



# CLEAR CHOICE

Home insurance policy



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# About your Policy

## Understanding and using your policy

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 10 to 13. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 7 to 9 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in bold type.

**Your** policy is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

**We** will send **you** a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made.

Remember to keep **your** sums insured (which are shown on **your** schedule) up to date.

If **you** have selected **buildings** insurance, **you** should increase **your** sum insured if **you** extend or make improvements to **your** home, such as installing double glazing, adding a fitted kitchen or conservatory.

If **you** have selected **contents** and **personal belongings** insurance, **your** cover is for replacement as new. Remember to keep **your** sums insured up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. These changes are not reflected in the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times.

If **you** have any questions please contact **us**. The telephone numbers are shown on **your** schedule.

## Complaints Procedure

### Our commitment to customer service

**At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.**

### Our promise to you

We will:

- acknowledge your complaint promptly;
- investigate your complaint quickly and thoroughly;
- keep you informed of progress;
- do everything possible to resolve your complaint fairly;
- ensure you are clear on how to escalate your complaint, if necessary.

## Step 1

If your complaint relates to your policy then please contact the sales and service number shown in your schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

## Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our customer relations team will then review the matter on behalf of our Chief Executive. Once our customer relations team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our customer relations team's contact details are as follows:

Post: RSA  
Customer Relations Team  
P O Box 255  
Wymondham  
NR18 8DP

Email: crt.halfax@uk.rsagroup.com

## If you are still unhappy

If you are still unhappy after our customer relations team's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

**Post:** Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Telephone:** 0800 023 4567 (free from mobile phones and landlines)

0300 123 9123 (costs no more than calls to 01 or 02 numbers)

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

**Website:** www.financial-ombudsman.org.uk

You have 6 months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

## How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on the number shown on **your** schedule. Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information, and/or **we** may wish to arrange a visit and inspection

- To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 10 to 14.

## Guidance when making a claim

### Claim Notification

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you and your family comply with all policy conditions and you should familiarize yourself with any requirements.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs,
- Purchase dates and location of lost or damaged property

- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

### Preferred Suppliers

**We** take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

# The Insurance Contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

**Our** part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

**Your** part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **insurance period**;
- **you** must comply with all the conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover. There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 10 to 12. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This policy has been issued by Royal & Sun Alliance Insurance Ltd in the United Kingdom.

# Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

## Accidental Damage

Sudden, unexpected and visible damage which has not been caused on purpose.

## Buildings

**Your home**, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings, fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of **your home**, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos.

**Buildings** does not include aerials and satellite receiving equipment.

Examples of fixtures and fittings are:

- Laminated flooring (but not fitted carpets as these are covered under a contents policy)
- fitted kitchen units including fixed hobs in units
- fitted bedroom furniture
- Permanently wired and fixed lighting.

## Clerical business equipment

Computer, telecommunication and office equipment, office furniture

**Business equipment** does not include business stock and no cover is provided for

- the cost of replacing paper records, except for their value as stationery;

or

- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

## Company/our/us/we

Royal & Sun Alliance Insurance Ltd

## Contents

Household goods, **high risk items**, personal documents, **personal belongings**, **clerical business equipment**, **pedal cycles** and **money**, owned by **your family** or **your family's** responsibility under contract.

Visitors **personal belongings in your home**.

**Contents** does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric **wheelchairs**), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang-giders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except **clerical business equipment**;
- fixtures and fittings;
- credit cards.

## Excess

The first part of any claim which **you** must pay.

## Flood

A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:

- at, below or above ground level provided that part of the body of water enters your home at ground level; and
- does so with a volume, weight or force which is substantial and abnormal.

Flood does not mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water

## Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

## High risk items

Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections.

## Home

The house or flat at the address shown on **your** schedule, its garages, greenhouses and outbuildings, all used for domestic and clerical business purposes only.

## Insurance period

The period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

## Landslip

Downward movement of sloping ground.

## Money

Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **your family** or **your family's** responsibility under contract.

**Money** does not include:

- promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection; or
- **money** used or held for any trade, professional or business purposes.

## Pedal cycles

Any pedal cycle (bicycle, tricycle or unicycle) including electrically powered pedal cycles and their accessories.

Pedal cycles does not include:

Motorised or electric vehicles of any kind apart from electrically powered pedal cycles.

## Personal belongings

Jewellery, watches and personal items which **your family** normally wear or carry and which are owned by **your family** or **your family's** responsibility under contract.

**Personal belongings** does not include:

- household goods and domestic appliances;
- external television and satellite receiving equipment;
- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric **wheelchairs**),



mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), **pedal cycles**, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;

- animals;
- **money**, credit cards, securities and documents of any kind;
- anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
- china, glass, pottery and any other items of a similar nature which are fragile.

## Policyholder/you/your

The person(s) named as **policyholder** on **your** schedule.

## Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

## Unoccupied

When your home is not lived in during the day or overnight by **your family**, or by anyone who has **your** permission, for more than 60 days in a row.

## Us/we/Company/our

Royal & Sun Alliance Insurance Ltd.

## We/Company/our/us

Royal & Sun Alliance Insurance Ltd.

## Wheelchairs

Any wheelchair or similar electric scooter specifically designed for the disabled or infirm and which does not legally require to be licensed for road use.

## You/your/policyholder

The person(s) named as **policyholder** on **your** schedule.

## Your family

**You** or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

# Conditions and exclusions

## Policy conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

## Taking care

**Your family** must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

## Changes in your circumstances

Using the address on the front of **your** schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday home;
- **your home** is going to be **unoccupied**. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **insurance period**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- the number of bedrooms in **your home** has changed;

- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of **your home** is going to be used for any trade, professional or business purposes;

There is no need to tell **us** about trade, professional or business use if:

- the trade, professional or business use is only clerical; and
  - **you** do not have staff employed to work from **your home**; and
  - **you** do not have any visitors to **your home** in connection with **your** trade, profession or business; and
  - **you** do not keep any business **money** or stock in **your home**.
- any increase in the value of **your contents** or the rebuilding cost of **your buildings**.

**We** may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid and **you** may not be entitled to a refund of premium.

## Fraud

If dishonesty or exaggeration is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

## Financial Sanctions

**We** shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **period of insurance we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

## Transferring your interest in the policy

**You** cannot transfer **your** interest in this policy to anyone else without **our** written permission.

## Cancelling the policy

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

## Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date you receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

## Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date you receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

## Where we cancel your policy

Please also refer to the Fraud condition on page 10 of this policy and to the Changes in Circumstances condition on page 10 of this policy.

**We** may also cancel the policy where **we** have identified serious grounds, including but not limited to:

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

**We** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **insurance period**.

We also reserve the right to terminate the policy in the event that there is a default in the instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

## Other conditions

There are other conditions which relate to any claim **you** may make and these are shown below headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

## Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 4.

**You** should also check the information on 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. **contents, buildings**.

## What you must do

If **you** or **your family** are the victims of theft, riot, a malicious act or vandalism, or if **you** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in case of riot tell **us** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

**You** should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with your claim quickly, **we** may require additional information which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property;
- purchase dates and location of lost or damaged property;
- for damaged property, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

## Rights and responsibilities

**We** may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

**You** must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When you call **us**, **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

## Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

## Policy exclusions

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

## Radioactive contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

## War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

## Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

## Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and which was not the result of an intentional act,

and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

## Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

## Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date; or
- computer viruses; or
- cyber-attack.

## Existing or deliberate damage or illegal activities

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring, before the **insurance period** starts; or
- caused deliberately by your family; or
- caused as a result of the buildings being used for illegal activity by your family.

## Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

## Wear and tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

## Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

# Homecare Services

This part of the policy explains the cover **we** provide for Locks and Keys and Trees and Shrubs.

## What is covered

### Locks and Keys

**Accidental damage** to the locks of, or loss of the keys to the outside doors of, **your home** or to safes and alarms in **your home**.

**We** will pay the cost of:

- buying new keys; or
- changing parts of the locks; or
- replacing the locks

### Trees and Shrubs

Loss of or damage to **your** trees, shrubs, plants, hedges and lawns on the land belonging to **your home** caused by:

- Fire, lightning, explosion, earthquake or smoke.
- Riot, civil commotion.
- Malicious acts or vandalism.
- Theft or attempted theft.
- Impact involving vehicles or aircraft or anything dropped from them.

## What is not covered

The **excess**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**.

Damage to locks caused by mechanical, electrical or electronic fault or breakdown.

Any amount exceeding the limit shown on **your** schedule.

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.

## How we settle claims for locks & keys and trees & shrubs

**We** will pay the cost of repairing or replacing the damaged parts of the locks and keys or trees, shrubs, plants or lawns.

Where an **excess** applies, this will be taken off the amount of **your** claim.

The most **we** will pay for any one claim is the limit shown on **your** schedule.



# Buildings

This part of the policy sets out the cover **we** provide for **your buildings**, unless **your** schedule states 'Not insured under this policy'.

## What is covered

Damage to **your buildings** caused by the following:

- 1 Fire, lightning, explosion, earthquake or smoke
  
- 2 Storm or flood.  
A storm will involve very strong winds, powerful enough to cause structural damage to homes within its path and is usually accompanied by torrential rainfall, hail or heavy snow.  
  
Damage caused by normal weather conditions commonly experienced in the UK, is often the result of wear and tear or lack of maintenance and is not covered.
  
- 3 Freezing of water in fixed water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.
  
- 4 Riot, civil commotion.
  
- 5 Malicious acts or vandalism.

## What is not covered

The **excess**.  
Damage by smoke from air pollution.

The **excess**.  
Damage by frost.  
Damage to fences, hedges or gates.

The **excess**.  
Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.

Damage while **your home** is **unoccupied**.

Damage by sulphate reacting with any materials from which **your home** is built.

Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.

The **excess**.

The **excess**.  
Damage while **your home** is **unoccupied**.

Damage when **your home** is lent, let or sub-let to anyone other than **your family** unless force and violence has been used to get into or out of **your home**.

## What is covered

- 6 Theft or attempted theft.
- 7 **Subsidence or heave** of the site on which **your buildings** stand or of land belonging to **your buildings**, or **landslip**.
- 8 Falling trees or branches.
- 9 Falling aerials or satellite receiving equipment, their fittings or masts

## What is not covered

- The **excess**.  
Damage while **your home** is **unoccupied**.
- Damage when **your home** is lent, let or sub-let to anyone other than **your family** unless force and violence has been used to get into or out of **your home**.
- The **subsidence, heave or landslip excess** shown on **your** schedule.
- Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless **your home** is damaged by the same cause and at the same time.
- Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time.
- Damage caused by structures bedding down or settlement of newly made up ground.
- Damage caused by the coast or a riverbank being worn away.
- Damage caused by or from demolition, alteration or repair to **your home**.
- Damage caused by sulphate reacting with any materials from which **your home** is built.
- The **excess**.  
Damage to fences, hedges or gates.
- The **excess**.

## What is covered

- 10 Impact involving vehicles, aircraft or anything dropped from them, or animals.

In addition **you** are covered for the following:

- 11 Accidental breakage of drains and pipes and **accidental damage** to cables and underground tanks which are used to provide services to or from **your home**, for which **your family** is legally responsible.

If following a blockage, normal methods of releasing a blockage between the main sewer and **your home** are unsuccessful, **we** will pay the cost of breaking into and repairing the pipe.

- 12 Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of **your home**.

## What is not covered

The **excess**.  
Damage by pets.

The **excess**.  
Damage while **your home** is **unoccupied**.

Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.

Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.

Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which **your home** is built.

The **excess**.  
Breakage while **your home** is **unoccupied**.

The replacement cost of any part of the item other than the broken glass.

## What is covered

- 13 Fees and related costs incurred in repairing or replacing damaged parts of **your buildings**, provided the damage is covered under **your** policy and subject to **our** prior agreement.

**We** will pay for:

- Architects, engineers, surveyors and legal fees;
- the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of **your buildings**;
- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your buildings** are repaired or replaced.

- 14 Cover while **you** are selling **your home**.

If between the date **you** exchange contracts and the date **you** complete the sale, **your home** is damaged by anything insured under covers 1 to 12 of this section, the buyer shall be entitled to the benefit of this cover once the sale has been completed.

## What is not covered

Any fees and costs **you** have to pay for preparing or furthering any claim.

Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if **you** were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of **your buildings**.

This cover does not apply if insurance on the **buildings** of the **home** has been arranged by or for the buyer.

Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.

## What is covered

- 15 If **your home** is uninhabitable as a result of damage to **your buildings** **we** will pay:
- the additional cost of similar short-term accommodation for **your family** and also for any pets living with **you**.
  - Rent **you** would have received but have lost including ground rent.
- 16 The cost of legal fees which **you** have to pay to repossess **your home** following occupation by squatters
- 17 **Trace and Access.**  
We will pay the cost of removing and replacing any part of the **buildings** necessary to repair a household heating or water system that has caused an escape of water or oil.

## What is not covered

- Any costs **your family** would have to pay once **your home becomes** habitable again.
- Any costs **you** agree to pay without **our** written permission.
- The cost of alternative accommodation for anyone who is not a member of **your family**.
- Any costs arising from damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
- Any amount exceeding the limit shown on **your** schedule.
- Any legal fees **you** agree to pay without **our** written consent.
- Any amount exceeding the limit shown on **your** schedule.
- The **excess**.  
Any amount exceeding £5,000 in any one **insurance period**.

The following additional cover is also provided for **your buildings** but only if **your** schedule states '**Accidental damage** included'.

### What is covered

- 18 **Accidental damage to buildings.**

### What is not covered

The **excess**.

Damage while **your home** is **unoccupied**.

Damage when **your home** is lent, let or sub-let to anyone other than **your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by or from **subsidence, heave**, landslip, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.

Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which **your home** is built.

## How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 4).

**You** should also read the Claims conditions and Policy exclusions on pages 10 to 14.

All **building** repairs carried out by **our** preferred suppliers and insured under the Buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.

## How we settle claims for buildings

- 1 **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.'

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers and insured under the Buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

- 2 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 3 If **your buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
- 4 The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

## We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**.
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

## Inflation protection

The sum insured shown on **your** schedule will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you** the sum insured shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the sum insured at the time of the loss or damage represents the full rebuilding cost and **you** ensure that the work is carried out without undue delay.

For **your** protection, **we** will not reduce **your** sum insured if the index moves down unless **you** ask **us** to.



## Legal liability

As well as insuring **your buildings**, **we** also provide the following cover.

### What is covered

- 19 The legal liability of **your family** as owner of **your buildings** and land belonging to **your home**, to pay damages and costs to others which arise from any single event occurring during the **insurance period** which result in:
- accidental death, disease, illness or accidental physical injury to anyone;
  - **accidental damage** to physical property.
- The most **we** will pay is the limit shown on **your schedule** plus defence costs agreed by **us** in writing.

### What is not covered

- Anything owned by or the legal responsibility of **your family**.
- Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**).
- Liability arising from any employment, trade, profession or business of any of **your family**.
- Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.
- Liability covered by any other policy.

Liability for injury or damage resulting from land or buildings nearly always attaches to the occupier, rather than the owner. If **you** are the owner and occupier, insurance against **your** liability as occupier is not provided by the **Buildings** section of this policy and **you** should ensure **you** have a **contents** insurance which will provide **you** with the occupier's liability insurance **you** require.

## What is covered

- 20 Legal liabilities which result from the ownership of any home previously occupied by **you** and insured by **us** and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as **you** do not have this cover under another policy.

The most **we** will pay is the limit shown on **your schedule** plus defence costs agreed by **us** in writing.

## What is not covered

Any home previously owned and occupied by **you** in which **you** still hold legal title or have an interest.

Any incident which happens more than 7 years after the last day of the last **insurance period** in respect of any home previously insured by **us** and owned and occupied by **you**.

Anything owned by or the legal responsibility of **your family**.

Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from any employment, trade, profession or business of any of **your family**.

Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy.

Liability arising from The Party Wall etc. Act 1996.

# Contents

This part of the policy explains the cover **we** provide for the **contents** in **your home** unless **your** schedule states 'Not insured under this policy'.

## What is covered

Loss or damage to **contents** in **your home** caused by the following:

- 1 Fire, lightning, explosion, earthquake or smoke.
- 2 Storm or flood.
- 3 Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.  
Oil escaping from a fixed heating system.
- 4 Riot, civil commotion.
- 5 Malicious acts or vandalism.
- 6 Theft or attempted theft using force and violence to get into or out of **your home**.
- 7 Theft or attempted theft not using force and violence to get into or out of **your home**.

## What is not covered

The **excess**.

Damage by smoke from air pollution.

The **excess**.

The **excess**.

Loss or damage while **your home** is **unoccupied**.

Damage to the appliance or system which the water or oil escapes from.

The **excess**.

The **excess**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family** unless force and violence has been used to get into or out of **your home**.

The **excess**.

Loss or damage while **your home** is **unoccupied**.

For **contents** in any garage or outbuilding, any amount exceeding the limit shown on **your** schedule.

The **excess**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**.

## What is covered

- 8 **Subsidence or heave** of the site on which **your home** stands or of land belonging to **your home** or **landslip**.
- 9 Falling trees or branches.
- 10 Falling aerials or satellite receiving equipment, their fittings or masts.
- 11 Impact involving vehicles, aircraft or anything dropped from them, or animals.

## What is not covered

Loss by deception unless the only deception was someone tricking their way into **your home**.

Loss of **money**.

Loss or damage while **your home** is used to receive visitors or paying guests in connection with **your** business.

For **contents** in any garage or outbuilding, any amount exceeding the limit shown on **your** schedule.

The **excess**.

Loss or damage caused by solid floors moving unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time.

Loss or damage caused by structures bedding down or settlement of newly made up ground.

Loss or damage caused by the coast or a riverbank being worn away.

Loss or damage caused by or from demolition, alteration or repair to **your home**.

Loss or damage caused by or from poor or faulty design, workmanship, or materials.

The **excess**.

The **excess**.

The **excess**.

Loss or damage by pets.

## What is covered

- 12 **Accidental damage** to TV, satellite, video, audio entertainment equipment and computer equipment while in **your home**.

Audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CDs, DVDs and computer games.

- 13 Accidental breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of **your** furniture.

In addition, **you** are covered for the following:

- 14 Wedding gifts

For one month before and one month after the wedding day of any of **your family** the sum insured for **contents** is increased by the amount shown on **your** schedule.

- 15 Christmas seasonal increase

During the month of December the sum insured for **contents** is increased by the amount shown on **your** schedule.

- 16 Accidental loss of metered water, liquid petroleum gas or oil at **your home**.

## What is not covered

The **excess**.

Damage while **your home** is lent, let or sub-let to anyone other than **your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by any cover listed elsewhere in the Contents section and which is specifically excluded under that cover.

The **excess**.

The replacement cost of any part of the item other than the broken glass.

Breakage while **your home** is lent, let or sub-let to anyone other than **your family**.

The **excess**.

Loss or damage while **your home** is **unoccupied**

Loss or damage by any cover listed in the Contents section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule

## What is covered

17 Tenants liability

**Your** liability at law under covers 1–12 of the Buildings section of this policy, if **you** are legally liable under the terms of **your** tenancy agreement (not as owner, leaseholder or landlord), for damage to **your home**.

18 Tenants improvements

Damage, as provided under covers 1–12 of the Buildings section of this policy, to fixed tenants' improvements and fixed internal decorations in **your home**.

19 Food in your freezer or fridge

The cost of replacing food in **your** freezer or fridge in **your** home that has been spoilt by an accidental change in temperature in your freezer or fridge.

20 If **your home** is uninhabitable as a result of damage to **your contents**, **we** will pay the additional cost of similar short-term accommodation for **your family** and also for any pets living with **you**.

## What is not covered

Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule.

The **excess**.

Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule.

The **excess**.

Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to **your home**.

Loss or damage while **your home** is **unoccupied**.

Any amount exceeding the limit shown on **your** schedule.

Any costs **your family** would have to pay once **your home** becomes habitable again.

Any costs **you** agree to pay without **our** written permission.

The cost of alternative accommodation for anyone who is not a member of **your family**.

Any costs arising from loss or damage by any cover listed elsewhere in the Contents section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule.

## What is covered

- 21 **Accidental damage** or loss while a professional removal firm are moving **your contents** from **your home** directly to **your** new permanent **home** in the British Isles.
- 22 Loss of or damage to **your contents** while in the open on the land belonging to **your home** caused by:
- Fire, lightning, explosion, earthquake or smoke.
  - Storm or flood.
  - Oil escaping from a fixed storage container.
  - Riot, civil commotion.
  - Malicious acts or vandalism.

## What is not covered

The **excess**.

Loss or damage by mechanical, electrical or electronic fault or breakdown.

Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.

Loss or damage while **your contents** are in storage or being moved to or from storage.

Loss of **money**.

Any amount exceeding the limit shown on **your** schedule.

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.

## What is covered

- Theft or attempted theft.
  
  - Falling trees or branches.
  - Falling aerials or satellite receiving equipment, their fittings or masts.
  - Impact involving vehicles, aircraft or anything dropped from them, or animals.
- 23 Loss of or damage to **your contents** within the British Isles while they are moved temporarily away from **your home** to a **building** or residence where **your family** is living, working or studying at university, college or school, or to other premises caused by:
- Fire, lightning, explosion, earthquake or smoke.
  - Storm or flood.
  - Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.
  - Riot, civil commotion.

## What is not covered

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.

Loss or damage when **your home** is used to receive visitors or paying guests in connection with **your** business.

Loss of **money**.

Loss or damage by pets.

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage to any **contents** in the open.

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.



## What is covered

- Malicious acts or vandalism.
- Theft or attempted theft using force and violence to get into or out of the premises where **your contents** are temporarily kept.
- Falling trees or branches.
- Falling aerials or satellite receiving equipment, their fittings or masts.
- Impact involving vehicles, aircraft or anything dropped from them, or animals.

The following additional cover is also provided for **your contents** but only if **your** schedule states '**Accidental damage** included'.

- 24 **Accidental damage to your contents** while in **your home**, and in the open on the land belonging to **your home**.

## What is not covered

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.

Loss or damage to any **contents** in the open.

Loss or damage by pets.

The **excess**.

Damage to clothing.

Deterioration of food.

Damage while **your home** is **unoccupied**.

Damage when **your home** is lent, let or sub-let to anyone other than **your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by any cover listed elsewhere in the Contents section and which is specifically excluded under that cover.

For **contents** in the open, any amount exceeding the limit shown on **your** schedule.

## How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 4). **You** should also read the Conditions and Exclusions on pages 10 to 14.

- 1 a Where the damage can be economically repaired we will pay the cost of repair.
- b Where the damage cannot be economically repaired and the damaged or lost item can be replaced, we will replace it. If a replacement is not available we will replace it with an item of similar quality.
- c Where we are unable economically to repair or to replace an item with an item of similar quality, we will agree a cash payment with you based on the replacement value.
- d Where we can offer repair or replacement through a preferred supplier, but instead you request and we agree to pay a cash settlement, then the amount will not normally exceed what we would have paid our preferred supplier.

### Inflation protection

The sum insured, the **total high risk items** limit and the **high risk items** single article item limit shown on **your** schedule will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask **us** to.

## Legal liability

As well as insuring **your contents**, **we** also provide the following cover.

### What is covered

- 25 The legal liability of **your family**:
- as occupier of **your home** and its land;
  - as individuals;
  - as an employer to any of **your family's** domestic employees;
- to pay damages and costs to others which arise from any single event occurring during the **insurance period** which results in:
- accidental death, disease, illness or accidental physical injury to anyone;
  - **accidental damage** to physical property.

The most **we** will pay is the limit shown on **your** schedule plus defence costs agreed by **us** in writing.

### What is not covered

Anything owned by or the legal responsibility of **your family**.

Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from any employment, trade, profession or business of any of **your family**.

Liability arising from any of **your family** passing on any disease or virus.

Liability arising from the ownership or use of:

- any motor vehicle, including children's vehicles (other than garden machinery or **wheelchairs**), whether licensed for road use or not;
- any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);
- gliders, hang-gliders, caravans or trailers.

Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

Liability arising from any of **your family** owning land or buildings.

Liability covered by any other policy.

Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.

Liability arising from The Party Wall etc. Act 1996.

# Personal Belongings and Money

This part of the policy sets out the cover **we** provide for **your personal belongings** and **money** in or away from **your home**, unless **your** schedule states 'Not insured under this policy.'

## What is covered

### Personal belongings

Loss or damage to **personal belongings** and personal documents in the British Isles and temporarily elsewhere while in the possession of any of **your family**.

## What is not covered

The **excess**.

Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

Loss or damage caused by water entering **your home** other than by storm or flood.

Theft from motor vehicles unless at the time of the loss or damage:

- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.

The most **we** will pay for theft from an unattended motor vehicle is the unattended motor vehicle limit shown on **your** schedule.

Loss or damage in **your home** when **your home** is **unoccupied**.

Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is:

- lent, let or sub-let to anyone other than **your family**;
- used to receive visitors or paying guests in connection with any business;

## What is covered

### Money

Loss of **money** in the British Isles and temporarily elsewhere while in the possession of any of **your family**.

## What is not covered

unless force and violence is used to get into or out of **your home**.

Loss by deception unless the only deception is someone tricking their way into **your home**.

Loss or damage after **your personal belongings** or personal documents have been outside the British Isles for a total of more than 60 days in any **insurance period**.

The most **we** will pay for unspecified **personal belongings** and personal documents that have been taken outside the British Isles is the sum insured shown on **your** schedule, but not exceeding the overseas limit shown on **your** schedule.

The **excess**.

Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.

Loss from **your home** when **your home** is **unoccupied**.

Loss in **your home** by theft, malicious acts or vandalism when **your home** is:

- lent, let or sub-let to anyone other than **your family**;
- used to receive visitors or paying guests in connection with any business;

## What is covered

## What is not covered

unless force and violence is used to get into or out of **your home**.

Loss by deception unless the only deception is someone tricking their way into **your home**.

Loss of **money** when **you** have been outside the British Isles for a total of more than 60 days in any **insurance period**.

Confiscation or detention by customs or other official bodies.

Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

Loss of **money** not reported to the police within 24 hours of discovery.

## How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 4).

## How we settle claims for personal belongings

- 1 If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through **our** preferred suppliers or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree, at **your** request, not to replace or repair an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- 2 **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- 3 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 4 The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your personal belongings** and personal documents as new but not more than the sum insured or any limits shown on **your** schedule.

## How we settle claims for money

- 1 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 2 The most **we** will pay for any one claim for **money** is the sum insured shown on **your** schedule.

## Inflation protection

The sums insured and the limits shown on **your** schedule for **personal belongings** will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new sums insured and the limits shown on **your** schedule.

For **your** protection, **we** will not reduce **your** sums insured or limits if the index moves down unless **you** ask **us** to.

# Pedal cycles

This part of the policy covers **pedal cycles** belonging to **your family** while in or away from **your home**, unless **your** schedule states 'Not insured under this policy'.

## What is covered

Loss of or damage to **pedal cycles** in the British Isles and temporarily elsewhere while in the possession of any of **your family**.

## What is not covered

The **excess**.

Loss of or damage to any **pedal cycle** left unattended in a public place unless the **pedal cycle** is locked to an object that cannot be moved.

Loss of or damage in **your home** when **your home** is **unoccupied**.

Loss by deception unless the only deception was someone tricking their way into **your home**.

Loss or damage after any **pedal cycle** has been outside the British Isles for a total of more than 60 days in any **insurance period**.



## How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 4).

## How we settle claims for pedal cycles

- 1 If a **pedal cycle** has been damaged and can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise **we** will replace it with a new **pedal cycle** of similar quality through **our** preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new **pedal cycle** of similar quality.  
  
If **we** agree, at **your** request, not to replace or repair a **pedal cycle**, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.
- 2 **We** will not pay for any loss of value to any **pedal cycle** which **we** have repaired or replaced.
- 3 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 4 The most **we** will pay for any one claim for each **pedal cycle** is either the limit per cycle or the sum insured shown on **your** schedule subject to any policy limits.

## Inflation protection

The limit per cycle shown on **your** schedule will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new limit per cycle shown on **your** schedule.

For **your** protection, **we** will not reduce the limit per cycle if the index moves down unless **you** ask **us** to.

## No Claim Discount

This part of the policy explains how No claim discount works and only applies if 'No claim discount' is shown on **your** schedule.

If no incident occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal belongings and Money or Pedal cycles sections, **your** No claim discount will increase in line with **our** scale at the renewal of the policy.

For each incident that occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal belongings and Money or Pedal cycles sections, **your** No claim discount may reduce in line with **our** scale at the renewal of the policy.

**You** cannot transfer **your** No claim discount to anyone else.

## How we use your Information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

### Who are we?

We are Royal & Sun Alliance Insurance Ltd (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with other companies.

### Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as 'special categories of personal data'.

For marketing, you will always be given a choice over the use of your data.

- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

## Where else do we collect information about you?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

## Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;

- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

## Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

## For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

## Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

## Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

## What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

- 1 Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
- 2 Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
- 3 Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
- 4 Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
  - a) If you believe that the information we hold about you is inaccurate, or;
  - b) If you believe that our processing activities are unlawful and you do not want your information to be deleted.
  - c) Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
  - d) Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
- 5 Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
  - a) Where we believe it is in the public interest to use your information in a particular way, but you disagree.
  - b) Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

## Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

## How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer  
RSA  
Bowling Mill  
Dean Clough Industrial Park  
Halifax  
HX3 5WA

You may also email us at [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com).

## How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com) or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Royal & Sun Alliance Insurance Ltd (No. 93792).  
Registered in England and Wales at St. Mark's Court,  
Chart Way, Horsham, West Sussex, RH12 1XL.  
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June 2021