



# Rainbow Home insurance





# WELCOME TO LV= BROKER

Thank you for choosing LV= Broker Rainbow Home 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](http://www.LVbroker.co.uk/customers)

## YOUR HOME INSURANCE POLICY

Please read your policy **schedule** and policy booklet carefully to make sure you understand what is covered and the limits that apply. It's important that **you** check the information that **you** have given **us** to ensure **we** offer **you** the correct cover. **You** must let **us** know promptly if anything changes. If **you** don't tell **us** of any changes a claim may be reduced or rejected and in some circumstances your policy might be invalid.

The buildings sum insured must be adequate to cover the cost of replacing your **buildings** if they were completely destroyed, including any additional costs such as architects' or surveyors' fees. For your contents cover, your sum insured must be enough to replace all of **your contents** as new. The value of some items, particularly jewellery and other valuables, is likely to fluctuate considerably and some items may need to be specified separately. Please call your insurance intermediary if you need to review your cover.

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

- Wear and tear
- Maintenance costs such as refixing loose roof tiles, repointing brickwork or replacing guttering
- Damage that happens over a period of time for example damp, rot and damage from vermin.

To make a successful claim **you** must keep **your** property in good repair and take all realistic and practical steps to prevent loss or damage. Please see 'What is not covered' on page 16 and exclusions within each section of the **policy**.

### **Easier to read information**

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

# PRIVACY POLICY

## A summary of how we use personal information

Highway Insurance Company Limited is the controller of personal information. We'll keep you informed about how we use personal information in the document 'Privacy Policy', which is available:

- online at [www.LVbroker.co.uk/customers/data-protection](http://www.LVbroker.co.uk/customers/data-protection)

You have a number of rights concerning personal information. You can ask for a person to review an automated decision, and in certain circumstances to:

- access the personal information we hold about you or anyone on the policy.
- correct personal information you think is inaccurate or to update information you think is incomplete.
- have personal information deleted in certain circumstances.
- restrict us processing personal information, under certain circumstances.
- receive personal information in a portable format. This only applies to information you have provided to us.
- object to us processing personal information, under certain circumstances.

If you want to find out more or exercise these rights, contact GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [GICustomerSupport@LV.co.uk](mailto:GICustomerSupport@LV.co.uk)

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at [GIdataprotection@LV.co.uk](mailto:GIdataprotection@LV.co.uk)

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## SUMMARY OF LIMITS

The following is a summary of the main policy limits. **You** should read the rest of this **policy** for the full terms and conditions.

| <b>Section of cover</b>   | <b>Policy Limit</b>                            |
|---|--|
| Buildings (if selected)   | £1 million                                     |
| Loss of rent and alternative accommodation                          | £200,000                                       |
| Tracing and accessing leaks   | £10,000  |
| Emergency access  | £10,000  |
| Loss or theft of keys   | Up to the buildings sum insured                |
| Property Owners Liability   | £2 million                                     |
| Contents (if selected)  | £100,000                                       |
| <b>High risk property</b>   | £40,000  |
| <b>Business equipment</b>   | £10,000 in total (£3,500 for a single article) |
| <b>Money in the home</b>  | £500   |
| Pedal cycles in the <b>home</b>                                     | Up to contents sum insured                     |
| Alternative accommodation   | £25,000  |
| Loss or theft of keys   | Up to the contents sum insured                 |
| Freezer <b>contents</b>   | Up to the contents sum insured                 |
| Student belongings whilst at university/college                     | £5,000 in total (£1,000 for a single article)  |
| <b>Contents</b> temporarily away from <b>home</b> for up to 90 days | £15,000 (£1,000 for a single article)          |
| Special events increase   | 10% of the contents sum insured                |
| Oil or metered water  | Up to the contents sum insured                 |
| Reinstatement of documents  | Up to the contents sum insured                 |
| Plants in the garden  | £1,000   |
| Theft or attempted theft from your garage or domestic outbuildings  | £10,000  |
| Visitors' personal effects  | £1,000   |
| Occupiers' Liability  | £2 million                                     |
| Employers' Liability  | £5 million                                     |

## DEFINITIONS

Whenever a word appears in bold type, please refer to the definitions below.

|                            |   |
|----------------------------|---|
| <b>Accidental Breakage</b> | Sudden, unintentional and unexpected physical breakage that can be seen.  |
| <b>Accidental Damage</b>   | Sudden, unintentional and unexpected physical damage that can be seen.  |
| <b>Buildings</b>           | <p>Your <b>home</b>, and its permanent fixtures and fittings including:</p> <ul style="list-style-type: none"> <li>i) tennis courts, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges;</li> <li>ii) permanently installed: <ul style="list-style-type: none"> <li>a) swimming pools;</li> <li>b) hot tubs;</li> </ul> </li> <li>iii) permanently connected: <ul style="list-style-type: none"> <li>a) drains, pipes and cables for which you are legally responsible;</li> <li>b) service tanks and central heating oil tanks;</li> <li>c) wind turbines, solar panels and ground source heating pumps;</li> </ul> </li> </ul> <p>all sited within the boundaries of the land belonging to your <b>home</b>.</p> |
| <b>Business Equipment</b>  | <b>Computers</b> , modems, keyboards, monitors, printers, word processing equipment and computer aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock or games consoles.   |
| <b>Computers</b>           | An electronic device for storing and processing data not designed to be portable (such as desktop computers), computer equipment or game consoles.  |

## DEFINITIONS CONTINUED

|   |   |
|---|---|
| <p><b>Contents</b></p>                          | <p>Household goods, personal belongings and <b>business equipment</b> owned by <b>you</b> or for which <b>you</b> are legally responsible including:</p> <ul style="list-style-type: none"> <li>i) pedal cycles;</li> <li>ii) <b>money</b>;</li> <li>iii) tenants' fixtures and fittings; and</li> <li>iv) software data, files and downloads stored on any computer, entertainment, audio or video equipment; in your <b>home</b></li> </ul> <p>but excluding:</p> <ul style="list-style-type: none"> <li>• <b>Contents</b> in any communal part of the <b>home</b>.</li> <li>• Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories (other than domestic gardening equipment, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).</li> <li>• Caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.</li> <li>• Livestock or pets.</li> <li>• Landlord's fixtures and fittings.</li> <li>• Property held or used for business purposes other than <b>business equipment</b>.</li> <li>• Any part of the <b>buildings</b>.</li> <li>• Property insured under any other policy.</li> </ul> |
| <p><b>Endorsement</b></p>                       | <p>Changes to the terms and conditions of <b>your policy</b>, which will be shown in <b>your schedule</b>.</p>  |
| <p><b>Excess</b></p>                            | <p>The amount <b>you</b> will pay towards each separate claim.</p>  |
| <p><b>Highway Insurance Company Limited</b></p> | <p><b>Highway Insurance Company Limited</b> provide and underwrite this insurance <b>policy</b>. They are part of the Liverpool Victoria General Insurance Group.</p>   |
| <p><b>Heave</b></p>                             | <p>Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.</p>  |

## DEFINITIONS CONTINUED

|                            |   |
|----------------------------|---|
| <b>High Risk Property</b>  | <ul style="list-style-type: none"> <li>i) Jewellery, pearls, precious stones, gold, silver and other precious metals.</li> <li>ii) Works of art.</li> <li>iii) Stamp and coin collections.</li> <li>iv) Clocks and watches.</li> </ul>  |
| <b>Home</b>                | <p>The private dwelling, garage and domestic outbuildings at:</p> <ul style="list-style-type: none"> <li>i) The address stated on your policy <b>schedule</b>.</li> <li>ii) Any other address detailed by <b>endorsement</b>.</li> </ul> <p>but excluding:</p> <ul style="list-style-type: none"> <li>• Any garage or outbuildings used in any way for business (other than clerical work by <b>you</b>) or farming purposes.</li> <li>• Polytunnels and similar structures.</li> </ul>   |
| <b>Landslip</b>            | Downward movement of sloping ground.  |
| <b>Money</b>               | Current legal tender, cheques, postal and <b>money</b> orders, postage stamps not forming part of a stamp collection, saving stamps and savings certificates, luncheon vouchers, travellers' cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes.   |
| <b>Period of Insurance</b> | The period of insurance stated on your policy <b>schedule</b> .   |
| <b>Personal Property</b>   | <p>Clothing, personal belongings and valuables that <b>you</b> normally wear or carry with you</p> <p>but excluding:</p> <ul style="list-style-type: none"> <li>• <b>Money</b>, credit cards, securities and documents.</li> <li>• Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories.</li> <li>• Pedal cycles, caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.</li> <li>• Goods <b>you</b> use as part of <b>your</b> business or trade.</li> <li>• Household goods and domestic appliances.</li> </ul> |
| <b>Policy</b>              | The policy booklet, your policy <b>schedule</b> and any applicable <b>endorsements</b> and amendment notices that may apply.  |
| <b>Policyholder</b>        | The person(s) named as policyholder on your policy <b>schedule</b> .  |

## DEFINITIONS CONTINUED

|                          |  |
|--------------------------|--|
| <b>Repairer</b>          | <b>Our</b> approved tradesperson.  |
| <b>Schedule</b>          | A printed document showing the sections of the policy <b>you</b> have chosen, the sums insured and any <b>endorsements</b> that apply to <b>your policy</b> .  |
| <b>Settlement</b>        | Downward movement as a result of the soil being compressed by the weight of the <b>buildings</b> within 10 years of construction.  |
| <b>Statement Of Fact</b> | A statement of the information <b>you</b> supplied, which <b>we</b> use to determine whether to offer <b>you</b> a <b>policy</b> and <b>your</b> premium.  |
| <b>Storm</b>             | 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. |
| <b>Subsidence</b>        | Downward movement of the ground beneath the <b>buildings</b> that is not a result of <b>settlement</b> .   |
| <b>Unoccupied</b>        | Any period when your <b>home</b> is not lived in. By lived in, <b>we</b> mean slept in for at least five consecutive nights every month, or two consecutive nights every week.   |
| <b>We, our, us</b>       | <b>Highway Insurance Company Limited.</b>  |
| <b>You, Your</b>         | i) The <b>policyholder</b> .<br>ii) Any member of the <b>policyholder's</b> family permanently residing at your <b>home</b> .  |

# EXPLAINING HOW YOUR POLICY WORKS

## Endorsements

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 can be found within the **endorsements** section of this **policy** booklet or will be sent to **you** separately.

## Changes in circumstances

At the start of **your** insurance, **we** provide **you** with a **statement of fact**. If any of this information changes at any time, **you** must tell **your** insurance intermediary immediately. If **you** don't tell **your** insurance intermediary of any changes this could mean **we** reduce or reject a claim or even make **your policy** invalid.

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

## Type of insurance and cover

This **policy** is for a minimum of 12 months and is annually renewable. **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** or, where applicable, **your** insurance intermediary have received and accepted **your** first premium or **your** agreement to pay **your** first premium, and any further premiums due to **us** or, where applicable, **your** insurance intermediary.

## Contract

This **policy** booklet, **your policy schedule**, and any applicable **endorsements** and amendment notices **we** issue to **you** at renewal, together all form the contract between **you** and **us**.

## The law

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.

## EXPLAINING HOW YOUR POLICY WORKS CONTINUED

### 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**, **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.

### Cancelling your policy

#### Our cancellation rights

**We** may cancel **your policy** if there are serious grounds to do so such as, but not limited to, fraud, non-payment, failure to supply requested validation documentation (security, valuations, etc.), poor property maintenance or **you** have provided **us** with incorrect information.

Where **we** cancel **your policy we** or **your** insurance intermediary will provide **you** 14 days' prior written notice to **your** last known address unless **we** or **your** insurance intermediary are required to cancel earlier.

**We** will refund a proportion of the premium, calculated on a daily pro-rata basis equivalent to the period of unused cover, providing no claims have been made. If a claim has been made in the **period of insurance**, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums will be due from **you**.

If **we** cancel **your policy** on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

## EXPLAINING HOW YOUR POLICY WORKS CONTINUED

### Your cancellation rights

**You** can cancel this **policy** at any time.

If **you** cancel this **policy** within 14 days of the start date or renewal date, or after **you** receive **your policy** documents, whichever is later, **we** will refund **you** for the period of unused cover.

If **you** decide **you** don't want this **policy** after 14 days of the start date or renewal date, or after **you** receive **your policy** documents, whichever is later, and **you** have not made a claim, **we** will charge **you** for the period that **we** have provided cover to **you**.

If **you** have made a claim during the **period of insurance** then **you** will have to pay the full annual premium, so **you** won't receive a refund.

# POLICY CONDITIONS

## 1. Misrepresentation & 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.
- 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.

## 2. Compliance with terms

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

## 3. 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 for such loss, damage or liability.

## 4. Your duty to prevent loss or damage

**You** must keep **your buildings, contents** and **personal property** in sound condition and in good repair. **You** should consult a suitably qualified expert if **you** are unsure whether or not **you** are complying with this condition.

## POLICY CONDITIONS CONTINUED

**You** must take all practical and reasonable steps to safeguard **your buildings, contents** or property against loss or damage and to prevent accidents.

If loss or damage occurs to **your** property, **you** must promptly take all reasonable steps to prevent further loss or damage.

### 5. Your obligations when making 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. **You** must also:

- i) Inform the police as soon as possible and obtain a crime reference number or loss report number as appropriate if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts, vandalism or loss of property or **money**.
- 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, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that **we** may reasonably require.
- vi) Retain any damaged **contents** or parts of **buildings** so that **we** may inspect them.
- vii) Give **us** any information and assistance that **we** might reasonably require.

## POLICY CONDITIONS CONTINUED

### 6. Our rights when you make a claim

- i) **We** may nominate one of **our** specialist suppliers to repair or replace the property claimed for. Where **you** prefer to use **your** own tradesperson, or **we** elect to settle the claim by cash payment, the amount **we** pay **you** will not exceed what **we** would have paid **our** supplier, except when **our** supplier is unable to repair or replace the property.
- 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 dispose of any salvage. 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**.

Please contact **your** insurance intermediary if **you** have any questions about what **we** describe in this section.

# WHAT IS NOT COVERED

**As well as the exclusions under the individual sections, the following will not be covered:**

Under this **policy**, we will not pay for:

**1. Gradual events**

Any loss, damage or liability arising from wear and tear that **you** know is happening gradually over time.

**2. Confiscation**

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

**3. 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.

**4. 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 your home.

**5. 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.

## WHAT IS NOT COVERED CONTINUED

### The items below are not covered under sections 1-3 and 5 of this policy

#### 6. Existing damage

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

#### 7. Deliberate acts

Any loss, damage or liability caused on purpose by **you** or any person residing at **your home**.

#### 8. Matching of items

If **you** make a claim for any damaged item that forms part of a matching set or suite or other article of uniform nature, colour or design, **we** will contribute 50% towards the cost of replacing any undamaged items which are part of the same set or suite if a repair or replacement for the damaged item is not available.

#### 9. Direct loss or damage:

- i) Due to electronic failure.
- ii) Due to computer virus.
- iii) Due to electrical or mechanical breakdown.
- iv) Caused in the process of cleaning, restoration, maintenance, repair, dismantling or by dyeing.
- v) Caused by chewing, scratching, tearing or fouling by domestic pets.
- vi) Caused by scratching or denting.
- vii) Caused by vermin, insects or fungus.
- viii) Caused by rot, exposure to light or atmospheric or climatic conditions.
- ix) Arising from the cost of remaking any recorded material or the value of any information contained on it.

#### 10. 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**.

#### 11. Loss by deception

Apart from deception used to gain entry to **your home**.

## WHAT IS NOT COVERED CONTINUED

### 12. Defects and faults

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

### 13. Software, data, files, downloads and mobile phone call costs

Any loss, damage or liability arising from:

- i) The erasure, distortion, mislaying or misfiling of any software, data, files and downloads.
- ii) Mobile phone call **costs**.

### 14. Loss of value and depreciation

Resulting from the repair or replacement of lost or damaged property.

### 15. Sonic bangs

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

### 16. 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.

## SECTION 1 BUILDINGS

Please note that this section only applies if it is shown on **your policy schedule**.

### PART 1 – BUILDINGS.

We will pay up to the sum insured shown on **your policy schedule** unless we specify otherwise.

| ✓ <b>The buildings are insured against loss or damage caused by</b> | ✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b>   |
|---|--|
|   | <ul style="list-style-type: none"> <li>The <b>excess</b> shown on <b>your policy schedule</b> under paragraphs 1 to 15 and A to E of this section.</li> </ul>  |
| 1. Fire, smoke, explosion, lightning or earthquake.                 | <ul style="list-style-type: none"> <li>Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.</li> </ul>  |
| 2. Riot, civil commotion, strikes or labour disturbances            | <ul style="list-style-type: none"> <li>Loss or damage occurring where <b>you</b> have:               <ol style="list-style-type: none"> <li>participated in, assisted, encouraged or facilitated the riot or spread of the riot.</li> <li>contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.</li> <li>committed a criminal offence relating to the riot.</li> </ol> </li> </ul> |
| 3. Malicious acts or vandalism.                                     | <ul style="list-style-type: none"> <li>Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li> </ul>  |
| 4a. <b>Storm.</b>   | <ul style="list-style-type: none"> <li>Loss or damage to fences, gates and hedges.</li> <li>Loss or damage caused by underground water.</li> </ul>   |

## PART 1 – BUILDINGS CONTINUED

| <p>✓ <b>The buildings are insured against loss or damage caused by</b></p>                               | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>  |
|--|--|
| <p>4b. Flood.</p>  | <ul style="list-style-type: none"> <li>• Loss or damage to fences, gates and hedges.</li> <li>• Loss or damage caused by underground water.</li> </ul>   |
| <p>5. <b>Subsidence or heave</b> of the site on which the <b>buildings</b> stand or <b>landslip</b>.</p> | <ul style="list-style-type: none"> <li>• Loss or damage:               <ol style="list-style-type: none"> <li>i) To swimming pools, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges unless <b>your home</b> is damaged by the same cause and at the same time.</li> <li>ii) Caused by the compaction of infill.</li> <li>iii) Occurring while the <b>buildings</b> are undergoing demolition, structural alterations or structural repairs.</li> <li>iv) Caused by <b>settlement</b>.</li> <li>v) Caused by river or coastal erosion.</li> <li>vi) Arising from movement of solid floors, unless the foundations beneath the exterior walls of <b>your home</b> are damaged by the same cause and at the same time.</li> <li>vii) Arising from defective design, defective materials or faulty workmanship.</li> </ol> </li> </ul> |
| <p>6. Theft or attempted theft.</p>  | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li> </ul>  |

## PART 1 – BUILDINGS CONTINUED

| <p>✓ <b>The buildings are insured against loss or damage caused by</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|---|---|
| <p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p> <p><b>We</b> also cover the <b>costs</b> involved in tracing the source of the escape of water and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the <b>home</b> where this occurs in the course of these investigations.</p> <p><b>We</b> call this trace and access. <b>We</b> will pay up to £10,000 for trace and access for any one claim.</p> | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in <b>your home</b>. (If it is <b>accidental damage</b> and <b>you</b> have cover under paragraph 15, this would be insured subject to the exceptions and <b>excess</b> applicable to that paragraph.)</li> <li>• Loss or damage caused by the failure or lack of grout and/or sealant in <b>your home</b>.</li> <li>• Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies</li> <li>• Loss or damage caused by <b>subsidence, heave or landslip</b>.</li> </ul> |
| <p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p>   |   |

## PART 1 – BUILDINGS CONTINUED

|  |   |
|--|---|
| <p>✓ <b>The buildings are insured against loss or damage caused by</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>9. Leakage of oil from any fixed oil fired heating installation.</p> <p><b>We</b> also cover the <b>costs</b> involved in tracing the source of the leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the <b>home</b> where this occurs in the course of these investigations. <b>We</b> call this trace and access.</p> <p><b>We</b> will pay up to £10,000 for trace and access for any one claim</p> | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> </ul>   |
| <p>✓ <b>The buildings are insured against loss or damage caused by</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>10. Falling trees and branches.</p>   | <ul style="list-style-type: none"> <li>• Loss or damage to trees and branches.</li> <li>• The cost of removing fallen trees or branches that have not caused damage to <b>your home</b>.</li> </ul>   |
| <p>11. Falling aerials or their fittings.</p>  |   |
| <p>✓ <b>This section also provides insurance for the buildings against:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>12. <b>Accidental breakage</b> to underground pipes or cables serving the <b>buildings</b>.</p>   | <ul style="list-style-type: none"> <li>• Damage for which <b>you</b> are not legally responsible.</li> <li>• Damage to any part of the pipe or cable above ground level.</li> <li>• Breakage to any part of the pipe, cable or drain that hasn't caused leakage or damage as a result of the breakage.</li> </ul> |

## PART 1 – BUILDINGS CONTINUED

|   |   |
|---|---|
| <p>✓ <b>This section also provides insurance for the buildings against:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>13. <b>Accidental breakage</b> of:</p> <ul style="list-style-type: none"> <li>i) fixed glass including ceramic hobs forming part of the <b>buildings</b>; and</li> <li>ii) fixed sanitaryware forming part of the <b>buildings</b>.</li> </ul> | <ul style="list-style-type: none"> <li>• Breakage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> </ul>   |
| <p>14. Frost damage to any plumbed in domestic water or heating installation.</p>   | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> </ul>   |
| <p><b>Paragraph 15 only applies if your policy schedule shows that extended accidental damage to buildings is included.</b></p>   |   |
| <p>✓ <b>The buildings are insured against:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>15. <b>Accidental damage.</b></p>  | <ul style="list-style-type: none"> <li>• Damage caused by <b>settlement</b>, shrinkage or expansion of the <b>buildings</b> or the site.</li> <li>• Damage caused by water entering the <b>buildings</b>.</li> <li>• Damage caused by building alterations, renovations, extensions or repairs.</li> <li>• Damage caused by <b>your</b> lodgers, paying guests or tenants.</li> <li>• Damage from any cause described in paragraphs 1 to 14 of this section.</li> </ul> |

## PART 1 – BUILDINGS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|--|---|
| <p>A. Loss of rent and alternative accommodation.</p> <p>During the period <b>your home</b> is made uninhabitable by any cause covered under this section <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>i) Loss of rent that is no longer payable to <b>you</b>.</li> <li>ii) Any ground rent which continues to be payable by <b>you</b>.</li> <li>iii) The cost of comparable alternative accommodation if <b>you</b> are the occupier, including for any domestic pets permanently living with <b>you</b>.</li> </ul> <p><b>We</b> will pay up to £200,000</p>   |   |
| <p>B. The period between exchange of contracts and completion.</p> <ul style="list-style-type: none"> <li>i) <b>You</b> will be entitled to the benefit of the cover provided by paragraphs 1 to 14 of section 1 of this <b>policy</b> between exchange of contracts and completion of the purchase provided that: <ul style="list-style-type: none"> <li>a) The <b>period of insurance</b> commences on or before completion of the purchase of the <b>buildings</b>.</li> <li>b) <b>We</b> received and accepted <b>your</b> application for insurance cover on the <b>buildings</b> prior to the date of the loss or damage.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>i) Loss or damage: <ul style="list-style-type: none"> <li>• That would be insured under any other <b>policy</b> in the absence of this cover.</li> <li>• That the seller is responsible for making good.</li> <li>• Occurring while the <b>buildings</b> are in the course of construction or undergoing demolition, structural alterations or structural repairs.</li> <li>• Occurring while the property is not fit for normal living purposes.</li> <li>• Occurring more than 90 days prior to completion of the purchase of the <b>buildings</b>.</li> </ul> </li> </ul> |

## PART 1 – BUILDINGS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|---|---|
| <p>ii) If <b>you</b> contract to sell the <b>buildings</b>, the purchaser will be entitled to the benefit of the cover provided by part 1 of section 1 of this <b>policy</b> between exchange of contracts and completion of the sale provided that:</p> <p>a) the purchaser completes the purchase; and</p> <p>b) the <b>buildings</b> are not otherwise insured.</p>  |   |
| <p>C. <b>Additional costs.</b></p> <p>If the following <b>costs</b> are incurred with <b>our</b> consent in making good the insured loss or damage, <b>we</b> will pay for:</p> <p>i) Architects', surveyors', consulting engineers' and legal fees.</p> <p>ii) The cost of clearing the site and making safe the damaged parts of the <b>buildings</b>.</p> <p>iii) <b>Costs</b> incurred solely because of the need to comply with any statutory requirement or local authority by-law.</p> <p>iv) The cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire.</p> | <ul style="list-style-type: none"> <li>• Fees incurred in the preparation of a claim.</li> <li>• The cost of stabilising the site.</li> <li>• The cost of removing trees other than as is necessary to enable repairs to be carried out.</li> <li>• <b>Costs</b> arising from a notice served prior to the date of the loss or damage.</li> </ul> |

## PART 1 – BUILDINGS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p> |
|--|---|
| <p>D. Emergency access.</p> <p><b>We</b> will pay for damage to the <b>buildings</b> caused by fire, ambulance or police services if they have to make a forced entry to <b>your home</b> as a result of an emergency.</p> <p><b>We</b> will pay up to £10,000 for any one claim.</p>        |   |
| <p>E. Loss or theft of keys.</p> <p>If keys to <b>your home</b> are lost or stolen, <b>we</b> will pay for the replacement and installation of door locks for any external door of <b>your home</b>.</p> <p><b>We</b> will pay up to the <b>buildings</b> sum insured for any one claim.</p> | <p>Loss or damage that is otherwise insured.</p>                                |

## PART 1 – BUILDINGS CONTINUED

### Claims settlement under part 1 - Buildings

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 'How to make a claim' on pages 53-55

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 for **buildings** is the sum insured on **your policy schedule**.

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.

**Please refer to the definitions on pages 6-9 for words shown in bold text.**

## PART 2 – PROPERTY OWNERS’ LIABILITY TO THIRD PARTIES

| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>  |
|--|---|
| <ul style="list-style-type: none"> <li>• Death or bodily injury (including disease and illness);</li> <li>• Loss of or damage to material property;</li> </ul> <p>caused by an accident occurring during the <b>period of insurance</b> and incurred by <b>you</b>:</p> <p>i) as owner of the <b>buildings</b>;</p> <p>ii) in respect of any <b>buildings</b> previously owned and occupied by <b>you</b> 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 <b>you</b> are not relieved of any legal responsibility arising from work done on any building owned by <b>you</b> simply because <b>you</b> sold that building after the work was done.</p> <p>If this <b>policy</b> is cancelled when <b>you</b> sell <b>your home</b>, the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other <b>policy</b> covers the liability.</p> | <ul style="list-style-type: none"> <li>• Death of or bodily injury (including disease and illness) to <b>you</b> or any person employed by <b>you</b>.</li> <li>• Loss of or damage to material property belonging to <b>you</b> or under <b>your</b> charge or control.</li> <li>• <b>Your</b> business or profession, except for the letting of the <b>buildings</b> or any part of it for private residential purposes.</li> <li>• Accidents for which <b>you</b> may be responsible as occupier of the <b>buildings</b>.</li> <li>• The use or possession of lifts or mechanically propelled vehicles.</li> <li>• A contractual obligation.</li> <li>• Any incident insured by another insurance <b>policy</b> (or that would be insured if this <b>policy</b> did not exist) except for any amount over the limit the other insurer will pay (and for which payment has been agreed) under the other insurance <b>policy</b>.</li> <li>• <b>Your</b> wilful or malicious act.</li> </ul> |

## CLAIMS SETTLEMENT UNDER PART 2 – PROPERTY OWNERS’ LIABILITY TO THIRD PARTIES

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**.

### Very important notice

Liability arising from incidents within the **home** and land belonging to it are, by law, nearly always the responsibility of the occupier rather than the owner. **We** do not cover **your** liability as an occupier or **your** personal liability under this section but automatically include it with **contents** cover available under section 2 of this **policy**.

**Please refer to the definitions on pages 6-9 for words shown in bold text.**

## SECTION 2 CONTENTS

Please note that this section only applies if it is shown on your policy schedule

### PART 1 – CONTENTS

We will pay up to the sum insured shown on **your policy schedule** unless we specify otherwise.

| <p>✓ <b>The contents are insured against loss or damage caused by:</b></p> | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>   |
|--|--|
|  | <ul style="list-style-type: none"> <li>The <b>excess</b> shown on <b>your policy schedule</b> under paragraphs 1 to 14 and A to P of this section.</li> </ul>  |
| <p>1. Fire, smoke, explosion, lightning or earthquake.</p>                 | <ul style="list-style-type: none"> <li>Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.</li> </ul>  |
| <p>2. Riot, civil commotion, strikes or labour disturbances.</p>           | <ul style="list-style-type: none"> <li>Loss or damage occurring where <b>you</b> have:               <ol style="list-style-type: none"> <li>participated in, assisted, encouraged or facilitated the riot or spread of the riot.</li> <li>contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.</li> <li>committed a criminal offence relating to the riot.</li> </ol> </li> </ul> |
| <p>3. Malicious acts or vandalism.</p>                                     | <ul style="list-style-type: none"> <li>Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li> </ul>  |
| <p>4a. <b>Storm</b></p>  | <ul style="list-style-type: none"> <li>Loss or damage by underground water.</li> </ul>   |
| <p>4b. Flood.</p>  | <ul style="list-style-type: none"> <li>Loss or damage caused by underground water.</li> </ul>  |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>The contents are insured against loss or damage caused by:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>  |
|--|---|
| <p>5. <b>Subsidence</b> or <b>heave</b> of the site on which <b>your home</b> stands or <b>landslip</b>.</p>   | <ul style="list-style-type: none"> <li>• Loss or damage caused by:               <ul style="list-style-type: none"> <li>i) the compaction of infill;</li> <li>ii) <b>settlement</b> of the <b>buildings</b>; or</li> <li>iii) river or coastal erosion.</li> </ul> </li> <li>• Any loss or damage arising from defective design, defective materials or faulty workmanship.</li> <li>• Loss or damage occurring while <b>your home</b> is undergoing demolition, structural alterations or structural repairs.</li> </ul>         |
| <p>6. Theft or attempted theft. For loss or damage caused by theft or attempted theft of <b>contents</b> in any garage and domestic outbuilding <b>we</b> will pay up to £10,000</p> | <ul style="list-style-type: none"> <li>• <b>Money</b> and pedal cycles, unless force and violence is used to gain entry to <b>your home</b>.</li> <li>• Any loss or damage if <b>your home</b> or any part of it is let or lent, unless force and violence is used to gain entry to <b>your home</b>.</li> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li> </ul> |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>The contents are insured against loss or damage caused by:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>   |
|---|--|
| <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"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in <b>your home</b>. (If it is <b>accidental damage</b> and <b>you</b> have cover under paragraph 14, this would be insured subject to the exceptions and <b>excess</b> applicable to that paragraph.)</li> <li>• Loss or damage caused by the failure or lack of grout and/or sealant in <b>your home</b>.</li> <li>• Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.</li> </ul> |
| <p>8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.</p> |  |
| <p>9. Leakage of oil from any fixed oil fired heating installation.</p>   | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> </ul>  |
| <p>10. Falling trees and branches.</p>  | <ul style="list-style-type: none"> <li>• Loss or damage to trees and branches.</li> <li>• The cost of removing fallen trees or branches.</li> </ul>  |
| <p>11. Falling aerials or their fittings.</p>   |  |

## PART 1 - CONTENTS CONTINUED

|   |   |
|---|---|
| <p>✓ <b>This section also provides insurance for the following contents items against:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>12. <b>Accidental damage to business equipment</b>, televisions and their aerials, digital receivers, radios, <b>computers</b> and ancillary equipment, and other audio and video equipment.</p> | <ul style="list-style-type: none"> <li>• Damage to items designed and intended to be portable (such as laptops, tablets and mobile phones), or to hand held computer equipment or hand held games consoles.</li> <li>• Damage to records, cassettes, discs or other data storage devices.</li> </ul>  |
| <p>13. <b>Accidental breakage</b> of mirrors and glass tops to furniture and fixed glass (including ceramic hobs) in furniture.</p>   |   |
| <p><b>Paragraph 14 only applies if your policy schedule shows that extended accidental damage to contents is included.</b></p>  |   |
| <p>✓ <b>The contents are insured against:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
| <p>14. <b>Accidental damage.</b></p>  | <ul style="list-style-type: none"> <li>• Damage to clothing (including furs), <b>money</b>, food and drink.</li> <li>• Damage caused during household removal.</li> <li>• Damage caused by water entering <b>your home</b>.</li> <li>• Damage caused by building alterations, renovations, extensions or repairs.</li> <li>• Damage caused by <b>your</b> lodgers, paying guests or tenants.</li> <li>• Damage from any cause described in paragraphs 1 to 11 of this section.</li> </ul> |

## PART 1 - CONTENTS CONTINUED

| ✓ We also provide cover for:  | ✗ In addition to items listed on pages 16-18 we will not pay for:  |
|---|--|
| <p>A. Alternative accommodation.</p> <p>During the period <b>your home</b> is made uninhabitable following loss or damage to the <b>contents</b> by any cause covered under this section, <b>we</b> will pay for the cost of comparable alternative accommodation including for any domestic pets permanently living with <b>you</b>.</p> <p><b>We</b> will pay up to £25,000</p>   |  |
| <p>B. Loss or damage to <b>contents</b> during household removal by professional removal contractors.</p> <p>The <b>contents</b> are insured against accidental loss or damage while in transit between <b>your home</b> and <b>your</b> new permanent residence within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands by professional removal contractors.</p> <p><b>We</b> will also cover temporary storage by professional removal contractors for up to three days.</p> | <ul style="list-style-type: none"> <li>• Loss of or damage to china, glass, pottery and other items of a brittle nature, unless they have been packed by professional packers.</li> <li>• Loss of <b>money</b>.</li> </ul> |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|---|---|
| <p>C. <b>Your</b> liability as a tenant.</p> <p><b>We</b> will cover <b>you</b> against <b>your</b> legal liability as a tenant for:</p> <p>i) Loss, damage or breakage to <b>your home</b> and to landlord's fixtures and fittings from any cause described in paragraphs 4, 6, 7, 9, 11, 12, 13 and 14 of part 1 of section 1 of this <b>policy</b>, subject to the exceptions and <b>excess</b> applicable to that paragraph.</p> <p>ii) Damage to internal decorations caused by fire or smoke.</p> <p><b>We</b> will pay up to £10,000</p> |   |
| <p>D1 <b>Contents</b> temporarily removed from <b>your home</b> for up to 90 consecutive days.</p> <p>Provided that it is <b>your</b> intention to return the item(s) to <b>your home</b>, then the insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to <b>contents</b>:</p> <p>i) In any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where <b>you</b> are living (other than while attending full time education) or employed.</p>                                  | <ul style="list-style-type: none"> <li>• Loss or damage to pedal cycles.</li> <li>• Loss or damage to any item that has never been in <b>your home</b>.</li> <li>• Loss or damage to any item that has been away from <b>your home</b> for more than 90 consecutive days at the time of the event that caused the loss or damage.</li> <li>• Loss or damage that would be insured under any other <b>policy</b> in the absence of this cover.</li> </ul> <p>i) Theft of <b>money</b> unless force and violence is used to gain entry.</p> |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|--|---|
| <p>ii) Elsewhere (other than while attending full time education) in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p> <p><b>We</b> will pay up to £15,000. <b>We</b> will pay no more than £1,000 for a single article, pair or set.</p>   | <p>ii) Loss or damage:</p> <ul style="list-style-type: none"> <li>a) Due to <b>storm</b> or flood.</li> <li>b) Due to theft or attempted theft unless the <b>contents</b> are: <ul style="list-style-type: none"> <li>– in a building or caravan and force and violence is used to gain entry; or</li> <li>– in transit to or from a bank or safe deposit.</li> </ul> </li> <li>c) Caused by theft of <b>money</b> unless the theft is from a building or caravan where force and violence is used to gain entry.</li> <li>d) Occurring within the boundaries of the land belonging to <b>your home</b>.</li> </ul> |
| <p>D2 <b>Contents</b> temporarily removed from <b>your home</b> while attending full time education.</p> <p>Provided that it is <b>your</b> intention to return the item(s) to <b>your home</b>, then the insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to <b>contents</b> in any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where <b>you</b> are living while attending full time education.</p> <p><b>We</b> will pay up to £5,000 in total and up to £1,000 for a single article, pair or set.</p> | <ul style="list-style-type: none"> <li>• Loss or damage: <ul style="list-style-type: none"> <li>– To pedal cycles.</li> <li>– To any item(s) that has never been in <b>your home</b>.</li> <li>– That would be insured under any other <b>policy</b> in the absence of this cover.</li> <li>– Due to theft unless force and violence is used to gain entry to the building.</li> <li>– While the <b>contents</b> are being worn, moved or carried.</li> </ul> </li> </ul>   |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>  |
|---|--|
| <p>E. <b>Contents</b> 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 <b>contents</b> outside the <b>home</b> but within the boundaries of the land belonging to <b>your home</b>.</p> <p><b>We will pay up to the £1,000</b></p>   | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by <b>storm</b> or flood.</li> <li>• Loss or damage to pedal cycles.</li> <li>• Theft of <b>money</b>.</li> <li>• Theft or attempted theft from any unattended vehicle.</li> <li>• Loss or damage to <b>high risk property</b>.</li> </ul> |
| <p>F. Loss or theft of keys.</p> <p>If keys to <b>your home</b> are lost or stolen, <b>we</b> will pay for the replacement and installation of door locks for any external door of <b>your home</b>.</p> <p><b>We will pay up to the contents sum insured.</b></p>  |  |
| <p>G. Personal assault.</p> <p><b>We will pay you or your</b> personal representatives £10,000 if <b>you</b> die within 60 days as a direct result of injuries received:</p> <ol style="list-style-type: none"> <li>i) In <b>your home</b> caused by thieves.</li> <li>ii) Due to robbery or hold up (whether attempted or otherwise) elsewhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</li> </ol> <p><b>We will also pay up to a maximum of £100 for theft of money from you</b> due to robbery or hold up occurring away from <b>your home</b>.</p> | <ul style="list-style-type: none"> <li>• Theft of <b>money</b> held or used for business purposes.</li> </ul>  |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|---|---|
| <p>H. Freezer <b>contents</b>.</p> <p><b>We</b> will pay for food in a freezer cabinet or freezer compartment of a refrigerator at <b>your home</b> made unfit for human consumption due to:</p> <p>i) A rise or fall in temperature.<br/>ii) Contamination by refrigerant or refrigerant fumes.</p> <p><b>We</b> will pay up to the <b>contents</b> sum insure</p> | <ul style="list-style-type: none"> <li>• Loss of or damage to food if the freezer cabinet or refrigerator is more than 15 years old.</li> <li>• Loss of or damage to food held or used for business purposes.</li> <li>• Loss or damage due to the power supply authority deliberately cutting or reducing the supply to <b>your home</b>.</li> </ul> |
| <p>I. Credit cards.</p> <p><b>We</b> will pay for loss from fraudulent use of <b>your</b> credit or debit cards (all held solely for private or domestic purposes) by unauthorised persons.</p> <p><b>We</b> will pay up to £5,000.</p>   | <ul style="list-style-type: none"> <li>• Loss unless <b>you</b> have complied with all <b>your</b> credit cards' terms and conditions.</li> </ul>   |
| <p>J. Oil and metered water.</p> <p><b>We</b> will pay for loss of oil or metered water following <b>accidental damage</b> to <b>your</b> domestic water or heating installations.</p> <p><b>We</b> will pay up to the <b>contents</b> sum insure</p>   | <ul style="list-style-type: none"> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> </ul>   |
| <p>K. Jury service.</p> <p><b>We</b> will pay for expenses or loss of earnings as a result of <b>you</b> being called for jury service.</p> <p><b>We</b> will pay up to £50 per day up to a maximum of £2,000</p>   | <ul style="list-style-type: none"> <li>• The first seven days of any period of jury service.</li> <li>• Expenses or earnings that can be recovered from any other source.</li> </ul>  |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>  |
|---|--|
| <p>L. Special events.</p> <p>For one month before and one month after a special event or religious festival where the value of <b>contents</b> owned by <b>you</b> is increased due to purchases related to the special event or religious festival, the <b>contents</b> sum insured recorded on <b>your policy schedule</b> is increased by 10%.</p>   |  |
| <p>M. New purchases.</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to any single article, pair or set of <b>high risk property</b> that <b>you</b> have not previously told <b>us</b> about, up to a maximum of £2,500 occurring within 30 days of purchase.</p>   | <ul style="list-style-type: none"> <li>• Loss or damage to articles for which <b>you</b> do not have proof of the date of purchase.</li> </ul> |
| <p>N. Reinstatement of documents.</p> <p><b>We</b> will pay the cost of preparing new title deeds to <b>your home</b>, bonds or securities if they are lost or damaged by any cause described in paragraphs 1 to 11 and (if applicable) paragraph 14 of part 1 of section 2 of this <b>policy</b> while in <b>your home</b> or while kept in <b>your</b> bank, building society or solicitor's office.</p> <p><b>We</b> will pay up to the <b>contents</b> sum insured"</p> | <ul style="list-style-type: none"> <li>• Negotiable bonds or securities.</li> </ul>  |

## PART 1 - CONTENTS CONTINUED

| <p>✓ <b>We also provide cover for:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|--|---|
| <p>O. Plants in the garden.</p> <p>The insurance provided by paragraphs 1, 2, 3, 6 and 8 of this section also covers loss of flowers, plants, shrubs or trees all in pots or containers outside the <b>home</b> but within the boundaries of the land belonging to <b>your home</b>.</p> <p><b>We will pay up to £1,000.</b></p> |   |
| <p>P. Visitors' personal effects.</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to <b>your</b> visitors' clothing and personal belongings whilst in <b>your home</b>.</p> <p><b>We will pay up to £1,000.</b></p>   | <ul style="list-style-type: none"> <li>• Loss or damage that would be insured under any other <b>policy</b> in the absence of this cover.</li> <li>• <b>Money</b>, credit cards, securities and documents.</li> <li>• Vehicles, pedal cycles, other means of transport, caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.</li> <li>• Property held or used for business or trade.</li> </ul> |

## PART 1 - CONTENTS CONTINUED

### Claims settlement under part 1 - Contents

1. **We** will at **our** option:
  - i) replace as new;
  - ii) pay the cost to **us** of replacing as new;
  - iii) repair; or
  - iv) pay the cost to **us** to repair;  
any item of **contents** (except for clothing more than two years old).

Also see 'How to make a claim' on page 53.

2. **We** will make a deduction for wear and tear from the cost to **us** of replacement or repair if clothing more than two years old is stolen or damaged.
3. The maximum amount **we** will pay in respect of any one claim for the following is:

|  |  |
|--|--|
| <b>i) Contents</b>                     | £100,000   |
| <b>ii) High risk property</b>          | a) In total, £40,000<br>b) For a single article, pair or set, £5,000 |
| <b>iii) Business equipment</b>         | a) In total £10,000<br>b) For a single article, pair or set £3,500   |
| <b>iv) Money</b>                       | £500   |
| <b>v) External satellite equipment</b> | Up to the <b>contents</b> sum insured                                |

**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 – OCCUPIERS’ LIABILITY TO THIRD PARTIES

|   |   |
|---|---|
| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>  |
| <ul style="list-style-type: none"> <li>• Death or bodily injury (including disease and illness);</li> <li>• Loss of or damage to material property;</li> </ul> <p>caused by an accident occurring during the <b>period of insurance</b> incurred by <b>you</b>:</p> <p>i) As occupier of:</p> <ul style="list-style-type: none"> <li>– <b>Your home.</b></li> <li>– Land belonging to <b>your home.</b></li> <li>– Any residential premises temporarily occupied for private purposes for no more than 30 days in any one <b>period of insurance.</b></li> </ul> <p>ii) As an employer of employees involved in domestic duties at <b>your home.</b></p> <p>iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.</p> | <ul style="list-style-type: none"> <li>• The transmission of any contagious disease by <b>you.</b></li> <li>• Death of or bodily injury (including disease and illness) to <b>you.</b></li> <li>• Loss of or damage to material property belonging to <b>you</b> or under <b>your</b> charge or control.</li> <li>• Any incident arising out of the ownership, custody or control of any horse, dog or pet if insured by any other <b>policy.</b></li> <li>• Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by <b>you</b> or on <b>your</b> behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.</li> <li>• Death of or bodily injury to any employee arising out of:             <ul style="list-style-type: none"> <li>i) being carried in or upon a vehicle, or</li> <li>ii) entering, getting onto or leaving a vehicle,</li> </ul> <p>in circumstances where any road traffic legislation requires insurance or security.</p> </li> <li>• <b>Your</b> wilful act, including but not limited to any assault or alleged assault.</li> <li>• <b>Your</b> business or profession.</li> </ul> |

## PART 2 – OCCUPIERS’ LIABILITY TO THIRD PARTIES

### CONTINUED

|   |  |
|---|--|
| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p> | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>   |
|   | <ul style="list-style-type: none"> <li>• The ownership of any land or building including the <b>home</b>.</li> <li>• A contractual obligation.</li> <li>• The ownership, use or possession of:             <ul style="list-style-type: none"> <li>i) Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to <b>your home</b>, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).</li> <li>ii) Aircraft, drones, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft).</li> <li>iii) Any trailer, horse box or caravan (other than occupiers’ liability arising from a static caravan rented and temporarily lived in by <b>you</b>).</li> </ul> </li> <li>• The use of firearms other than sporting guns used for sporting purposes.</li> <li>• Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to <b>you</b> or under <b>your</b> charge or control.</li> </ul> |

## **PART 2 – OCCUPIERS’ LIABILITY TO THIRD PARTIES**

### **CONTINUED**

#### **Claims settlement under part 2 - Occupiers’ liability to third parties**

##### **Occupiers’ and private individuals’ liability to third parties**

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.

##### **Employers’ liability**

If the incident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship and injury arises out of and in the course of such service or apprenticeship:

- The maximum amount **we** will pay is £5,000,000 in respect of any one claim or number of claims arising out of any one incident. The limit includes any claimants’ **costs** and expenses and all other **costs** and expenses incurred with **our** written consent.

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

## SECTION 3 PERSONAL POSSESSIONS

Please note that this section only applies if it is shown on your policy schedule

At renewal **we** will adjust **your** sums insured under items 1, 3 and 4 of section 3 in line with the Retail Price Index published by the National Statistics office. If this index ceases to be published, **we** will use a suitable alternative index.

| <p>✓ <b>If the item is shown on your policy schedule we will pay for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>   |
|--|---|
| <p>Item 1 – loss of or damage to <b>your personal property</b>.<br/><b>We</b> will pay the sum insured on <b>your policy schedule</b> (subject to inflation protection) and up to £5,000 for a single article, pair or set.</p>  | <ul style="list-style-type: none"> <li>• Loss or damage to property specifically insured under item 4 of this section.</li> </ul>   |
| <p>Item 2 – loss of <b>your money</b>.<br/><b>We</b> will pay up to the sum insured on <b>your policy schedule</b>.</p>  | <ul style="list-style-type: none"> <li>• Loss due to error, omission or depreciation in value.</li> </ul>   |
| <p>Item 3 – loss of or damage to <b>your</b> pedal cycles and accessories on them (including electrically assisted pedal cycles that are not required to be licensed if used on a public road).<br/>This cover is automatically included if Item 1 <b>personal property</b> has been selected and is subject limit of £1,500 per cycle, unless specified on <b>your policy schedule</b>.</p> | <ul style="list-style-type: none"> <li>• Loss or damage if the pedal cycle is being used for racing.</li> <li>• Theft or attempted theft of a pedal cycle unless at the time of loss or damage it was:               <ul style="list-style-type: none"> <li>i) in <b>your</b> immediate custody or control; or</li> <li>ii) securely locked to an object that cannot be moved; or</li> <li>iii) in a locked building.</li> </ul> </li> <li>• Theft of pedal cycle accessories unless:               <ul style="list-style-type: none"> <li>i) the pedal cycle is stolen at the same time; and</li> <li>ii) the theft of the pedal cycle is covered under this section.</li> </ul> </li> </ul> |

## SECTION 3 PERSONAL POSSESSIONS CONTINUED

|   |  |
|---|--|
| <p>Item 4 – loss of or damage to articles specified on <b>your policy schedule</b>.<br/> <b>We</b> will pay up to the sum insured on <b>your policy schedule</b> (subject to inflation protection).</p>   |  |
| <p>✓ <b>We also provide cover for:</b></p>  | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b></p>  |
| <p><b>New purchases.</b><br/>         The insurance provided by item 4 of this section also covers loss or damage to any single article, pair or set of <b>high risk property</b> that <b>you</b> have not previously told <b>us</b> about, up to a maximum of £2,500 occurring within 30 days of purchase.</p> | <ul style="list-style-type: none"> <li>• Loss or damage to articles for which <b>you</b> do not have proof of the date of purchase.</li> </ul> |

✗ **For items 1-4 in this section and in addition to items listed on pages 16-18, we will not pay for the following:**

- The **excess** shown on **your policy schedule** under this section.
- More than £2,000 in total in respect of any one loss from an unattended vehicle under items 1, 2, 3 and 4.
- Loss or damage caused by theft or attempted theft from any unattended vehicle unless:
  - i) All windows and sunroofs are securely closed and all doors and the boot are locked.
  - ii) The property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot.
- Loss of or damage to:
  - i) Personal property, money or pedal cycles held or used for business purposes.
  - ii) Sports equipment while in use.
  - iii) Remote controlled models while in operation.
  - iv) Musical instruments involving only loss of tone, breakage of strings or breakage of drum skins.

## SECTION 3 PERSONAL POSSESSIONS CONTINUED

- Breakage of articles of a brittle nature unless specified under item 4 of section 3.
- Loss of or damage to **business equipment** unless specified under item 4 of section 3.
- Theft or malicious damage caused by **you, your** domestic employees, lodgers, paying guests or tenants.

### Claims settlement under section 3 - Personal possessions

1. **We** will at our option:
  - i) replace as new;
  - ii) pay the cost to **us** of replacing as new;
  - iii) repair; or
  - iv) pay the cost to **us** to repair;any article insured under items 1, 3 or 4 of this section without deduction for wear and tear. For clothing more than two years old insured under item 1, a deduction will be made for wear and tear.

Also see 'How to make a claim' on page 53.

**Please refer to the definitions on pages 6-9 for words shown in bold text.**

## HOW TO MAKE A CLAIM

Please call us on 0800 032 9306 or contact **your** insurance intermediary.

**We** understand how distressing loss or damage to **your home** can be. When things go wrong, **we** are ready and waiting to put them right as quickly and efficiently as possible.

**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.

### 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 get a crime reference number or loss report number:

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

### Step 2 : Check whether you are covered

- Check **your policy schedule**, which lists the sections of cover **you** have chosen and any **endorsements** and **excesses** that apply.
- Refer to **your policy** booklet, 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**.
  - Any **policy** conditions that apply on pages 13-15.

## HOW TO MAKE A CLAIM CONTINUED

### Step 3: Gather your information

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

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

**We** may request more information such as:

- The date and place of purchase, plus receipts, invoices, instruction booklets, valuations or photographs.
- The location of the property when it was lost or damaged.
- For damaged property, confirmation from a suitably qualified tradesperson of the cause of damage and whether or not the item can be economically repaired.

**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 reasonably 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.

Make sure **you** do not throw away damaged **contents**. Store them in a dry place, as **you** will need them to support **your** claim.

### Step 4: Make a claim

Call **us** on 0800 032 9306 or contact **your** insurance intermediary.

## HOW TO MAKE A CLAIM CONTINUED

### Step 5: What happens next?

- If **your** claim is accepted, **we** will agree actions on the initial call and keep in touch by phone to let **you** know what's happening.
- **We** may appoint a specialist to visit **you**, in which case **we** will let **you** know.
- Complicated claims, such as those for **subsidence**, may take longer than others to complete. If that's the case **we** will give **you** the name of a personal contact who'll keep **you** informed about progress.
- **We** may offer repair or replacement through **our** approved suppliers. If **you** prefer to use **your** own tradesperson, 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.

### Financial service compensation scheme

**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 visit the FSCS at [fscs.org.uk](https://www.fscs.org.uk) or call them on 0800 678 1100.

# ENDORSEMENTS

The following endorsements apply only if they are shown on your policy schedule under the heading **Endorsements Applicable**. For more information

## **BD01 Unoccupancy conditions**

1. The exclusion of loss or damage occurring when **your home** is **unoccupied** for more than 60 days in a row applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 of this **policy** is deleted.
2. **We** shall not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 of this **policy** in addition to any other amount for which **you** are responsible. There is no cover under these paragraphs unless:
  - i) **your home** is inspected both inside and outside at least every 14 days by **you** or by a responsible person acting on **your** behalf; and
  - ii) whenever **your home** is left unattended:
    - a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained; and
    - b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to **your home** are put effectively into operation, and
    - c) call keys are removed from locks and taken away from **your home** or placed out of sight.

## ENDORSEMENTS CONTINUED

### CT01 Property let

1. In respect of the insurance under part 1 of section 2 of this **policy** the definition of **contents** is replaced as follows:

#### Contents

Household goods, furniture, furnishings, fixtures and fittings belonging to **you** or for which **you** are legally responsible in the **home**

#### but excluding:

- Any part of the **buildings**.
- Property insured under any other **policy**.
- Property belonging to or the responsibility of any tenant.

Paragraph 6 of part 1 of section 2 of this **policy** is replaced as follows:

| ✓ <b>The contents are insured against loss or damage caused by:</b>  | ✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b>   |
|--|--|
| 6. Theft or attempted theft.   | <ul style="list-style-type: none"> <li>• Any loss or damage unless force and violence is used to gain entry to <b>your home</b>.</li> <li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li> <li>• Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li> </ul> |
| There is no insurance under:<br>i) paragraphs A to P of part 1; or<br>ii) part 2<br>of section 2 of this <b>policy</b> . |  |

## ENDORSEMENTS CONTINUED

### CT02 PAYING GUESTS ALLOWED

Part 2 of section 2 of this policy is replaced as follows:

| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p>   | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>   |
|---|--|
| <ul style="list-style-type: none"> <li>• death or bodily injury (including disease and illness);</li> <li>• loss of or damage to material property;</li> </ul> <p>caused by an accident occurring during the <b>period of insurance</b> incurred by <b>you</b>:</p> <p>i) As occupier of:</p> <p>a) The <b>home</b>, provided that if the <b>home</b> is let to lodgers or paying guests, the number of lodgers or paying guests at any one time does not exceed six.</p> <p>b) Land belonging to <b>your home</b>.</p> <p>c) Any residential premises temporarily occupied for private purposes for no more than 30 days in any one <b>period of insurance</b>.</p> <p>ii) As an employer of employees involved in domestic duties at <b>your home</b>.</p> <p>iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.</p> | <ul style="list-style-type: none"> <li>• The transmission of any contagious disease by <b>you</b>.</li> <li>• Death of or bodily injury (including disease and illness) to <b>you</b>.</li> <li>• Loss of or damage to material property belonging to <b>you</b> or under <b>your</b> charge or control.</li> <li>• Any incident arising out of the ownership, custody or control of any horse, dog or pet if insured by any other <b>policy</b>.</li> <li>• Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by <b>you</b> or on <b>your</b> behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.</li> <li>• Death of or bodily injury to any employee arising out of:             <ul style="list-style-type: none"> <li>i) being carried in or upon a vehicle; or</li> <li>ii) entering or getting on to or leaving a vehicle;</li> </ul>             in circumstances where any road traffic legislation requires insurance or security.           </li> </ul> |

## ENDORSEMENTS CONTINUED

|   |   |
|---|---|
| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p> | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>  |
|   | <ul style="list-style-type: none"> <li>• <b>Your</b> willful act, including but not limited to any assault or alleged assault</li> <li>• <b>Your</b> business or profession, but this does not apply to the letting of any part of <b>your home</b> to lodgers or paying guests or for private residential purposes.</li> <li>• The ownership of any land or building including the <b>home</b>.</li> <li>• A contractual obligation.</li> <li>• The ownership, use or possession of:             <ul style="list-style-type: none"> <li>i) Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to <b>your home</b>, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).</li> <li>ii) Aircraft, drones, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft).</li> <li>iii) Any trailer, horse box or caravan (other than occupiers' liability arising from a static caravan rented and temporarily lived in by <b>you</b>).</li> </ul> </li> </ul> |

## ENDORSEMENTS CONTINUED

|   |   |
|---|---|
| <p>✓ <b>We will cover you against liability at law for damages payable in respect of:</b></p> | <p>✗ <b>In addition to items listed on pages 16-18 we will not pay for liability arising from:</b></p>  |
|   | <ul style="list-style-type: none"><li>• The use of firearms, other than sporting guns used for sporting purposes.</li><li>• Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to <b>you</b> or under <b>your</b> charge.</li></ul> |

## ENDORSEMENTS CONTINUED

### Occupiers' and private individuals' liability to third parties

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.

### Employers' liability

If the incident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship and the injury arises out of and in the course of such service or apprenticeship:

The maximum amount **we** will pay is £5,000,000 in respect of any one claim or number of claims arising out of any one incident. The limit includes any claimants' **costs** and expenses and all other **costs** and expenses incurred with **our** written consent.

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

### CT03 Forcible and violent theft only

Paragraph 6 of part 1 of section 2 of this **policy** is replaced as follows:

| ✓ <b>The contents are insured against loss or damage caused by:</b> | ✗ <b>In addition to items listed on pages 16-18 we will not pay for:</b>   |
|---|--|
| 6. Theft or attempted theft.  | <ul style="list-style-type: none"><li>• Any loss or damage unless force and violence is used to gain entry to <b>your home</b>.</li><li>• Loss or damage when <b>your home</b> is <b>unoccupied</b> for more than 60 days in a row.</li><li>• Loss or damage caused by <b>you, your</b> domestic employees, lodgers, paying guests or tenants.</li></ul> |

## ENDORSEMENTS CONTINUED

### CT04 Unoccupancy conditions

1. The exclusion of loss or damage occurring when **your home** is **unoccupied** for more than 60 days in a row applying to paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** is deleted.
2. **We** will not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** in addition to any other amount for which **you** are responsible. There is no cover under these paragraphs unless:
  - i) **your home** is inspected both inside and outside at least every 14 days by **you** or by a responsible person acting on **your** behalf; and
  - ii) whenever **your home** is left unattended:
    - a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained, and
    - b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to **your home** are put effectively into operation, and
    - c) all keys are removed from locks and taken away from **your home** or placed out of sight.

## ENDORSEMENTS CONTINUED

### **PY01 Minimum standards of security**

Unless **we** agree otherwise in writing, there is no insurance under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your home** unless:

- a) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.
- b) The last door **you** use when leaving **your home** is secured by either:
  - a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
  - multi point locking system with a minimum of three locking points.
- c) External sliding doors are secured by anti lift devices and either:
  - a hook lock certified to British Standard BS3621;
  - a multi point locking system with a minimum of three locking points; or
  - any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.
- d) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

  - key operated security bolts that operate vertically into the door frame; or
  - flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

  - a lock certified to British Standard BS3621;
  - a multi point locking system with a minimum of three locking points; or
  - any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.
- e) All other external doors, including doors accessing the private dwelling from a garage, need to be secured either:
  - as stated in (b) above; or
  - by any lock plus internal key operated security bolts at the top and bottom.

## ENDORSEMENTS CONTINUED

f) Garages and **outbuildings** are fitted with a key operated lock or locking system.

g) Immediately before going to bed:

- all external doors and windows are closed, and
- all the window and door locks and bolts fitted to **your home** are put effectively
- into operation

other than in occupied bedrooms.

h) Whenever **your home** is left unattended:

- all doors and windows are closed and all the security devices (including locks and alarms) fitted to **your home** are put effectively into operation, and
- all keys are removed from locks and taken away from **your home** or placed out of sight.

### PY02 Security

There is no insurance under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your home** unless:

1. Immediately before going to bed:

- all external doors and windows are closed, and
- all the window and door locks and bolts fitted to **your home** are put effectively into operation

other than in occupied bedrooms.

2. Whenever **your home** is left unattended:

- all doors and windows are closed and all the security devices (including locks and alarms) fitted to **your home** are put effectively into operation; and
- all keys are removed from locks and taken away from **your home** or placed out of sight.

## ENDORSEMENTS CONTINUED

### PY03 Intruder alarm

There is no insurance under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your home** unless the following requirements are met by **you** or by a responsible person acting on **your** behalf.

1. The intruder alarm installed at **your home** must be kept in proper working order under a continuing maintenance contract with an alarm company approved by the National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB) or such other company as agreed by **us**.
2. **Your** intruder alarm (or such parts of **your** intruder alarm as may be agreed by **us**) must be set before **you** or **your** domestic employees retire for the night.
3. **Your** intruder alarm must be set whenever **your home** is left without a responsible person in attendance.
4. **Your home** must not be left without a responsible person in attendance unless, as far as **you** or **your** representatives are aware, the intruder alarm, including all telecommunication lines used to transmit any signal or call, is fully operational and working.
5. **Your** intruder alarm must not be altered or replaced without **our** prior agreement.
6. **You** must tell **us** immediately if the police give formal notice to **you** of withdrawing response to signals or calls made by **your** intruder alarm.

### PY09 Unoccupancy conditions

1. The exclusion of loss or damage occurring when **your home** is **unoccupied** for more than 60 days in a row applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** is deleted.
2. **We** shall not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy**, in addition to any other amount for which **you** are responsible. There is no cover under these paragraphs unless:
  - i) **your home** is inspected both inside and outside at least every 14 days by **you** or by a responsible person acting on **your** behalf; and

## ENDORSEMENTS CONTINUED

- ii) whenever **your home** is left unattended:
  - a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained, and
  - b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to **your home** are put effectively into operation, and
  - c) all keys are removed from locks and taken away from **your home** or placed out of sight.

### PY11 Jewellery protection

The maximum amount that **we** will pay in respect of one claim under this **policy** for a single article of jewellery or watch is £10,000 and for jewellery and watches in total is £20,000, unless the article(s) is/are:

- i) being worn; or
- ii) in a room occupied by the **policyholder**; or
- iii) in a securely fixed locked safe; or
- iv) deposited in a bank or safe deposit.

Subject otherwise to the limits, terms, exceptions and conditions of this **policy**.

### PY12 Delayed installation of security

1. It is a requirement of this **policy** that **your home** is secured in accordance with **our** minimum standards of security. If **you** do not comply with this requirement within 30 days of receipt of this **endorsement** by **you**, there will be no cover under sections 2 and 3 for loss or damage by theft or attempted theft from **your home**.
2. **Endorsement** PY01 (Minimum standards of security) does not apply until:
  - i) 30 days after receipt of **endorsement** by **you**; or
  - ii) such time as **your home** is secured in accordance with **our** minimum standards of security;

whichever is earlier.

### PY13 Proof of value

It is a requirement of this **policy** that **you** provide **us** with proof of value and ownership acceptable to **us** for any item specified on **your policy schedule** that would cost more than £10,000 to replace. If **you** do not comply with this requirement within 30 days of the start date of cover, there will be no insurance under this **policy** for the item(s).

## OUR COMPLAINTS PROCEDURE

**Our** aim is to get it right first time, every time. If you have a complaint, **we** will try to resolve it straight away but if **we** can't **we** will always confirm to you the receipt of **your** complaint within five working days. If **we** cannot resolve it within this time **we** will provide you with fortnightly updates on the current status of **your** complaint.

If **we** are unable to resolve the problem, **we** will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

### **If you have a complaint about buildings, contents or personal possessions contact:**

The Customer Care Department  
Highway Insurance  
69 Park Lane  
Croydon  
Surrey  
CR9 1BG

Phone: 0800 633 5386 For Text Phone please dial 18001 first.

Email: [complaints@lvbroker.co.uk](mailto:complaints@lvbroker.co.uk)

You have the right to refer **your** complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## OUR COMPLAINTS PROCEDURE CONTINUED

Using **our** complaints procedure or contacting the Financial Ombudsman Service does not affect **your** legal rights.

For further information about **your** legal rights, please contact **your** local authority Trading Standards department or Citizens Advice Bureau.







Making a claim

0800 032 9306



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