



Rainbow Landlord insurance



WELCOME TO LV= BROKER

Thank you for choosing LV= Broker Rainbow Landlord insurance. We hope you'll be happy with the cover and service you get from us. This booklet tells you everything you need to know about your insurance, please keep it safe with your schedule and statement of fact.

A little bit more about us

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Your policy is underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria General Insurance Group. You can find out more about us at www.LVbroker.co.uk/customers

USEFUL PHONE NUMBERS

General enquires:

Please contact your insurance intermediary.

Making a claim:

0800 032 9827

Easier to read information

Please call **us** if **you** are visually impaired and would like this document in large print.

We may record and monitor calls. Call charges will vary.

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GENERAL INFORMATION

Changing your mind

If **you** decide this **policy** is not right for **you**, all **you** need to do is tell **your** insurance intermediary within 14 days of **your** cover starting or renewing or when **you** receive **your policy** documents. **We** will refund the premium **you** have paid for the period of unused cover.

You can read more details about cancelling **your policy** after 14 days in condition 2 of the 'General conditions applying to this **policy**'

Changing your circumstances

The **statement of fact**, which is enclosed with **your policy** documents, details the information **you** supplied, which **we** use to determine whether to offer **you** a **policy** and **your** premium. If any of this information is incorrect or changes, **you** must tell **your** insurance intermediary within 14 days of **you** becoming aware of the change or correction (for example, if there is a change in the use or occupancy of the **home** or type of tenant or tenancy or the amount of monthly rent). Failure to do so could mean **we** reduce or reject **your** claim or even make **your policy** invalid.

As soon as **we** or **your** insurance intermediary are notified of any change, **we** or **your** insurance intermediary may re-assess the risk immediately. Changes may affect the premium **we** require, affect **your** cover or even invalidate **your** insurance (for example **we** do not insure properties let to certain types of tenants).

If **you** are not sure if **you** need to tell **us**, please contact **your** insurance intermediary.

Maintaining your property

Please remember that it is **your** responsibility to look after and regularly maintain **your** property. **Your policy** is intended to cover **you** against sudden and unforeseen events like fire or theft. It does not cover wear and tear or damage that happens gradually over time such as damp, rot or damage by vermin.

You should also regularly check **your** property, particularly areas commonly prone to 'wear and tear' such as guttering, flat roofs, fascia boards and boundary walls. If **you** are unable to inspect or view these areas from ground level or via nearby windows, then relevant building experts should be employed by **you** to do so.

GENERAL INFORMATION CONTINUED

Protecting your property

Obtain satisfactory credit references and the tenant's bank account details before granting any tenancy. The credit references will need to be provided in the event of certain claims and the tenant must have given permission for this information to be released. Make sure **your** tenants fully understand their obligations and responsibilities under the tenancy agreement that should be signed by them and the deposit paid before **you** hand over the keys. Keep a detailed inventory and up to date photographs of both the **contents** and **buildings** to record their condition. To ensure **your** property is being looked after properly, it should be regularly inspected by **you** or **your** managing agent.

Use good security to reduce the risk of the **home** being burgled especially during periods of unoccupancy. Remember to include any outbuildings, especially if storing a lawn mower or similar. Regularly check that the smoke alarms and any fire extinguishers are working properly.

When the property is not being **lived in**, remove any junk mail and make the **home** look as if someone is living there. Keep the gardens tidy both front and back.

Very important notice

It is **your** responsibility to look after and regularly maintain the **home**. Conditions and exclusions apply to **your** cover prior to the commencement of the first tenancy, between lets, or where **you** or **your** managing agent are aware that the **home** is not being **lived in**. Make sure **you** understand **your** obligations under general condition 10 '**Home** not being **lived in**', which includes:

- regular inspections at intervals not exceeding 14 days, retaining a documentary record, and
- turning off the gas, oil and water, and
- draining down all water systems between 1 November and 31 March, and
- ensuring all the doors and windows are closed and all security devices fitted to the **home** are put effectively into operation.

GENERAL INFORMATION CONTINUED

Storms and extreme weather

Wind speeds with gusts of at least 47mph/ 75kmh or torrential rainfall at a rate of at least 25mm/one inch per hour or snow to a depth of at least one foot/30cm in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass. When assessing a claim, **we** will take into account the condition of **your** property, because a well-maintained building should withstand all but the most severe weather events. It is important to remember that **you** are responsible for maintaining **your** property in a good state of repair.

If **you** are claiming for storm damage **we** will ask **you** to confirm the date of the incident and show **us** how the conditions at the time damaged **your** property. **We** may appoint one of **our** specialists to inspect the property or ask **you** to send **us** a report by **your** contractor.

Excesses and how they apply to your policy

The excess is the amount **you** must pay towards each and every claim. The excesses are shown in the **policy** booklet and/or by endorsement on **your policy** schedule.

There are three types of excess:

- **Policy** Excess: this is applied to all **policyholders** and is part of the **policy** terms, in addition to this excess there may be a:
- Voluntary Excess: this is an optional amount that **you** can choose which will reduce **your** premium but will also reduce the payment of claims under the **policy**; and/or a
- Compulsory Excess: these may be applied by **us** to **your policy** to reflect **your policy** risk.

If **we** have added any compulsory excess(es), **we** will tell **you** before they apply, and they will be shown as an endorsement on **your policy** schedule. A compulsory excess may apply to one or more sections of the **policy**.

When a claim is received **we** add the **policy** excess along with any voluntary excess and compulsory excess together and this combined total will be deducted from **your** claim. For example, a **policyholder** may have a £100 **policy** excess, chosen a voluntary £100 excess and **we** add a compulsory £200 excess applying to all sections of the **policy**.

GENERAL INFORMATION CONTINUED

If a claim occurs that just involves one section such as **buildings** only, then the claim is reduced by £400 (£100 **policy** + £100 voluntary + £200 compulsory).

If a claim occurs that involves both the **buildings** and **contents** sections, then the **buildings** part of the claim is reduced by £400 and the **contents** claim is also reduced by £400 making a total of £800 off **your** claim.

We want **you** to understand how much **you** will have to pay in the event of a claim, so if **you** need any help or guidance, please do not hesitate to contact **us**.

Policy fees

If **we** charge any fees to cover the administration costs of changes that **you** make to **your policy**, or if **you** cancel the **policy**, these amounts will be shown on the current **policy** schedule. Any premium adjustment following a change or cancellation to **your policy** will include these fees.

Financial services compensation scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. Whether or not **you** are able to claim and how much **you** may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please contact the FSCS at www.fscs.org.uk or call them on **0800 678 1100**.

MAKING A CLAIM

Please call us on 0800 032 9827

We recognise that any loss or damage to **your** property can cause **you** and **your tenant(s)** a great deal of distress and inconvenience. When things go wrong, **we** are ready and waiting to put them right as quickly and efficiently as possible.

Step 1: Report to the police (if applicable)

It is a condition of **your policy** that **you** report the following to the police as soon as possible and obtain a crime reference number:

- Theft or attempted theft of property.
- Any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbances.
- Squatters in the **home**.

Step 2 : Check whether you are covered

- Check **your policy** schedule, which lists the sections of cover **you** have chosen and any endorsements and additional excesses that apply.
- Refer to this **policy** booklet and particularly the section relevant to **your** claim. Please check:
 - Details of what **your policy** does and does not cover.
 - ‘Claims **settlement**’ at the end of each section; this tells **you** about any conditions that may affect the amount of any claim **settlement**.
 - All general exceptions and conditions.

MAKING A CLAIM CONTINUED

Step 3: Gather your information

To help **us** process **your** claim quickly, it helps if **you** have the following to hand when **you** call **us**:

- **Your policy** number.
- The date and time of the loss or damage.
- The police crime reference number, if applicable.

Depending on the circumstances and type of **your** claim, **we** may request additional information, such as:

- Confirmation from a suitably qualified tradesman of the cause of the damage to **your** property and whether or not the item **you** are claiming for can be economically repaired.
- For **contents** claims, details of purchase dates and any receipts or invoices **you** have.
- Details of credit references obtained.

We may not meet **your** claim, or **settlement** may be reduced, if **you** do not provide these details or if **you** do not tell **us** about the loss or damage as soon as possible.

Sometimes **we**, or an expert **we** appoint, may wish to meet **you** to discuss the claim, inspect the damage, or carry out further enquiries.

It is a condition of **your policy** that **you** do not dispose of any damaged **contents** or parts of **buildings** without **our** prior consent. Store them in a dry place, as **you** will need them to support **your** claim.

Step 4: Make a claim

Please call **us** on the number shown on **your policy** schedule or contact **your** insurance intermediary.

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger. Suspected gas leaks should always be reported to the National Gas Emergency Helpline on **0800 111 999**.

Lines are open 24 hours a day, 7 days a week.

MAKING A CLAIM CONTINUED

Step 5: What happens next?

- **We** will write to **you** to confirm **your** claim details and keep in touch by phone to let **you** know what is happening.
- **We** may ask an independent loss adjuster to visit **you**, in which case **we** will let **you** know.
- Certain claims, such as those for **subsidence**, may take longer than others to complete. If that is the case **we** will give **you** the name of a personal contact who will keep **you** informed about progress.
- **We** may offer repair or replacement through **our** approved suppliers. If **you** prefer to use **your** own tradesman, or receive a cash **settlement** for replacement goods instead, **we** will need to agree this with **you** beforehand. Any payment will generally not exceed the discounted amount **we** would have paid to **our** chosen supplier.
- **We** may refuse to agree costs that are incurred by **you** before **our** agreed consent is given or for damaged items that are disposed of before inspection.
- **We** try to make the claims process as sustainable as possible and will repair **your** property wherever it makes economic and environmental sense to do so.

THE INSURANCE CONTRACT

1. This **policy** booklet, **your policy** schedule, any applicable endorsements and amendment notices **we** or **your** insurance intermediary issue to **you** at renewal, together all form the contract between **you** and **us**. This contract will be governed under the laws of England and Wales and any reference **we** make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.
2. Wherever a word is in bold type, it takes a specific definition from **our policy** definitions or section definitions.
3. This **policy** is for a minimum of 12 months and is annually renewable, in accordance with the general conditions applying to this **policy**. **We** will insure **you** under the sections shown on **your policy** schedule against loss, damage or liability occurring during the **period of insurance**, according to the terms and conditions of this **policy**. **We** will provide this insurance once **we** have received and accepted **your** first premium or **your** agreement to pay **your** first premium, and any further premiums due to **us**.
4. If endorsements apply to **your policy**, they will be listed on **your policy** schedule. An endorsement changes **your policy**'s terms and conditions. Specific details will be sent to **you** separately.

POLICY DEFINITIONS

Accidental Breakage	Sudden, unintentional and unexpected physical breakage that can be seen.
Accidental Damage	Sudden, unintentional and unexpected physical damage that can be seen.
Buildings	<p>The home, owned by you, and its permanent fixtures and fittings including:</p> <ul style="list-style-type: none"> i) tennis courts, paved terraces, paths, drives, walls, fences, gates and hedges; ii) permanently installed: <ul style="list-style-type: none"> a) swimming pools; b) hot tubs; iii) permanently connected: <ul style="list-style-type: none"> a) drains, pipes and cables; b) service tanks and central heating oil tanks; c) wind turbines, solar panels and ground source heating pumps; <p>all sited within the boundaries of the land belonging to the home but excluding:</p> <ul style="list-style-type: none"> • Tenants' improvements. belonging to the home
Computers virus	Any loss or damage to any property (including computers and loss or corruption of data) caused directly or indirectly by an attack by electronic means including computer hacking or the introduction of any form of computer virus .
Contents	<p>Household goods, furniture, furnishings, fixtures and fittings owned by you or for which you are legally responsible in the home but excluding:</p> <ul style="list-style-type: none"> • High risk property. • Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories. • Caravans, trailers, aircraft, hovercraft, boats or their parts or accessories. • Personal belongings and pedal cycles. <p style="text-align: right;">(continues)</p>

POLICY DEFINITIONS CONTINUED

	<ul style="list-style-type: none"> • Money and credit cards. • Property belonging to or the responsibility of any tenant. • Livestock or pets. • Permanent fixtures and fittings. • Securities for money and documents. • Property held or used for business purposes. • Any part of the buildings. • Property insured under any other policy.
Credit cards	Credit cards , charge cards, cheque cards and cash dispenser cards
Electric equipment	<ul style="list-style-type: none"> i) Any computer equipment, system or software. ii) Any product, equipment or machinery containing, connected to or operated by means of a data processor chip.
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
High Risk Property	<ul style="list-style-type: none"> i) Articles of jewellery, pearls, gemstones, gold, silver and precious metal. ii) Pictures and works of art. iii) Any rare or unusual article that is collectable. iv) Stamp and coin collections. v) TVs, radios, computers, video cassette recorders and other audio and video equipment. vi) Records, cassettes, discs or tapes. vii) Clocks, watches, cameras, camera equipment and binoculars.
Highway Insurance Company Limited	Highway Insurance Company Limited provide and underwrite this insurance policy . They are part of the Liverpool Victoria General Insurance Group.
Home	Each private dwelling, garage and domestic outbuildings at: <ul style="list-style-type: none"> i) The address stated on your policy schedule. ii) Any other address detailed by endorsement.
Landslip	Downward movement of sloping ground.

POLICY DEFINITIONS CONTINUED

Lived in	Furnished for normal living purposes and slept in for at least five consecutive nights every month, or two consecutive nights every week.
Money	Current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, savings stamps and savings certificates, luncheon vouchers, travellers' cheques, travel tickets, premium bonds and gift tokens..
Period of Insurance	The period of insurance stated on your policy schedule.
Period of unoccupancy	Any period exceeding 90 consecutive days during which the home is not being lived in .
Policy	The policy booklet, your policy schedule and any applicable endorsements and amendment notices that may apply.
Policyholder	The person(s) named as policyholder on your policy schedule
Sanitaryware	Wash basins and pedestals, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels, but not including swimming pools or hot tubs.
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.
Statement Of Fact	A statement of the information you supplied, which we use to determine whether to offer you a policy and your premium.
Subsidence	Downward movement of the ground beneath the buildings that is not a result of settlement .
Tenant(s)	For sections 1 and 2, any person(s) occupying the home , other than squatters.
We, our, us	Highway Insurance Company Limited.
You, Your	The policyholder .

GENERAL CONDITIONS

1. How to renew your policy

At **our** discretion, **we** may offer to renew this **policy**. If **we** do, **your** insurance intermediary will send details to **you** about any new conditions and the premium for the year ahead 21 days in advance of **your** cover ending.

You must tell **your** insurance intermediary:

- i. Of any changes to the information contained within the **statement of fact**.
- ii. If **you** want to change the way **you** pay.
- iii. If **you** do not want to renew this **policy**.

If **we** decide that **we** do not want to renew the **policy**, **we** or **your** insurance intermediary will send written notice to **you** at the most recent address known to **us** 21 days in advance of **your** cover ending.

2. Cancellation

2.1 Our cancellation rights

- i. In accordance with general condition 3, if **you** commit fraud or attempt to commit fraud, **we** will cancel **your policy** without any refund of premium.
- ii. If **we** do not receive the full premium when due, **we** or **your** insurance intermediary will cancel **your policy** and **your** cover will only be in force for the proportional period for which **we** have received payment.

If **we** do not receive the full premium when due and **you** have made a claim in the current **period of insurance**, **you** must pay the full annual premium and no refund is due.

We have the right to deduct all unpaid instalments and any outstanding premium from any claim that **we** may pay.

- iii. **We** may cancel **your policy** and **we** or **your** insurance intermediary will send the **policyholder** 14 days' written notice to their most recent address known to **us** if any of the following circumstances occur:
 - In accordance with general condition 1, if **you** are paying by instalments, and fail to pay any instalment due.
 - **You** fail to carry out any reasonable recommendations **we** make to prevent loss or damage to the insured property.

You do not make good any damage to the insured property without delay and this increases the possibility of material loss, damage or injury.

GENERAL CONDITIONS CONTINUED

- **You** fail to maintain the **buildings** in sound condition and in good repair. If **you** are unsure as to the condition of **your** property, **you** should consult a suitably qualified expert.
- **You** fail to give **us** any information and assistance **we** or **your** insurance intermediary reasonably require.
- There is a change in the information contained within the **statement of fact**.
- Any unreasonable behaviour by **you** including but not limited to abuse, offensive and/or threatening language or action.

If **we** cancel **your policy** in accordance with 2.1 iii), **we** will refund any premium **you** have paid for the period of unused cover from the date that the 14 days' written notice expires.

2.2 The policyholder's cancellation rights

The **policyholder** may cancel this **policy** at any time.

- i. If the **policyholder** has not made a claim in the current **period of insurance**, the **policyholder** may cancel this **policy** at any time and **we** will refund the premium paid for the period of unused cover.
- ii. If the **policyholder** has made a claim in the current **period of insurance**:
 - The **policyholder** may cancel the **policy** within 14 days of receiving the **policy** documents or of the start or renewal date of the **policy** (whichever is later) and **we** will refund the premium paid for the period of unused cover.
 - The **policyholder** may cancel the **policy** after 14 days of receiving the **policy** documents or of the start or renewal date of the **policy** (whichever is later), but no refund of premium will be due.

3. Fraud

You must not commit fraud.

You are committing fraud if **you**, or anyone else insured by this **policy** or acting on **your** behalf, knowingly:

- Provide answers to **our** questions which are dishonest, inaccurate, misleading or incomplete.
- Mislead us in any way for the purpose of obtaining insurance, more favourable insurance terms, a reduced premium, or to influence us to accept a claim.

GENERAL CONDITIONS CONTINUED

- 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.

If misrepresentation/fraud is established **we** may

- i. Not pay any claim under the **policy**;
- ii. Cancel **your** cover without any return premium from the date the fraud occurred or void **your policy** from the start date;
- iii. Be entitled to recover the amount of any claim **we** have paid under this **policy**;
- iv. Recover any investigation and legal costs;
- v. Inform the police, financial services organisations and anti-fraud databases such as CIFAS, CUE and Hunter.

4. Compliance with terms

Our liability to make payment under the **policy** will be conditional upon the compliance with the terms and conditions of this **policy**.

5. Other insurance

If any loss, damage or liability arising under this **policy** is also covered or covered in part by any other insurance, **we** will be liable only for **our** rateable proportion of such loss, damage or liability.

6. Your duty to prevent loss or damage

You must keep **your buildings** in sound condition and in good repair and **you** should obtain the advice of a suitably qualified expert if **you** are unsure whether or not **you** are complying with this condition. **You** must take all reasonable steps to safeguard **your buildings, contents** or property against loss or damage and to prevent accidents. If loss or damage does occur, **you** must take all reasonable steps to prevent further loss or damage.

7. Changes in risk

At the commencement of **your** insurance, **we** or **your** insurance intermediary provided **you** with a **statement of fact**. If any of this information changes at any time, **you** must tell **us** within 14 days.

GENERAL CONDITIONS CONTINUED

8. Your obligations following a claim

In the event of a claim or possible claim under this **policy**, **you** must not negotiate, admit fault or make any offer, promise or payment without **our** written consent. Additionally, the **policyholder** must:

- i. Inform the police and obtain a crime reference number as soon as reasonably possible if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts or vandalism or if there are squatters in the **home**.
- ii. Tell **us** as soon as reasonably possible and give **us** full details. In the event of loss or damage by riot, **you** must tell **us** within 30 days of the riot.
- iii. Give **us** written notice as soon as possible, but no later than seven days, after **you** know about any pending prosecution, inquest or fatal inquiry in connection with anything that occurs for which there may be liability under this **policy**.
- iv. Send **us**, as soon as reasonably possible, every relevant letter, claim, writ, summons or process. **We** will refund **your** reasonable costs.
- v. As soon as reasonably possible after the injury, loss or damage, provide **us** with details of the claim, including any detailed particulars, proofs or certificates, receipts or proofs of purchases pre-dating the loss, or other documents that **we** may reasonably require.
- vi. Not dispose of any damaged **contents** or parts of **buildings** without **our** permission.
- vii. Give **us** any information and assistance that **we** might reasonably require.

9. Our rights following a claim

- i. **We** will at **our** option repair or replace the property claimed for using a repair or replacement supplier nominated by **us**. Where **you** prefer to use **your** own tradesman, **we** will need to agree this with **you** beforehand and the amount **we** pay **you** will not exceed what **we** would have paid **our** supplier.

Where **our** supplier can repair or replace, but **you** prefer and **we** agree to a cash **settlement**, the amount **we** pay **you** will not exceed the discounted amount **we** would have paid **our** supplier. **We** will not apply **our** supplier discount where they are unable to repair or replace the property.

GENERAL CONDITIONS CONTINUED

- ii. In an emergency **we** may enter the building where the loss or damage has occurred. To safeguard the insured property against further loss or damage, **we** may take and keep possession of the insured property and deal with the salvage in a reasonable manner. No property may be abandoned to **us**.
- iii. **We** may exercise sole control at **our** cost over dealing with any third party claim and its associated legal proceedings relevant to it. **We** will keep **you** informed of all developments.
- iv. **We** may pursue in **your** name, but for **our** benefit and at **our** cost, any claims for damages or other costs.

10. Home not being lived in

Prior to the commencement of the first tenancy, between lets, or where **you** or **your** managing agent are aware that the **home** is not being **lived in**, there is no cover for loss or damage caused by:

- Malicious acts or vandalism,
- Theft or attempted theft,
- Escape of water,
- Leakage of oil from any fixed oil fired heating installation,
- **Accidental breakage** of fixed glass or fixed **sanitaryware**,
- Frost damage to any plumbed-in domestic water or heating installation, or loss of metered water

unless at the time of the incident giving rise to the loss or damage, **you** or **your** managing agent have already carried out the following, and continue to do so until the **home** is occupied:

- a) within 14 days, inspected outside and inside the **home**, retaining a documentary record of the inspections, and
- b) turned off all gas and oil services at the mains or supply tank, and
- c) turned off the domestic water system at the main stopcock, and
- d) drained down all equipment, tanks and pipes containing water between 1 November and 31 March, and
- e) closed all doors and windows and put effectively into operation all security devices (including locks and alarms) fitted to the **home**. All keys must have been removed from locks and taken away from the **home**.

The above does not reinstate cover during a **period of unoccupancy**.

GENERAL EXCEPTIONS

We will not pay for:

1. Radioactive contamination

Any loss of or damage to property, indirect loss or legal liability directly or indirectly arising from:

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

2. Pollution and contamination

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

- i. a sudden and unforeseen and identifiable accident; or
- ii. leakage of oil from a domestic oil installation at the **home**.

3. Gradually operating cause

Any loss, damage or liability arising from wear and tear or damage that happens gradually over time.

4. War risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

5. Confiscation

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

6. Existing damage

Any loss, damage, injury or accident occurring or arising from an event, before cover commences.

7. Sonic bangs

Loss or damage directly caused by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

8. Deliberate acts

Any loss damage or liability caused by **your** own deliberate act or the deliberate act of any person residing at the **home**.

GENERAL EXCEPTIONS CONTINUED

9. Matching of items

The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.

10. Loss of value and depreciation

Loss of value and depreciation resulting from the repair or replacement of lost or damaged property.

11. Terrorism

Any loss, damage or liability arising from any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical or nuclear pollution or contamination.

12. Electronic failure

Any loss or damage to any property (including computers and the loss or corruption of data) caused, directly or indirectly, by the failure of any **electronic equipment**, whether belonging to **you** or not, to correctly recognise, accept, respond to or process any data or part of a data or any data or instruction.

13. Indirect loss or damage

We will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless specifically stated in this **policy**.

14. Illegal activities

Any loss or damage resulting directly or indirectly from the **home** being used for any illegal activity (including the use or growing or manufacture of drugs) unless **you** can provide **us** with acceptable evidence that **you** or **your** managing agent have:

- i. received credit references for **your** tenant showing a satisfactory score from a licensed Credit Referencing Agency, and
- ii. obtained and recorded details of **your** tenant's bank account and received at least one month's rent from that account.

15. Defects and faults

Any direct loss or damage due to defective design, defective materials, faulty materials, faulty workmanship or failure to follow manufacturers' instructions.

GENERAL EXCEPTIONS CONTINUED

Very important notice

This **policy** covers the costs of unexpected loss or damage. It does not cover:

- wear and tear
- maintenance costs e.g. loose roof tiles
- damage that happens over time e.g. damp, rot and damage from vermin.

It is a condition of **your policy** that **you** keep **your** property in good repair and take reasonable steps to avoid loss or damage.

SECTION 1 BUILDINGS AND PROPERTY OWNERS' LIABILITY

Please note that this section only applies if it is shown on **your policy schedule**. See also the **policy** definitions on pages 12-14 and the general conditions and exceptions on pages 15-19 & 20-22.

PART 1 – BUILDINGS.

✓ The buildings are insured against loss or damage caused by	✗ We will not pay for:
	<ul style="list-style-type: none">• The first £100 of each and every incident of loss or damage under part 1 of this section (other than for 5. Subsidence or heave of the site on which the buildings stand or landslip, 7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation and if chosen, paragraph 15. Accidental damage and malicious damage by tenants).
1. Fire, smoke, explosion, lightning or earthquake..	<ul style="list-style-type: none">• Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames. (If it is accidental damage and you have cover under paragraph 15 this would be insured subject to the exceptions and excess applicable to that paragraph.)
2. Riot, civil commotion, strikes or labour disturbances.	<ul style="list-style-type: none">• Loss or damage occurring where you have:<ul style="list-style-type: none">i) Participated in, assisted, encouraged or facilitated the riot or spread of the riot.ii) Contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.iii) Committed a criminal offence relating to the riot.

PART 1 – BUILDINGS CONTINUED

✓ The buildings are insured against loss or damage caused by	✗ We will not pay for:
<p>3. Malicious acts or vandalism.</p>	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Loss or damage caused by you, your domestic employees, or any tenant. (Malicious damage by tenants would be insured under paragraph 15 if chosen, subject to the exceptions and excess applicable to that paragraph.)
<p>4. Storm or flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by frost. • Loss or damage to fences, gates and hedges. • Loss or damage to cantilever car-ports, canopies and awnings. • Loss or damage to any felt roof where the felt is more than 10 years old. • Loss or damage caused by underground water. <p style="text-align: right;">(continues)</p>

PART 1 – BUILDINGS CONTINUED

<p>✓ The buildings are insured against loss or damage caused by</p>	<p>✗ We will not pay for:</p>
<p>4. Storm or flood. (continued)</p>	<ul style="list-style-type: none"> • Loss or damage caused by subsidence, heave or landslip. (Subsidence or heave of the site on which the buildings stand or landslip caused by storm or flood would be insured under paragraph 5 and subject to the exceptions and excess applicable to that paragraph.)
<p>5. Subsidence or heave of the site on which the buildings stand or landslip.</p>	<ul style="list-style-type: none"> • The first £1,000 of each and every incident of loss or damage. • Loss or damage: <ul style="list-style-type: none"> i) To swimming pools, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless the home is damaged by the same cause and at the same time. ii) Caused by compaction of infill. iii) Occurring while the buildings are undergoing demolition, structural alterations or structural repairs. iv) Caused by settlement. v) Caused by river or coastal erosion. vi) Arising from defective design, defective materials, or faulty workmanship. vii) Arising from movement of solid floors unless the foundations beneath the exterior walls of the home are damaged by the same cause and at the same time.

PART 1 – BUILDINGS CONTINUED

✓ The buildings are insured against loss or damage caused by	✗ We will not pay for:
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Loss or damage caused by you, your domestic employees, or tenant.
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • The first £250 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage. • Loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. <p style="text-align: right;">(continues)</p>



PART 1 – BUILDINGS CONTINUED

✓ The buildings are insured against loss or damage caused by	✗ We will not pay for:
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation. (continued)</p>	<ul style="list-style-type: none"> • Loss or damage resulting from frost damage unless all water tanks, pipes in the loft, and other exposed pipes are lagged. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in the home. (If it is accidental damage and you have cover under paragraph 15, this would be insured subject to the exceptions and excess applicable to that paragraph.) • Loss or damage caused by the failure or lack of grout and/or sealant in the home. • Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies. • Loss or damage caused by subsidence, heave or landslip. (Subsidence or heave of the site on which the buildings stand or landslip caused by escape of water would be insured under paragraph 5 and subject to the exceptions and excess applicable to that paragraph.)
<p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p>	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets.

PART 1 – BUILDINGS CONTINUED

✓ The buildings are insured against loss or damage caused by	✗ We will not pay for:
9. Leakage of oil from any fixed oil fired heating installation.	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met.
10. Falling trees and branches.	
11. Falling television and radio receiving aerials, aerial fittings or masts.	
✓ This section also provides insurance for the buildings against:	✗ We will not pay for:
12. Accidental damage to underground pipes or cables serving the buildings .	<ul style="list-style-type: none"> • Damage for which you are not legally responsible. • Damage to any part of the pipe or cable above ground level.

PART 1 – BUILDINGS CONTINUED

 This section also provides insurance for the buildings against:	 We will not pay for:
<p>13. Accidental breakage of:</p> <ul style="list-style-type: none"> i) fixed glass including ceramic hobs forming part of the buildings; and ii) fixed sanitaryware forming part of the buildings. 	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met.
<p>14. Frost damage to any plumbed-in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • Loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Loss or damage resulting from frost damage unless all water tanks, pipes in the loft, and other exposed pipes are lagged.
<p>Paragraph 15 only applies if the policy schedule shows that extended accidental damage and malicious damage by tenants to buildings is included.</p>	

PART 1 – BUILDINGS CONTINUED

<div> <div>✓</div> <div>The buildings are insured against:</div> </div>	<div> <div>✗</div> <div>We will not pay for:</div> </div>
<div> <div>15.</div> <div> <div>i) Accidental damage; or</div> <div>ii) malicious damage by tenants.</div> </div> </div>	<div> <ul style="list-style-type: none"> • The first £250 (in addition to any other amount for which you are responsible) of each and every incident of damage. • Any amount recovered from the tenant or legally recoverable from the tenant whether recovered or not. • Damage occurring while any of the tenants in the home are students. • Damage unless the policyholder has obtained satisfactory credit references from a licensed Credit Referencing Agency prior to granting the tenancy. The tenant(s) must have given permission for this information to be released in the event of a claim. • The costs of maintenance and routine decoration, damage caused by any process of cleaning or restoring, or electrical or mechanical breakdown. • Damage caused by settlement, shrinkage or expansion of the buildings or the site. • Damage caused by vermin, insects or fungus. • Damage caused by scratching or denting. • Damage caused by wear and tear, depreciation, rot, the effect of light, atmospheric or climatic conditions or other damage that happens gradually over a period of time. <div>(continues)</div> </div>



PART 1 – BUILDINGS CONTINUED

✓ The buildings are insured against:	✗ We will not pay for:
15. i) Accidental damage ; or ii) malicious damage by tenants. (continued)	<ul style="list-style-type: none">• Damage caused by chewing, scratching, tearing or fouling by domestic pets.• Damage occurring during a period of unoccupancy.• Damage caused by water entering the buildings. (Water damage caused by an event under paragraphs 1 to 14 is insured subject to the exceptions and excess applicable to that paragraph.)• Damage occurring while the buildings are undergoing demolition, structural alterations or structural repairs.• Damage from any cause described in paragraphs 1 to 14 of this section. (Such damage would be insured under the appropriate paragraph subject to the exceptions and excess applicable to that paragraph).

PART 1 – BUILDINGS CONTINUED

✓ We also provide cover for:	✗ We will not pay for:
<p>A. Loss of rent or alternative accommodation</p> <p>During the period the home is made uninhabitable by any cause covered under this section, we will at our option pay for either:</p> <ul style="list-style-type: none"> i) loss of rent that is no longer payable to you; or ii) the cost of comparable alternative accommodation for the tenant(s) who occupied the home at the time of the incident that gave rise to the damage. 	<ul style="list-style-type: none"> • Any loss when the home is untenanted unless at the time of the incident giving rise to the damage, there was a signed tenancy agreement to confirm future occupation; • Any loss once the damaged part of the home is habitable.
<p>B. Any purchaser following the sale of the buildings</p> <p>If you contract to sell the buildings the purchaser will be entitled to the benefit of the cover provided by part 1 of section 1 of this policy between exchange of contracts and completion of the sale provided that:</p> <ul style="list-style-type: none"> i) the purchaser completes the purchase; and ii) the buildings are not otherwise insured. 	

PART 1 – BUILDINGS CONTINUED

 We also provide cover for:	 We will not pay for:
<p>C. Additional costs</p> <p>If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for:</p> <ul style="list-style-type: none"> i) Architects', surveyors', consulting engineers' and legal fees. ii) The cost of clearing the site and making safe the damaged parts of the buildings. iii) Costs incurred solely because of the need to comply with any statutory requirement or local authority by-law. iv) The cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire. 	<ul style="list-style-type: none"> • Fees incurred in the preparation of a claim. • The cost of stabilising the site. • The cost of removing trees other than as is necessary to enable repairs to be carried out. • Costs arising from a notice served prior to the date of the loss or damage.
<p>D. Tracing and accessing leaks inside the home</p> <p>The insurance provided by paragraphs 7 and 9 of this section also covers the costs involved in tracing the source of the escape of water or leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the home where this occurs in the course of these investigations. Cover is subject to the exclusions and excess that apply to paragraphs 7 and 9.</p>	

PART 1 – BUILDINGS CONTINUED

Inflation protection under part 1

This only applies if your policy schedule shows that your buildings sum insured is below £800,000.

The sum insured is linked to the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index is no longer published, **we** will use a suitable alternative index.

Upon each renewal, **we** will automatically adjust the sum insured in line with changes in the index up to a maximum of £800,000. Once the sum insured reaches £800,000, the figure will no longer be index linked. At renewal, the premium will be based on the adjusted sum insured. Should the index fall below zero, **we** will not reduce the sum insured.

During the period of repairs resulting from loss or damage, the sum insured will continue to be index-linked, provided **you** ensure that the work is carried out without delay.

PART 1 – BUILDINGS CONTINUED

Claims settlement under part 1

1. **We** will pay the cost to **us** of any necessary replacement or repair work carried out, provided that, immediately prior to the incident giving rise to the damage, the **buildings** are in good repair.

Also see general condition 9. **Our** rights following a claim.

2. **We** will either make a deduction for wear and tear from the cost to **us** of any necessary replacement or repair work or at **our** option pay the reduction in market value resulting from the damage, where:
- i) replacement or repair is not carried out; or
 - ii) immediately prior to the incident giving rise to the damage the **buildings** are not in good repair.
3. The maximum amount **we** will pay in respect of any one claim is:

i) Buildings (including additional costs – see paragraph C).	The sum recorded on your policy schedule for the particular property insured.
iv) Loss of rent or alternative accommodation (see paragraph A).	£40,000.
v) For tracing and accessing leaks (see paragraph D).	£5,000.

The sum insured will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any reasonable recommendations **we** make to prevent further damage are carried out without delay.

PART 2 – PROPERTY OWNERS’ LIABILITY TO THIRD PARTIES

<div> <div>✓</div> <div>We will cover you against liability at law for damages payable in respect of:</div> </div>	<div> <div>✗</div> <div>We will not pay for liability arising from:</div> </div>
<div> <ul style="list-style-type: none"> • Death or bodily injury (including disease and illness); • Loss of or damage to material property; <p>caused by an accident occurring during the period of insurance and incurred by you:</p> <p>i) as owner of the buildings;</p> <p>ii) in respect of any buildings previously owned by you for residential purposes and incurred as a result of section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975</p> <p>Section 3 of the Defective Premises Act 1972 provides that you are not relieved of any legal responsibility arising from work done on any building owned by you simply because you sold that building after the work was done.</p> <p>If this policy is cancelled when you sell the home the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled.</p> </div>	<div> <ul style="list-style-type: none"> • Loss of or damage to material property belonging to you or under your charge or control. • Liability arising from: <ul style="list-style-type: none"> i) Death of or bodily injury (including disease and illness) to you or any person employed by you. ii) Your business, trade, profession or employment except for the letting of the home or any part thereof for private residential purposes. iii) Accidents for which you may be responsible as occupier of the buildings. iv) The use or possession of lifts. v) A contractual obligation. vi) Your wilful or malicious act. vii) Any incident insured by another insurance policy (or that would be insured if this policy did not exist) except for any amount over the limit payable (and for which payment has been agreed). under the other insurance policy. </div>

Claims settlement under part 2

The maximum amount **we** will pay for any one claim or number of claims arising out of any one incident is:



- £2,000,000; and
- all legal costs and expenses that **you** have to pay, provided they are incurred with **our** written consent.

If **you** die **we** will cover **your** personal representatives for any liability incurred by **you** and insured by this **policy**.

SECTION 2 CONTENTS AND LEGAL LIABILITY TO THIRD PARTIES

Please note that this section only applies if it is shown on **your policy schedule**. See also the **policy** definitions on pages 12-14 and the general conditions and exceptions on pages 15-19 & 20-22.



PART 1 – CONTENTS

 The contents are insured against loss or damage caused by:	 We will not pay for:
	<ul style="list-style-type: none"> • The first £100 of each and every incident of loss or damage under part 1 of this section (other than for 7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation and if chosen, paragraph 12. Accidental damage and malicious damage by tenants).
1. Fire, smoke, explosion, lightning or earthquake..	<ul style="list-style-type: none"> • Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames. (If it is accidental damage and you have cover under paragraph 12, this would be insured subject to the exceptions and excess applicable to that paragraph.)
2. Riot, civil commotion, strikes or labour disturbances.	<ul style="list-style-type: none"> • Loss or damage occurring where you have: <ol style="list-style-type: none"> i) Participated in, assisted, encouraged or facilitated the riot or spread of the riot. ii) Contributed, directly or indirectly, to any damage, destruction or theft of property during the riot. iii) Committed a criminal offence relating to the riot.

PART 1 – CONTENTS CONTINUED

✓ The contents are insured against loss or damage caused by:	✗ We will not pay for:
<p>3. Malicious acts or vandalism.</p>	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Loss or damage caused by you, your domestic employees or any tenant. (Malicious damage by tenants would be insured under paragraph 12 if chosen, subject to the exceptions and excess applicable to that paragraph.) • Computer virus.
<p>4. Storm or flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by underground water.
<p>5. Subsidence or heave of the site on which the home stands or landslip</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ol style="list-style-type: none"> i) compaction of infill; ii) settlement of the buildings; or iii) river or coastal erosion. • Loss or damage arising from defective design, defective materials or faulty workmanship. • Loss or damage occurring while the home is undergoing demolition, structural alterations or structural repairs.

PART 1 – CONTENTS CONTINUED

 The contents are insured against loss or damage caused by:	 We will not pay for:
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Any loss or damage unless force and violence is used to gain entry to the home. • Loss or damage caused by you, your domestic employees, or tenant.
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • The first £250 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage. • Loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. <p style="text-align: right;">(continues)</p>

PART 1 – CONTENTS CONTINUED

<p>✓ The contents are insured against loss or damage caused by:</p>	<p>✗ We will not pay for:</p>
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation. (continued)</p>	<ul style="list-style-type: none"> • Loss or damage resulting from frost damage unless all water tanks, pipes in the loft, and other exposed pipes are lagged. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in the home. (If it is accidental damage and you have cover under paragraph 12, this would be insured subject to the exceptions and excess applicable to that paragraph.) • Loss or damage caused by the failure or lack of grout and/or sealant in the home. • Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.
<p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p>	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets.
<p>9. Leakage of oil from any fixed oil fired heating installation.</p>	<ul style="list-style-type: none"> • The first £500 (in addition to any other amount for which you are responsible) of each and every incident of loss or damage occurring if the home has not been lived in for more than 40 consecutive days at the time of the loss or damage. <p>(continues)</p>

PART 1 – CONTENTS CONTINUED

✓ The contents are insured against loss or damage caused by:	✗ We will not pay for:
9. Leakage of oil from any fixed oil fired heating installation. (continued)	<ul style="list-style-type: none"> • Loss or damage during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met.
10. Falling trees and branches.	
11. Falling television and radio receiving aerials, aerial fittings or masts.	
Paragraph 12 only applies if the policy schedule shows that accidental damage and malicious damage by tenants to contents is included.	
✓ The contents are insured against:	✗ We will not pay for:
12. i) Accidental damage ; or ii) malicious damage by tenants.	<ul style="list-style-type: none"> • The first £250 (in addition to any other amount for which you are responsible) of each and every incident of damage. • Any amount recovered from the tenant or legally recoverable from the tenant whether recovered or not. • Damage occurring while any of the tenants in the home are students. • Damage unless the policyholder has obtained satisfactory credit references from a licensed Credit Referencing Agency prior to granting the tenancy. The tenant(s) must have given permission for this information to be released in the event of a claim. <p style="text-align: right;">(continues)</p>

PART 1 – CONTENTS CONTINUED

✓ The contents are insured against loss or damage caused by:	✗ We will not pay for:
12. i) Accidental damage; or ii) malicious damage by tenants. (continued)	<ul style="list-style-type: none">• Computer virus.• Damage caused by chewing, scratching, tearing or fouling by domestic pets.• Damage caused by vermin, insects or fungus.• Damage caused by scratching or denting.• Damage caused by wear and tear, depreciation, rot, the effect of light, atmospheric or climatic conditions or other damage that happens gradually over a period of time.• Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.• Damage occurring during a period of unoccupancy.• Damage caused by water entering the home. (Water damage caused by an event under paragraphs 1 to 11 is insured subject to the exceptions and excess applicable to that paragraph.)• Damage occurring while the home is undergoing demolition, structural alterations or structural repairs.• Damage from any cause described in paragraphs 1 to 11 of this section. (Such damage would be insured under the appropriate paragraph subject to the exceptions and excess applicable to that paragraph).

PART 1 – CONTENTS CONTINUED

✓ We also provide cover for:	✗ We will not pay for:
<p>A. Contents in the common parts shared by the home</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to contents in the common parts shared by the home to which the tenants have access subject to the exclusions and excess applicable to that paragraph.</p>	
<p>B. Theft of keys</p> <p>If your keys are stolen we will pay for the replacement and installation of door locks for any external door of the home.</p>	
<p>C. Contents in the garden</p> <p>The insurance provided by paragraphs 1 to 3 and 5 to 11 of this section also covers loss or damage to contents outside the home but within the boundaries of the land belonging to the home.</p>	<ul style="list-style-type: none"> • Loss or damage caused by storm or flood. • Theft or attempted theft from any vehicle. • Loss or damage occurring during a period of unoccupancy.
<p>D. Metered Water</p> <p>We will pay for loss of your metered water following accidental damage to your domestic water or heating installations.</p>	<ul style="list-style-type: none"> • Loss occurring during a period of unoccupancy. There is also no cover prior to the commencement of the first tenancy, between lets, or where you or your managing agent are aware that the home is not being lived in, unless the requirements of general condition 10 have been met. • Loss or damage resulting from frost damage unless all water tanks, pipes in the loft, and other exposed pipes are lagged.

PART 1 – CONTENTS CONTINUED

Inflation protection under part 1

This only applies if your policy schedule shows that your contents sum insured is below £35,000.

The sum insured is linked to the general Retail Price Index published by the UK Government's National Statistics office. If this index ceases to be published, **we** will use a suitable alternative index.

Upon each renewal, **we** will automatically adjust the sum insured in line with changes in the index up to a maximum of £35,000. Once the sum insured reaches £35,000, the figure will no longer be index linked. At renewal, the premium will be based on the adjusted sum insured. Should the index fall below zero, **we** will not reduce the sum insured.

Claims settlement under part 1

1. **We** will at **our** option:

- i) replace as new;
- ii) pay the cost to **us** of replacing as new; or
- iii) repair; or
- iv) pay the cost to **us** to repair;

any item of **contents** (except for household linen more than two years old) provided that the **contents** sum insured at the time of the loss or damage is sufficient to replace all the **contents** in the **home** in an as new condition.

Also see general condition 9. **Our** rights following a claim.

2. **We** will make a deduction for wear and tear from the cost to **us** of replacement or repair if

- i) household linen more than two years old is stolen or damaged;
- ii) the **contents** sum insured at the time of loss or damage is not sufficient to replace all the **contents** of the **home** in an as new condition.

PART 1 – CONTENTS CONTINUED

3. The maximum amount **we** will pay in respect of any one claim:

<p>i) a) Contents in the home.</p> <p>b) Contents in the common parts shared by the home (see paragraph A).</p>	<p>a) The sum recorded on your policy schedule for the particular property insured (subject to inflation protection).</p> <p>b) £1,000.</p>
<p>ii) Contents in any garage or domestic outbuilding..</p>	<p>£1,000 or 5% of the sum insured recorded against contents on your policy schedule for the particular property insured, whichever is higher.</p>
<p>iii) Theft of keys (see paragraph B).</p>	<p>£750.</p>
<p>iv) Contents in the garden (see paragraph C).</p>	<p>£500.</p>
<p>v) Metered water (see paragraph D).</p>	<p>£1000.</p>
<p>vi) External satellite receiving equipment.</p>	<p>5% of the sum insured recorded against contents on your policy schedule for the particular property insured.</p>

We will not reduce the sum insured following a payment of a claim, provided that all damage is made good without delay and any reasonable recommendations **we** make to prevent further loss or damage are carried out without delay.

PART 2 – LEGAL LIABILITY TO THIRD PARTIES

<p>✓ We will cover you against liability at law for damages payable in respect of:</p>	<p>✗ We will not pay for liability arising from:</p>
<ul style="list-style-type: none">• Death or bodily injury (including disease and illness);• Loss of or damage to material property; <p>incurred by you in the course of the letting of the home or any part thereof for private residential purposes and caused by an accident occurring during the period of insurance.</p>	<ul style="list-style-type: none">• Loss of or damage to material property belonging to you or under your charge or control.• Liability arising from:<ul style="list-style-type: none">i) Death of or bodily injury (including disease and illness) to you or any person employed by you.ii) Your business, trade, profession or employment except for the letting of the home or any part thereof for private residential purposes.iii) The use or possession of lifts.iv) A contractual obligation.v) Your wilful or malicious act, including but not limited to any assault or alleged assault.vi) Accidents for which you may be responsible as owner of the home if this is covered by any other insurance.vii) Any incident insured by another insurance policy (or that would be insured if this policy did not exist) except for any amount over the limit payable (and for which payment has been agreed) under the other insurance policy.

PART 2 – LEGAL LIABILITY TO THIRD PARTIES CONTINUED

Claims settlement under part 2

The maximum amount **we** will pay for any one claim or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal costs and expenses that **you** have to pay, provided they are incurred with **our** written consent.

If **you** die **we** will cover **your** personal representatives against liability incurred by **you** and insured by this **policy**.

OUR COMPLAINTS PROCEDURE

We always aim to treat **you** with fairness, courtesy and respect for **your** insurance needs, and keep **you** informed. This commitment extends to dealing with any complaints **you** might have in a straightforward, helpful way, as quickly as possible.

If you have a complaint:

Please contact **us** quoting **your policy** number or claim number.

0800 681 6376

We may record and monitor calls. Call charges will vary.

Complaints

LV Brentwood,

PO Box 9104,

BOURNEMOUTH

BH1 9DB

If you remain dissatisfied, you can complain to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

0800 023 4567

0300 123 9 123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Making a complaint will not affect **your** legal rights. For further information about **your** legal rights, please contact **your** local authority Trading Standards department or Citizens Advice Bureau.



General enquiries

Please contact your insurance intermediary.



Making a claim

0800 032 9827

We may record and monitor calls. Call charges will vary.



www.LVbroker.co.uk/customers

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