5** to access the law guide and download legal documents to help with consumer legal matters.

Definitions

Appointed advisor

The solicitor, accountant, mediator or other advisor appointed by **us** to act on behalf of the **insured**.

Collective Conditional Fee Agreement

A legally enforceable agreement entered into on a common basis between the **appointed advisor** and **us** to pay their professional fees on the basis of 100% "no-win no-fee".

Conditional Fee Agreement

A legally enforceable agreement between the **insured** and the **appointed advisor** for paying their professional fees on the basis of 100% "no-win no-fee".

Insured

You, your partner or spouse and relatives who permanently reside with **you** in **your** main home in the UK. (The **insurer** will cover **your** children temporarily away from **home** for the purposes of higher education).

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Legal Costs & Expenses

- Reasonable legal costs and disbursements reasonably and proportionately incurred by the **appointed advisor** on the standard basis and agreed in advance by **us**. The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44.

- In civil claims, other side's costs, fees and disbursements where the **insured** has been ordered to pay them or pays them with **our** agreement.
- Reasonable accountancy fees reasonably incurred under Insured event Tax by the **appointed advisor** and agreed by **us** in advance.
- The **insured's** basic wages or salary under Insured event Loss of earnings while attending court or tribunal at the request of the **appointed advisor** or whilst on jury service.

Reasonable Prospects of Success

- Other than as set out below, a greater than 50% chance of the **insured** successfully pursuing or defending the claim and, if the **insured** is seeking damages or compensation, a greater than 50% chance of enforcing any judgment that might be obtained.
- In criminal prosecution claims where the **insured**
 - pleads guilty, a greater than 50% chance of reducing any sentence or fine; or
 - pleads not guilty, a greater than 50% chance of that plea being accepted by the court.
- In all claims involving an appeal, a greater than 50% chance of the **insured** being successful.

Where it has been determined that reasonable prospects of success as set out above do not exist, the **insured** shall be liable to pay any legal costs incurred should they pursue or defend their claim irrespective of the outcome.

Small Claims Court

A court in England & Wales that hears a claim falling under the small claims track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999; a court in Scotland that uses the simple claims procedure as set out by the Courts Reform (Scotland) Act 2014, a court in Northern Ireland where the sum in dispute is less than £3,000 or the equivalent jurisdiction in the Channel Islands and the Isle of Man where this Section applies.

Territorial Limit

For Insured events Contract and Personal injury; the United Kingdom, Channel Islands, Isle of Man, countries in the European Union, Norway and Switzerland. For all other Insured events; the United Kingdom, Channel Islands and the Isle of Man.

We, Us, Our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**, Brit Syndicate 2987 at Lloyd's.

Cover

What is covered	What is not covered
<p>Following an Insured event the insurer will pay the insured's legal costs & expenses up to £75,000 (including the cost of appeals) for all claims related by time or originating cause, subject to all of the following requirements being met:</p> <ol style="list-style-type: none"> 1 The insured keeps to the terms of this Section and co-operates fully with us; 2 The Insured event happens within the territorial limit; 3 The claim <ol style="list-style-type: none"> a always has reasonable prospects of success; b is reported to us <ol style="list-style-type: none"> i during the period of insurance; and ii as soon as the insured first becomes aware of circumstances which could give rise to a claim; 4 Unless there is a conflict of interest the insured always agrees to use the appointed advisor chosen by us in any claim <ol style="list-style-type: none"> a to be heard by the small claims court and/or b before proceedings have been or need to be issued; 5 Any dispute will be dealt with through mediation or by a court, tribunal, Advisory Conciliation and Arbitration Service or a relevant regulatory body agreed with us. <p>A claim is considered to be reported to us when we have received the insured's fully completed claim form.</p>	<p>The insured is not covered for any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 legal costs & expenses incurred without our consent; 2 any actual or alleged act or omission or dispute happening before, or existing at the start of cover under this Section and which the insured believed or ought reasonably to have believed could lead to a claim under this Section; 3 an amount below £100; 4 an allegation against the insured involving: <ol style="list-style-type: none"> a assault, violence or dishonesty, malicious falsehood or defamation; b the manufacture, dealing in or use of alcohol, illegal drugs, indecent or obscene materials; c illegal immigration; d offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences); 5 a dispute between your family members; 6 an insured's deliberate or reckless act; 7 a judicial review; 8 a dispute arising from or relating to clinical negligence except as provided for in Insured event Clinical negligence; 9 a dispute with us not dealt with under Condition 6, or the insurer or the company that sold this policy; 10 a group litigation order; 11 the payment of fines, penalties or compensation awarded against the insured.
<ol style="list-style-type: none"> 1 Employment A dispute with the insured's current, former or prospective employer relating to their contract of employment or related legal rights. A claim can be brought once all internal dismissal, disciplinary and grievance procedures as set out in the <ol style="list-style-type: none"> a ACAS Code of Practice for Disciplinary and Grievance Procedures, or b Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland have been or ought to have been concluded. The insured is required to co-operate fully with ACAS regarding mediation and not do anything that hinders a successful outcome. 	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 a dispute arising solely from personal injury; 2 defending the insured other than defending an appeal; 3 legal costs & expenses for an employer's internal disciplinary process or an employee's grievance hearing or appeal; 4 an insured's employer or ex-employer's pension scheme; 5 a compromise or settlement agreement between the insured and their employer unless such agreement arises from an ongoing claim under this Section.
<ol style="list-style-type: none"> 2 Contract A dispute arising out of an agreement or alleged agreement which has been entered into by the insured for <ul style="list-style-type: none"> • buying or hiring consumer goods or services; • privately selling goods • buying or selling your main home • renting your main home as a tenant; • the occupation of your main home under a lease. 	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 a dispute with a tenant or leasee where the insured is the landlord or lessor; 2 loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments; 3 the insured's business activities, trade, venture for gain, profession or employment; 4 a contract involving a motor vehicle; 5 a settlement due under an insurance policy; 6 construction work, or designing, converting or extending any building where the contract value exceeds £6,000 including VAT.

What is covered	What is not covered
<p>3 Property A dispute relating to visible property which the insured owns following</p> <ul style="list-style-type: none"> • an event which causes physical damage to the insured's property including your main home; • a public or private nuisance or trespass provided that where any boundary is in dispute, you have proof of where the boundary lies. 	<ol style="list-style-type: none"> 1 the first £250 of any claim arising from a public or private nuisance or trespass. This is payable by the insured as soon as we accept the claim; 2 Any claim arising from or related to: <ol style="list-style-type: none"> a a contract entered into by an insured; b any building or land other than your main home; c a motor vehicle; d the compulsory purchase of, or demolition, restrictions, controls or permissions placed on your property by any government, local or public authority; e defending any dispute arising from property damage other than defending a counter claim or an appeal; f a dispute with any party other than the person(s) who caused the damage, nuisance or trespass
<p>4 Personal Injury A sudden event directly causing the insured physical bodily injury or death.</p>	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 a condition, illness or disease which develops gradually over time; 2 mental injury, nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body; 3 defending any dispute other than an appeal.
<p>5 Clinical Negligence A dispute arising from alleged clinical negligence or malpractice.</p>	<ol style="list-style-type: none"> 1 Any claim arising from or relating to a contract dispute; 2 Defending any dispute other than an appeal.
<p>6 Tax A formal enquiry into the insured's personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.</p>	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 tax returns where HM Revenue & Customs impose a penalty or which contain careless and/or negligent misstatements; 2 a business or venture for gain of the insured; 3 where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to the insured's financial arrangements; 4 any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland; 5 an investigation by the Fraud Investigation Service of HM Revenue & Customs.
<p>7 Legal Defence</p> <ol style="list-style-type: none"> a Work An alleged act or omission of the insured that arises from their work as an employee and results in: <ol style="list-style-type: none"> i the insured being interviewed by the police or others with the power to prosecute; ii a prosecution being brought against the insured in a court of criminal jurisdiction; iii civil proceedings being brought against the insured under unfair discrimination laws. b Motor A motoring prosecution being brought against the insured. c Other A formal investigation or disciplinary hearing being brought against the insured by a professional or regulatory body. 	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> 1 owning a vehicle or driving without motor insurance or driving without a valid driving licence; 2 a parking offence.
<p>8 Loss of Earnings The insured's absence from work to attend court, tribunal, arbitration or regulatory proceedings at the request of the appointed advisor or whilst on jury service which results in loss of earnings.</p>	<ol style="list-style-type: none"> 1 Loss of earnings in excess of £1,000; 2 Any sum which can be recovered from the court or tribunal.

Conditions

Where the **insurer's** risk is affected by the **insured's** failure to keep to these conditions the **insurer** can cancel this Section, refuse a claim or withdraw from an ongoing claim. The **insurer** also reserves the right to recover **legal costs & expenses** from the **insured** if this happens.

1 The insured's responsibilities

An **insured** must:

- a tell **us** immediately of anything that may make it more costly or difficult for the **appointed advisor** to resolve the claim in the **insured's** favour;
- b cooperate fully with **us**, give the **appointed advisor** any instructions required, and keep them updated with progress of the claim and not hinder them;
- c take reasonable steps to claim back **legal costs & expenses** and, where recovered, pay them to the **insurer**;
- d keep **legal costs & expenses** as low as possible;
- e allow the **insurer** at any time to take over and conduct in the **insured's** name, any claim.

2 Freedom to choose an appointed advisor

- a In certain circumstances as set out below the **insured** may choose an **appointed advisor**. In all other cases no such right exists and **we** shall choose the **appointed advisor**.
- b The **insured** may choose an **appointed advisor** if:
 - i **we** agree to start proceedings or proceedings are issued against an **insured**, or
 - ii there is a conflict of interestexcept where the **insured's** claim is to be dealt with by the **small claims court** where **we** shall choose the **appointed advisor**.
- c Where the **insured** wishes to exercise the right to choose, the **insured** must write to **us** with their preferred representative's contact details. Where the **insured** chooses to use their preferred representative, the **insurer** will not pay more than **we** agree to pay a solicitor from **our** panel. (**Our** panel solicitor firms are chosen with care and **we** agree special terms with them which may be less than the rates available from other firms.)
- d If the **insured** dismisses the **appointed advisor** without good reason, or withdraws from the claim without **our** written agreement, or if the **appointed advisor** refuses with good reason to continue acting for an **insured**, cover will end immediately.
- e In respect of a claim under Insured event Employment, Contract, Personal injury or Clinical negligence, the **insured** must enter into a **conditional fee agreement** or the **appointed advisor** must enter into a **collective conditional fee agreement**, where legally permitted.

3 Consent

- a The **insured** must agree to **us** having sight of the **appointed advisor's** file relating to the **insured's** claim. The **insured** is considered to have provided consent to **us** or **our** appointed agent to have sight of their file for auditing and quality and cost control purposes.
- b An **insured** must have **your** agreement to claim under this Section.

4 Settlement

- a The **insurer** has the right to settle the claim by paying the reasonable value of the **insured's** claim
- b The **insured** must not negotiate, settle the claim or agree to pay **legal costs & expenses** without **our** written agreement.
- c If the **insured** refuses to settle the claim following advice to do so from the **appointed advisor**, the **insurer**

reserves the right to refuse to pay further **legal costs & expenses**.

5 Barrister's opinion

We may require the **insured** to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports the **insured**, then the **insurer** will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by **us**, then the **insurer** will pay for a final opinion which shall be binding on the **insured** and **us**. This does not affect the **insured's** right under the next condition below.

6 Disputes

If any dispute between the **insured** and **us** arises from this Section, the **insured** can make a complaint to **us** as described in the What to do if you have a complaint Section and **we** will try to resolve the matter. If **we** are unable to satisfy the **insured's** concerns and the matter can be dealt with by the Financial Ombudsman Service the **insured** can ask them to arbitrate over the complaint.

7 Fraudulent claims and claims tainted by dishonesty

- a If an **insured** makes any claim which is fraudulent or false, the cover under this Section shall become void and all benefit under it will be lost.
- b An **insured** shall at all times be entirely truthful and open in any evidence, disclosure or statement they give and shall act with complete honesty and integrity at all times. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that the **insured** has breached this condition and that the breach has:
 - affected **our** assessment of **reasonable prospects of success**, and/or
 - prejudiced in any part the outcome of the **insured's** claimthe **insurer** shall have no liability for **legal costs & expenses** under this Section.

How to make a claim

If **you** need to make a claim **you** must notify **us** as soon as possible.

- 1 Under no circumstances should **you** instruct **your** own lawyer or accountant as the **insurer** will not pay any costs incurred without **our** agreement.
- 2 **You** can download a claim form at www.arag.co.uk/newclaims or **you** can request one by telephoning **us** on 0117 917 1698 between 9am and 5pm Monday to Friday (except bank holidays).
- 3 **Your** completed claim form and supporting documentation can be submitted to ARAG by email, post or fax. Further details are set out in the claim form itself. **We** will send **you** a written acknowledgment by the end of the next working day after the claim is received.
- 4 Within five working days of receiving all the information needed to assess the availability of cover under the policy, **we** will write to **you** either:
 - confirming cover under the terms of **your** policy and advising **you** of the next steps to progress **your** claim; or
 - if the claim is not covered, explaining in full why and whether **we** can assist in another way.
- 5 When an advisor is appointed they will try to resolve **your** dispute without delay, arranging mediation whenever appropriate. Matters cannot always be resolved quickly particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

Section 4 – Identity theft protection

(This Section applies automatically)

ARAG plc is authorised to administer this insurance on behalf of the **insurer** Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Head and Registered Office: ARAG House, 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England number 02585818.

The general conditions and general exclusions apply to this Section, where applicable. If there is a conflict between a definition in this Section and a definition elsewhere in this **policy**, the definition in this Section will apply.

Definitions

Appointed advisor

The advisor appointed by **us** to act on behalf of the **insured**.

Communication costs

The reasonable cost of phone calls, postage (including special delivery), image scanning, photocopying or credit reports where the **insured** has taken advice from **our** Identity Theft Advice and Resolution Service.

Insured

You, your partner or spouse and relatives who permanently reside with **you** in **your** main **home** in the UK. (The **insurer** will cover **your** children temporarily away from **home** for the purposes of higher education).

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Loss of earnings

The **insured's** basic wages or salary while attending court or tribunal at the request of the **appointed advisor**.

Territorial limit

The United Kingdom, Channel Islands and the Isle of Man.

We, Us, Our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**, Brit Syndicate 2987 at Lloyd's.

Your Policy Cover

What is covered	What is not covered
<p>Following an Insured event the insurer will pay the insured's communication costs and loss of earnings up to £75,000 for all claims related by time or originating cause, subject to all of the following requirements being met:</p> <ol style="list-style-type: none"> 1 The insured keeps to the terms of this Section and co-operates fully with us; 2 The Insured event happens within the territorial limit; 3 The claim is reported to us <ol style="list-style-type: none"> i during the period of insurance; and ii as soon as the insured first becomes aware of circumstances which could give rise to a claim; 	
<p>Identity Theft A dispute arising from the use of the insured's personal information without their permission to commit fraud or other crimes provided the insured contacts our Identity Theft Advice and Resolution Service as soon as they suspect that their identity may have been stolen.</p> <p>The insured must settle communication costs in the first instance and make a receipted claim to us for reimbursement.</p>	<p>The insurer will not pay for any money claimed, goods, loans, or other property or financial loss or other benefit obtained as a result of the identity theft.</p>

Section 4 – Identity theft protection - continued

How to make a claim

Identity Theft Advice and Resolution Service

This helpline provides advice to help **you** keep **your** identity secure. If **you** suspect **you** are a victim of identity theft, **our** specialist caseworkers can help **you** to restore **your** credit rating and correspond with **your** card issuer, bank or other parties.

The service is available 8am to 8pm seven days a week.

You can get advice by calling **0333 000 2083**.

Section 5 – Home assistance

(This Section applies automatically)

ARAG plc is authorised to administer this insurance on behalf of the **insurer** Brit Syndicate 2987 at Lloyd's. Head and Registered Office: ARAG House, 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England number 02585818.

The general conditions and general exclusions apply to this Section, where applicable. If there is a conflict between a definition in this Section and a definition elsewhere in this **policy**, the definition in this Section will apply.

Definitions

Central Heating Boiler

A boiler;

- located in **your home** (or connecting garage), and
- which has been serviced within the 12 months prior to the date of **your home emergency** claim.

Contractor

The **contractor** or tradesperson chosen by **us** to respond to **your home emergency**.

Emergency Costs

- **Contractor's** reasonable and properly charged labour costs, parts and materials
- Where necessary, alternative accommodation costs incurred under Insured event 8.

The maximum payable by the **insurer** is £500 for all claims related by time or original cause

Home Emergency

A sudden unexpected event which clearly requires immediate action in order to:

- prevent damage or avoid further damage to **your home**, and/or
- render the **home** safe or secure, and/or
- restore the main services to the **home**, and/or
- alleviate any health risk to **you**.

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Vermin

Brown or black rats, house or field mice, and wasps' or hornets' nests.

We, Us, Our

ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**, Brit Syndicate 2987 at Lloyd's.

Section 5 – Home assistance - continued

What is covered	What is not covered
<p>Following an Insured event which results in a home emergency the insurer will pay emergency costs provided that all of the following requirements are met:</p> <ol style="list-style-type: none"> 1 The claim is reported to us <ol style="list-style-type: none"> a during the period of insurance; b as soon as possible after you first become aware of a home emergency; 2 Your home is located within the United Kingdom, Channel Islands or the Isle of Man; 3 You always agree to use the contractor chosen by us. 	<ol style="list-style-type: none"> 1 emergency costs which have been incurred before we accept a claim; 2 an Insured event which happens within the first 48 hours of cover if you purchase this Section at a different date from other Sections within this policy; 3 emergency costs where there is no one at your home when the contractor arrives; 4 any matter occurring prior to, or existing at the start of cover under this Section, and which you believed or ought reasonably to have believed could give rise to a claim under this Section; 5 any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions; 6 a main heating system (including a central heating boiler) which is more than 15 years old; 7 warm air and solar systems; or boilers with an output over 60Kw/hr; 8 the cost of making permanent repairs including any redecoration or making good the fabric of your home <ol style="list-style-type: none"> a once the emergency situation has been resolved; b arising from damage caused in the course of the repair or investigation of the cause of the Insured event or in gaining access to your home; 9 the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply; 10 the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap); 11 your garage (except a central heating boiler located in a connecting garage), outbuildings, boundary walls, fences, hedges, cess pit, fuel tanks or septic tank; 12 your home being left unoccupied for more than 30 days consecutively; 13 goods or materials covered by a manufacturer's, supplier's and installer's warranty; 14 the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use; 15 a claim covered by another Section of this policy, or any claim that would have been covered by another Section of this policy if this Section did not exist; 16 subsidence, landslip or heave; 17 a property that is not your main residence or that you rent or let; 18 blockage of supply or waste pipes to your home due to freezing weather conditions.

What is covered	What is not covered
Insured events	
1 Main Heating System The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler , all radiators, hot water pipes and water storage tanks) in your home .	
2 Plumbing & Drainage The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home , which results in a home emergency .	
3 Home Security Damage (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home .	
4 Toilet Unit Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function of a toilet in your home .	
5 Domestic Power Supply The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.	
6 Lost Keys The loss or theft of the only available keys, if you cannot replace them to gain access to your home .	
7 Vermin Infestation Vermin causing damage inside your home or a health risk to you.	
8 Alternative Accommodation Costs Your overnight accommodation costs including transport to such accommodation following a home emergency which makes your home unsafe , unsecure or uncomfortable to stay in overnight.	
9 Roof Damage Damage to the roof of your home where internal damage has been or is likely to be caused.	

How to make a claim

In the event of a home emergency:

- Please telephone **0330 30 31 493** (lines are open 24 hours a day, 365 days a year) as soon as possible, providing **us** with **your** name, address, postcode, and the nature of the problem.
- We** will record **your** details and then decide on the best course of action to limit **your** loss and/or repair the damage. If the incident relates to an emergency covered under this Section, **we** will instruct a member of **our** emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.
- If **you** are claiming for alternative accommodation costs **you** must obtain authority to incur costs before booking somewhere to stay. **You** will have to pay for the accommodation when **you** check out and send **your** receipt to **us** to be reimbursed.
- It is important **you** notify **us** as soon as possible of any claim, and do not call out **your** own contractors as **we** will not pay their costs and it could stop **your** claim being covered.

- You** must report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service.
- Your** call may be recorded for training and security purposes and will be answered as soon as possible.

Specific Conditions

1 Your Responsibilities

You must:

- not do anything that hinders **us** or the **contractor**;
- tell **us** immediately after first becoming aware of any **home emergency**;
- tell **us** immediately of anything that may materially alter **our** assessment of the claim;
- cooperate fully with the **contractor** and **us**;
- provide **us** with everything **we** need to help **us** handle the claim;
- take reasonable steps to recover **emergency costs** that the **insurer** pays and pay to the **insurer** all costs that are recovered should these be paid to **you**;

- g minimise any **emergency costs** and try to prevent anything happening that may cause a claim;
- h allow the **insurer** at any time to take over and conduct in **your** name any claim, proceedings or investigation;
- i be able to prove that the **central heating boiler** has been serviced within 12 months prior to a **home emergency** claim.

2 **Our Consent**

We must give **you** **our** consent to incur **emergency costs**. The **insurer** does not accept liability for **emergency costs** incurred without **our** consent.

3 **Settlement**

You must not settle the **contractor's** invoice or agree to pay emergency costs that **you** wish to claim for under this Section without **our** agreement.

4 **Disputes**

If any dispute between **you** and **us** arises from this Section, **you** can make a complaint to **us** as described on the following page and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5 **Fraudulent Claims**

If **you** make any claim under the policy which is fraudulent or false, this Section of the policy shall become void and all benefit under it will be lost.

What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible. If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint. If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Complaints relating to Section 3 - Family legal protection, Section 4 - Identity theft protection or Section 5 - Home assistance

If your complaint relates to Section 3 - Family legal protection or Section 4 - Identity theft protection, you can contact the ARAG Customer Relations Department using the methods below.

If **your** complaint relates to Section 5 Home assistance, please contact ARAG using the number **you** rang to report **your** claim. If in the course of those discussions it becomes clear that the matter has not been resolved to **your** satisfaction, details of **your** complaint will be passed to ARAG's Customer Relations Department, where they will arrange to have it reviewed at the appropriate level. They will also contact you to let **you** know that they are reviewing **your** complaint.

ARAG can be reached in the following ways:

ARAG plc
Whiteladies Road
Clifton
Bristol
BS8 1NN

Phone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

Email: customerrelations@arag.co.uk

Should you remain dissatisfied **you** can pursue your complaint further with Lloyd's. They can be reached at

Lloyd's
One Lime Street
London
EC3M 7HA

Phone: 0207 327 5693, Fax: 0207 327 5225

Email: complaints@lloyds.com

If Lloyd's is not able to resolve the complaint to **your** satisfaction then **you** can refer it to the Financial Ombudsman Service.

Service standards

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

Financial Ombudsman Service

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service.

You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

Or alternatively, you can contact the Ombudsman at the following website address: www.financial-ombudsman.org.uk

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet our obligations you may be entitled to compensation under the scheme.

You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.

Privacy Notice

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk/privacy-policy or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for **your** personal data. Please ask **your insurance adviser** if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** including **your** name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal information and/or special categories of personal information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

If **you** have given **us** information about someone else, **you** would have confirmed that **you** have their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy Policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

To make a claim, call 0345 120 5456
Please add this number to your mobile phone

Lloyd & Whyte Ltd

Registered office address

Affinity House, Bindon Road, Taunton, Somerset TA2 6AA

Ageas Insurance Limited

Registered address

Ageas House, Hampshire Corporate Park, Templars Way,
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www.ageas.co.uk

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