



Household Insurance Policy Wording



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Introducing your Policy

Thank you for choosing **Sentinel** to provide your home insurance

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Please take time to read the contents of this **policy** including how to make a claim.

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

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this **policy** document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**

This **policy** booklet, the **policy schedule** and any **endorsements** are to be read as one document. The insurance applies throughout the United Kingdom except where **we** say otherwise.

This is your policy, please keep it in a safe place. The policy is divided into a number of Sections. The schedule will show you which Sections are in force and how much you are insured for.

Please read this **policy, schedule** and any **endorsements** carefully. If **you** have any queries or wish to change **your** cover, **you** should contact Source Insurance Limited immediately.

Insured values

It is up to **you** to make sure the amounts **you** are insured for represent the full value of **your** property. The value of some of **your personal possessions**, in particular jewellery and other **valuables**, is likely to fluctuate considerably and **we** strongly recommend that **you** review the value of these items regularly and obtain professional valuations if necessary.

If **you** do underinsure, payment made following a claim may be reduced. **You** can increase your **sums insured** at any time by contacting -Source Insurance Limited.

Changes in your circumstances

It is important that **you** keep **us** advised of any change in **your** circumstances. **Your policy** has been based on the information **you** have given **us** in the proposal and **you** must advise **us** immediately of changes such as:

- A change of address;
- Whether **you** or any member of **your family** be declared bankrupt, or are subject to other adverse financial history such as a CCJ or insolvency
- **You** or a member of **your family** are convicted of a criminal offence, excluding motor convictions
- An intention to leave the **home** unoccupied for more than 60 days;
- **You** begin to use **your home** for business purposes other than clerical use;
- Altering, renovating or converting the **buildings** before the works commence.

Failure to advise **us** of any changes might prejudice any claim **you** may make or the validity of the **policy**.

How to make a claim

Section 1, 2 & 4 – Buildings, Contents and Personal Possessions

To make a claim contact Davies Group on:

Tel: 0344 412 4258

Email: claims@davies-group.com

Davies Group Ltd, PO Box 3097, Smithfield, Stoke on Trent, ST1 3DH

Section 3 - Liabilities

To make a claim contact Kennedys on:

Tel: 0113 531 4496

Email: ukg@kennedyslaw.com

Kennedys, 6 Queen Street, Leeds, LS1 2TW

Section 5 – Family Legal Care

To make a claim contact the Legal Advice Helpline on:

Tel: 0344 770 9000

Address: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5NE

Policy Definitions – Sections 1 - 4

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental damage

Unexpected and unintended damage caused by sudden and external means.

Audio and visual equipment

Desktop computers, Audio, hi-fi, television, telecommunication, video or DVD equipment, Satellite television receiving equipment or television and radio aerials but not mobile phones, laptop computers, Ipads and tablet computers, computer software, hand-held computers or electronic toys.

Buildings

The property, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **you**, or for which **you** are legally responsible, all being situated at the address(es) in the **territorial limits**.

Collections

Stamp, medal, coin, and firearm collections.

Contents

Household furniture and goods; fittings; **personal effects**, clothing and luggage, **pedal cycles**, plus TV aerials and masts which are the property of **you** or members of **your family** permanently residing with **you** or for which **you** are legally liable.

Credit cards

Credit cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

Endorsement(s)

A specific term, condition or variation to the **policy**.

Excess

The first part of any claim which **you** must pay for any one incident resulting in a claim.

Home

The private house or self-contained flat including its domestic outbuildings and garages at the address shown in the Schedule.

Home Hosting

Any short term or long-term rental of the whole or any part of your home through a professional service for any form of remuneration (for example, renting a spare room via AirBNB)

Insured/you/your

The person or persons named in the Schedule.

Leisure equipment

Cameras and their equipment and accessories, projectors, binoculars and similar optical instruments and **audio and visual equipment**.

Pedal cycle

Any human powered bicycle or tandem and it's accessories

Personal effects

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal Possessions

Personal effects, leisure equipment, sports equipment, valuables, pedal cycles,

Policy

This policy booklet, the **schedule** and all terms, conditions and **endorsements** of **your** insurance contract with **us**.

Period of Insurance

The period shown in the **schedule**, for which **we** agree to grant cover.

Personal money

Coins and bank notes used as legal tender, cheques, postal, money or giro orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), premium bonds, luncheon vouchers, travelers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to **you** or **your family**.

Schedule

The document which provides specific details of the insurance cover in force.

Sports equipment

Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

Sum Insured

The amount shown in the **schedule** as being the maximum amount **we** will pay in the event of any claim on this **policy**.

Territorial limits

United Kingdom (i.e. Great Britain, Northern Ireland, the Isle of Man).

Unfurnished

Not having adequate furniture and furnishings for normal living purposes.

Unoccupied

Not lived in for 60 consecutive days by **you** or **your family** or any other person with **your** permission. Unoccupancy is deemed to have started from the date the property became unoccupied, which may predate the inception of this policy, in some circumstances. Overnight stays or occasional visits do not constitute occupancy.

Valuables

Gold, silver and other articles made of precious metals, watches, jewellery, cups, trophies and furs.

Vehicles

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered wheelchairs and mobility scooters
- Electrically powered children's ride on toys
- Electrically assisted bicycles
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

Voluntary excess

The first part of any claim which **you** must pay for which a discount from **your** premium has been given. The amount of this **excess** will be in addition to the amount of any **excess** which already exists and will apply to each and every incident resulting in a claim. The amount of **excess** for subsidence, heave or landslip will not be affected.

We/us/our,

UK General Insurance Ltd on behalf of Watford Insurance Company Europe Limited.

Works of art

Curios, objects d'art, sculptures, carvings, paintings, pictures and drawings.

Your family

Your spouse/civil partner, children (including fostered and adopted children) and any other member of **your family** permanently residing with **you**.

Section 1: Buildings

The **buildings** are insured against loss or damage by the following causes up to the **sum insured** shown in the **schedule**

1. **Fire, smoke, explosion, lightning, or earthquake.**
Excluding
 - a) loss or damage caused by smog, industrial or agricultural output
 - b) loss or damage due to any gradually operating cause
2. **Storm or flood.**
Excluding
 - a) loss or damage caused by frost
 - b) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
 - c) loss or damage caused by rising water table levels
3. **Escape of water or oil from any fixed water or heating installation, apparatus and pipes.**
Excluding
 - a) loss or damage whilst **your home** is **unoccupied**
 - b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
 - c) loss or damage caused by gradual emission
 - d) subsidence, heave or landslip damage caused by escaping water or oil
 - e) £250 **excess**
4. **Damage to your plumbing installation caused by freezing or bursting.**
Excluding
 - a) loss or damage to **your** plumbing external to **your home** or in any outbuilding
 - b) loss or damage caused by corrosion, wear and tear or rust
 - c) loss or damage occurring after **your home** has been **unoccupied** for more than 14 days in a row during the months of October through to April, unless **your home** is adequately heated during these months.
5. **Theft or attempted theft**
Excluding
 - a) theft or attempted theft by any person lawfully on the property
 - b) loss or damage whilst the **buildings** are **unoccupied**
 - c) loss or damage caused by deception, unless deception is used solely to gain entry to **your** property
6. **Collision or impact by any animal, Vehicle, aircraft or aerial devices and including items dropped from them.**
7. **Riot, civil commotion, labour and political disturbances.**
8. **Malicious damage to tangible property or vandalism.**
Excluding
 - a) loss or damage whilst the **buildings** are **unoccupied**
 - b) malicious damage or vandalism by person lawfully on the property

9. Subsidence, landslip or heave of the site upon which the buildings stand.

Excluding

- a) loss or damage caused by erosion of any coast or riverbank
- b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main building is damaged at the same time and by the same cause
- c) loss or damage caused by structural repairs, alterations, demolitions or extensions
- d) loss or damage arising from faulty or defective workmanship, designs or materials
- e) normal settlement, shrinkage or expansion
- f) loss or damage that originated prior to the start of this **policy**
- g) loss or damage caused by the movement of solid floors, unless the foundations beneath the outside wall of the main **building** are damaged at the same time and by the same cause
- h) loss or damage to **buildings** caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the **buildings**
- i) £1,000 **excess**

10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) loss or damage caused by maintenance to trees
- b) loss or damage to gates and fences
- c) loss or damage to aerials, dishes and masts

11. Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.

Excluding

- a) loss or damage whilst the **buildings** are **unoccupied**
- b) loss or damage caused by chipping, denting or scratching

12. Accidental damage to underground pipes, tanks, cables and services for which You are responsible.

Excluding

- a) loss or damage due to wear and tear or gradual deterioration
- b) loss or damage caused by faulty materials, design, workmanship or as a result of any alterations, renovations or repairs.

ADDITIONAL COVER

If **buildings** is included on **your schedule**, **you** are covered for:

13. The cost of alternative accommodation and lost rent incurred by you as a result of the buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.

Excluding

- a) any amount exceeding 20% of the **buildings sums insured**
- b) losses incurred in any period exceeding 12 months from the date that the property became uninhabitable, unless shown otherwise in the **schedule**
- c) loss or damage where a valid claim has not been accepted by **insurers** under section 1, perils 1-10

14. Expenses incurred by you as a result of the removal of debris, compliance with Government or Local Authority requirements, architect and surveyor fees incurred in the reinstatement of the building, following loss or damage caused by any of the perils listed in Section 1 of Your policy.

Excluding

- a) any fees charged in the preparation of a claim
- b) any costs incurred for complying with any requirements notified before the loss or damage occurred.

15. Expenses incurred by you in locating the source and subsequent making good of damage, following loss or damage for which a successful claim has been made under Section 1, Peril 3 or Peril 12 of this Policy.

Excluding

- a) any amount in excess of £5,000 in any one period of insurance
- b) loss or damage to the apparatus from which water or oil has escaped.

16. Purchaser's Interest

If **you** have contracted to sell the **buildings** and the purchaser has not insured the property before completion, the purchaser will have the contractual right to benefit of section 1 of this **policy** between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.

17. Emergency Access

We will provide cover for damage to the **home** or garden landscaping caused by forced access by the fire, police or ambulance services as a result of an emergency.

Excluding

- a) any amount in excess of £750

18. Replacement of Locks and Keys

We will pay to replace and fit locks on the outside doors of **your home**, or to any safe or alarm system in **your home**, if the keys have been lost or stolen.

- a) any amount in excess of £750

OPTIONAL COVER

(This extension only applies in shown on the **schedule**)

19. Accidental damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.

Excluding

- a)** loss or damage caused by **uninsurable risks**
- b) loss or damage caused by vermin; fungus; insects or domestic pets
- c)** loss or damage whilst the **buildings** are **unoccupied**
- d) the cost of normal maintenance
- e) loss or damage caused by wet or dry rot; faulty workmanship or design.
- f) loss or damage as a result of any building alterations, renovations or repairs
- g)** loss or damage specifically excluded from cover under section 1 or general exclusions of this **policy**

CONDITIONS THAT APPLY TO SECTION 1 – BUILDINGS

Index-linking Clause

if **you** have provided **Source Insurance Limited** with the **sum insured** in section 1, these may be adjusted each month in accordance with the house rebuilding cost index issued by the royal institute of chartered surveyors, or another appropriate index. no additional premium will be charged for each monthly increase.

At each renewal **you** will be requested to provide or confirm the **sum insured** which will be used as the basis to calculate the premium required. The **sum insured** will be shown on the renewal **schedule**.

Basis of Claims Settlement

In the event of loss or damage to the **buildings**, **we** will pay the full cost of reinstatement, as long as the **buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **buildings** have not been maintained in a good state of repair, **we** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **policy**, **our** liability will not exceed the **sum insured** for the property, as shown in the **schedule**. It is **your** responsibility to ensure that, at all times the **buildings sum insured** reflects the total cost of reinstatement and associated fees.

If the **sum insured** isn't enough to cover the cost to rebuild **your buildings**, **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the **sum insured** was enough to rebuild **your buildings**, **we** will pay no more than 75% of **your** claim.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the **buildings** which form(s) part of a pair, set, suite or part of a common design.

We will not reduce the **sum insured** under this section following a claim, provided that **you** agree to carry out any recommendations which **we** make to prevent further loss or damage.

Your excess

You will have to pay any **excess(es)** shown in **your schedule**. This includes the specific **excesses** for:

- subsidence, heave or landslip
- escape of water.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in your **policy schedule** to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Section 2: Contents

The **contents** are insured against loss or damage by the following Causes up to the **sum insured** shown in the **schedule** whilst they are in the **home**:

1. **Fire, smoke, explosion, lightning, or earthquake.**
Excluding
 - a) loss or damage caused by smog, industrial or agricultural output
 - b) loss or damage due to any gradually operating cause
2. **Storm or flood.**
Excluding
 - a) **Contents** in the open
 - b) loss or damage caused by frost
 - c) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
 - d) loss or damage caused by rising water table levels
3. **Escape of water or oil from any fixed water or heating installation, apparatus and pipes.**
Excluding
 - a) loss or damage whilst **your home** is **unoccupied**
 - b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
 - c) loss or damage caused by gradual emission
 - d) subsidence, heave or landslip damage caused by escaping water or oil
 - e) £250 **excess**
4. **Theft or attempted theft caused by forcible and violent entry**
Excluding
 - a) theft or attempted theft by any person lawfully on the property
 - b) loss or damage whilst the **buildings** are **unoccupied** loss or damage caused by deception, unless deception is used solely to gain entry to **your** property
5. **Collision or impact by any animal, Vehicle, aircraft or aerial devices and including items dropped from them.**
6. **Riot, civil commotion, labour and political disturbances.**
7. **Malicious damage to tangible property or vandalism.**
Excluding
 - a) loss or damage whilst the **buildings** are **unoccupied**
 - b) malicious damage or vandalism by person lawfully on the property
8. **Subsidence, landslip or heave of the site upon which the buildings stand.**
Excluding
 - a) loss or damage caused by erosion of any coast or riverbank
 - b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main building is damaged at the same time and by the same cause
 - c) loss or damage caused by structural repairs, alterations, demolitions or extensions

- d) loss or damage arising from faulty or defective workmanship, designs or materials
- e) normal settlement, shrinkage or expansion
- f) loss or damage that originated prior to the start of this policy**
- g) loss or damage caused by the movement of solid floors, unless the foundations beneath the outside wall of the main **building** are damaged at the same time and by the same cause
- h) loss or damage to buildings caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the buildings**

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts. Excluding

- a) loss or damage caused by maintenance to trees
- b) loss or damage to gates and fences
- c) loss or damage to aerials, dishes and masts

10. Accidental damage to mirrors, fixed glass, glass topped furniture and ceramic hobs. Excluding

- a) loss or damage whilst your home is unoccupied**
- b) loss or damage caused by chipping, denting or scratching

11. Accidental damage in the home to audio and visual equipment Excluding

- a) loss or damage whilst your home is unoccupied**
- b) loss or damage caused by electrical or mechanical breakdown
- c) loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration
- d) any amount exceeding £1,500 for any single item or set

ADDITIONAL COVER

If **contents** is included on **your schedule**, **you** are covered for:

12. The costs of alternative accommodation and lost rent incurred by you, as a result of your home becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy. Excluding

- a) any amount in excess of 20% of the Contents sum insured**
- b) losses incurred in any period exceeding 12 months from the date that the property became uninhabitable, unless shown otherwise in the schedule**
- c) loss or damage where a valid claim has not been accepted by insurers under the perils listed in Section 2, paragraphs 1-11.

13. Oil and metered water as a result of loss or damage caused by perils 1-9 under Section 2 of this policy Excluding

- a) Any amount exceeding £2,000
- b) Loss or damage whilst the home is unfurnished or unoccupied**

14. Deep Freezer Contents

We will pay up to £500 for food in a domestic deep freezer in the **home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

Excluding

- a) loss or damage from fridges/freezers over 10 years from new
- b) deliberate act of the utility provider
- c) deliberate or negligent act by **you** or **your family**

15. Personal Money and Credit Cards

Loss of **personal money** in **your home** and **your** liability under the terms of **your credit cards**.

Excluding

- a) any loss unless the terms and conditions under which the card is issued have been fulfilled
- b) losses not reported to the Police within 24 hours of discovery of loss
- c) any loss as a result of unauthorised use by a member of **your family** or a person residing with **you**
- d) loss caused by accounting errors or omissions
- e) depreciation in value
- f) any amount in excess for £500

16. Digital Information

The cost of replacing content that **you** have bought and stored on **your home** computer, mobile phone or other portable entertainment device that is lost or damaged by any cause listed in Section 2 - Contents.

Excluding

- a) the cost of rewriting the lost information
- b) any amount in excess of £1,000 in any Period of Insurance.

17. Office Equipment

Damage caused by perils 1-9, Section 2 - Contents up to the £7,500 for office equipment including computers, monitors, scanner and printers used for **your business**.

18. Valuables, works of art or collections

Damage caused by perils 1-9, Section 2 – Contents

Excluding

- a) any one item or **collection** with a value exceeding 5% of the **contents sum insured** shown on the **schedule** unless specified
- b) any amount exceeding 30% of the **contents sum insured** shown on the **schedule**

19. Visitors' Personal Effects

Damage caused by perils 1-9, Section 2 - Contents up to £750 for visitors **personal effects** whilst in **your home** unless otherwise insured.

20. Weddings, Birthdays and Religious Festivals

the **sum insured** shown in the **schedule** for **contents** in the **home** will be automatically increased to cover wedding, birthday, Christmas or other gifts, subject to a maximum of £7,500

- a) during the month of any religious festival or celebration that **you** celebrate
- b) for 30 days, before and after the day of **your** wedding or civil partnership: and
- c) for 7 days after **family** birthdays

21. Replacement of Locks and Keys

Up to £750 towards the cost of replacing and fitting locks on the outside doors of **your home**, or to any safe or alarm system in **your home**, if the keys have been lost or stolen.

22. Contents and plants in the Garden

Damage caused by perils 1-9 of Section 2 for **contents**, trees, shrubs, plants and lawns outside the structure of **your building** but within the boundaries of your **home**

Excluding

- a) any amount in excess of £1,000
- b) loss or damage to personal money**
- c) loss or damage by impact other than impact by a **vehicle**, train or animal
- d) loss or damage while the home is unoccupied or unfurnished**
- e) loss or damage to trees, shrubs, plants and lawns following subsidence, unless **your home** is damaged at the same time and by the same cause
- f) loss or damage to **pedal cycles** which have not been secured with a suitable locking device to a permanent fixture.

23. Tenant's Liability (applicable if the buildings are rented)

Any amount which **You** become legally liable to pay as a tenant and not as an owner of the **Buildings** up to 20% of the **Contents** limit shown in the **schedule** in respect of damage to the **buildings** by any of the perils 1-11 listed under section 1 of this **policy**.

Excluding

- a) Loss or damage whilst the home is unoccupied or unfurnished**
- b) Any deliberate or wilful act by you or your family**
- c) Loss or damage during removal or installation.

24. Contents Temporarily Removed

Loss or damage to **your contents** caused by any of the perils listed in 1 to 9, section 2 whilst temporarily removed from **your home** and in occupied premises where **you** or a member of **your family** is residing or employed within the **territorial limits** and/or to **your contents** belonging to **your** offspring whilst at University or College and contained within halls of residence or private accommodation.

Excluding:

- a) any amount exceeding 20% of the contents sums insured**
- b) loss or damage from theft unless involving forcible and violent entry or exit
- c) loss or damage from a mobile home, motor home or caravan
- d) **contents** removed for sale or exhibition or to furniture storage areas
- e) loss or damage in a furniture depository
- f) loss or damage caused by storm or flood to property not in a building
- g) loss or damage listed under other exclusions.
- h) loss or damage to **personal money**.
- i) camping equipment

25. Household removal

Accidental loss or damage to **contents** whilst in direct transit from the **home** for permanent removal to another within the **territorial limits** carried out by professional contractors including loading and unloading and while temporarily kept on the removal vehicle overnight during transit.

Excluding

- a) Breakage of glass, china, earthenware, or similar brittle articles unless packed by a professional contractor

- b) Denting, bruising or scratching
- 26. **Loss or damage as a result of perils 1-9 under Section 2 to deeds, bonds, securities or similar private documents while in the home or lodged with your Building Society, Bank or Solicitor but only for their value as stationery and the cost of clerical labour in writing up**
Excluding
 - a) Any amount exceeding £750
 - b) Negotiable securities or bonds.
- 27. **Fatal Injury following bodily injury to you or your spouse/civil partner by fire or assault by thieves in the home with proves to be fatal within 12 months of such injury.**
Excluding
 - a) Any amount exceeding £5,000

OPTIONAL COVER

(This extension only applies in shown on the **schedule**)

- 28. **Accidental Damage cover to the contents contained within the home in addition to those perils as listed in paragraphs 1 to 11 of this section.**
Excluding
 - a) loss or damage specifically excluded from cover under Section 2 or General Exclusions of this **policy**
 - b) loss or damage caused by normal wear and tear
 - c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions
 - d) loss or damage caused by cleaning or making repairs or alterations
 - e) loss or damage caused by pets
 - f) loss or damage whilst the **buildings** are **unoccupied**
 - g) loss or damage as a result of mechanical or electrical breakdown

CONDITIONS THAT APPLY TO SECTION 2 – CONTENTS

Index-linking Clause

If **you** have provided Source Insurance Limited with the **sum insured** in Section 2, this may be adjusted each month in accordance with the Consumer Durables section of the Retail Price Index, or another appropriate index. No additional premium will be charged for each monthly increase.

At each renewal **You** will be requested to provide or confirm the **sum insured** which will be used as the basis to calculate the premium required. The **sum insured** will be shown on the renewal **schedule**.

Basis of Claims Settlement

In the event of loss or damage to **your contents**, **we** will replace these as new, provided that the **sum insured** is at least equal to the cost of replacing all the **contents**. At **our** option, **we** may either pay the cost of replacing the lost or damaged item(s) as new, or pay the cost of repairing the item(s).

In respect of any claim made under this **policy**, **our** liability will not exceed the **sum insured** for **your contents** as shown in the **schedule**.

It is **your** responsibility to ensure that, at all times the **contents sum insured** reflects the total cost of replacement as new.

If the **sum insured** isn't enough to cover the cost to replace **your contents** as new, **we** will reduce any payment in line with the premium shortfall. For example, if **your** premium was 75% of what it would have been if the **sum insured** was enough to replace **your contents** as new, **we** will pay no more than 75% of **your** claim.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **your contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **sum insured** under this section following a claim, provided that **you** agree to carry out any recommendations which **we** make to prevent further loss or damage.

Your excess

You will have to pay any **excess(es)** shown in **your schedule**. This includes the specific **excesses** for:

- subsidence, heave or landslip
- escape of water

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in your **policy schedule** to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Limitation of loss from outbuildings

The maximum amount that we will pay following loss or damage by any Cause to Contents in sheds, greenhouses and non-communicating summer houses, outbuildings and detached garages (not attached garages) is limited to 5% of the Contents Sum Insured shown in the Schedule.

Section 3: Liabilities

We will indemnify **you** or **your family** against all sums which **you** become legally liable to pay as damages for:

- a) accidental bodily injury (including death or disease) to any person;
- b) accidental loss or damage to property;
occurring during the Period of Insurance anywhere in the World and happening in the circumstances described in the contingencies.

Excluding

- a) any amount exceeding £2million
- b) liability arising from any trade, business or profession
- c) the ownership possession or use of:
 - i. any **motorised vehicles** under Contingency B;
 - ii. caravans;
 - iii. watercraft;
 - iv. aircraft including models;
 - v. animals other than for domestic cats and dogs also horses when not being used for racing, steeplechasing, polo playing or hunting under Contingency D;
 - vi. firearms other than sporting guns under
 - vii. Contingency D;
 - viii. dogs referred to in the Dangerous Dogs Act 1991;
- d) any wilful or malicious acts by **you** or **your family**;
- e) the ownership or occupation of land or buildings other than the **home**;
- f) any action brought against **you** or **your family** in any court outside the European Economic Community;
- g)** for loss or damage to property belonging to **you** or **your family** or held in trust by **you** or in **your** custody or control;
- h) which is insured by or would but for the existence of this Section be insured by another **policy**;
- i) the transmission of any communicable disease;
- j) accidental bodily injury (including death or disease) to **you** or **your family**.

Paragraph i) above does not apply in respect of liability for bodily injury to or sickness contracted by any person under a contract of service with **you** when such bodily injury or sickness arises out of and in the course of their employment by **you** as Domestic Servants.

Contingencies

Contingency A - Provided Section 1 Buildings is operative

In or about the **home** based on **your** liability solely as owner of the **home**.

Contingency B - Provided Section 2 Contents is operative

In or about the **home** based on **your** liability solely as occupier not as owner of the **home**.

Contingency C - Provided Section 2 Contents is operative

In or about the **home** and anywhere else in the United Kingdom also while travelling with **you** elsewhere in the World based on **your** liability as an Employer of Domestic Servants under a contract of service and arising in the course of their employment by **you**.

Contingency D - Provided Section 2 Contents is operative

The liability of **you** or **your family** as private individuals anywhere in the World

The total amount **we** will pay in respect of all damages arising from one source or original cause will not exceed the Limit of Indemnity stated in the Schedule against the corresponding Contingency.

We will in addition pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by **us** in writing.

Should **you** or a member of **your family** die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section.

ADDITIONAL COVER

Defective Premises Act

Contingency A extends to indemnify **you** against liability arising out of the ownership of a **home** by reason of Section 3 of The Defective Premises Act 1972 in the event of such **home** being owned and occupied by **you** and disposed of before or after the inception of this Policy.

This Extension shall only apply in respect of liability which falls upon **you** by virtue of the said Act.

Unrecovered Damages

Contingency D extends to include the payment of any award made in favour of **you** or **your family** provided that:

- a) the award made to **you** or **your family** for damages and taxed costs remains partly or wholly unsatisfied three months after the date of such award;
- b) the award is made in a court in the United Kingdom;
- c) there is no appeal outstanding;
- d) **you** would have been entitled to payment under this Section had **your** position and the position of the party responsible been reversed;
- e) the accident which results in the court award occurs during the Period of Insurance.

Section 4: Personal Possessions

Personal possessions are insured against loss or damage while anywhere in the **territorial limits** or for a period not exceeding 60 days in any one **period of insurance** elsewhere in the World up to the value of the property lost or damaged or where an individual item has been specifically mentioned in the Schedule the sum insured for that item.

Excluding

- a) any one article or pair or set of articles with a value in excess of £2,500 or the value the item is specified at on the **schedule**;
- b) contact or corneal lenses;
- c) property used for any professional or business purposes;
- d) property more specifically insured;
- e) theft from an unattended motor **vehicle** unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle
- f) loss or damage caused:
 - i. by riot, civil commotion or strikes outside the **territorial limits**;
 - ii. by wear and tear (but not as a result of this to a clasp or setting or the like), deterioration, insect, mildew, vermin, atmospheric conditions action of light or any other gradually operating cause;
 - iii. by any process of cleaning, dyeing, repairing or restoring or maintenance;
 - iv. by mechanical, electrical or computer
 - v. breakdown, failure or derangement;
 - vi. by misuse or use contrary to makers' instructions or interference with any component part;
 - vii. by confiscation, detention or seizure by
 - viii. customs or other officials or authorities;
 - ix. to **sports equipment** while in use;
- g) to **pedals cycles**:
 - i. by theft if left unattended anywhere other than at the **home** unless immobilised by a security device;
 - ii. when used or practising for racing, pacemaking or time trials;
- h) camping equipment, vehicles, cycles (other than insured by this Section), watercraft, aircraft or animals.
- i) Any amount exceeding 5% of the **contents sum insured** or £2,500, whichever is the lesser, for loss or damage to any property left in an unattended motor **vehicle**.

Claims settlement

Following loss or damage **we** will pay the cost of repair or replacement without deduction for wear and tear or depreciation except for:

- a) clothing over 2 years old;
- b) **pedal cycles** over 5 years old;

In which event **we** will pay **you** the cost of replacement or repair less a deduction for wear and tear or depreciation. The maximum amount **we** will pay following loss or damage arising out of any one occurrence will not exceed the amount stated against each item in the Schedule.

Proof of value

In the event of loss or damage to any one article or pair or set of articles where the value exceeds £7,500 it will be necessary for a valuation or other such proof if not already held by **us** to be produced by **you** before any payment can be made.

Section 5: Family Legal Care

Introduction

Thank **you** for choosing to insure with **us**. Please read carefully all documents that **we** have provided, together with any addendum, endorsements and the **schedule**.

If something's not right, **you** have any questions, need anything explained or believe this contract does not meet **your** needs, please contact **your** insurance agent immediately. If **you** are unhappy with the terms and wish to cancel the policy, please contact **your** insurance agent within 14 days from the date of purchase, and a full refund of premium will be arranged. This is subject to there being no claims made under this policy.

Assistance Helpline Services

You can contact one of **our** helplines to obtain legal advice and guidance. **We** will not accept responsibility if any of the helpline services fail for reasons beyond **our** control.

Legal Advice Helpline – 01384 884066

This helpline operates 24/7, 365 days a year and can provide advice on legal matters. Please note, this helpline service is not empowered to give advice on the admissibility of a claim under this policy. If **you** wish to make a claim, the helpline can provide **you** with a form that should be submitted directly to Arc Legal Assistance Ltd.

Tax Advice Helpline - 01384 885744

This helpline operates between the hours of 09:00 – 17:00, Monday to Friday excluding Bank Holidays. Please note, this helpline is only in respect of Tax issues and cannot assist with any other insurance matter.

Identity & Vehicle Identity Theft Helpline - 01384 397757

This helpline operates between the hours of 09:00 – 17:00, Monday to Friday excluding Bank Holidays. Please note, this helpline is only in respect of identity theft issues and cannot assist with any other insurance matter.

Making a Claim

If **you** wish to make a claim, it's important to let **us** know as soon as possible and during the **period of insurance**. **You** can obtain and submit a claim form to **us** by using one of the contact methods below.



Post **your** claim form to **us** at:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5NE



Call **us** on:

0344 770 9000

To submit **your** claim online, visit claims.arclegal.co.uk

Terms of Cover

This policy is written on a 'Claims Made' basis, which means it's important to let **us** know about any potential claims within 30 days and during this **period of insurance**. As a consequence, please note all cover therefore ceases upon expiry of this policy.

Please see the Policy Conditions section of this document, which sets out how **we** will assess **your** claim, **your** obligations to **us** under the policy and how **we** will handle **your** claim.

Meaning of Words

The words or expressions set out below have the following meaning wherever they appear emboldened in this policy.

Aspect Enquiry

An enquiry where the Inspector of Taxes enquires into one or more aspects of the self-assessment tax return which may involve clarification of particular entries to detailed consideration of whether those entries have been treated correctly for tax purposes. It may involve a check on the records upon which the particular entries were based.

Authorised Professional

A solicitor, counsel, claims handler, mediator, accountant or other appropriately qualified person appointed and approved by us under the terms and conditions of this policy to represent **your** interests.

Civil Legal Action

When formal legal proceedings are taken against an opponent in a **Court** of Law.

Claim Limits

The amount **we** will pay in respect of any one claim and the total amount payable within any one **period of insurance** as specified in the **schedule**.

Costs

Your authorised professional's fees, **costs** and disbursements which **we** have agreed or the **costs** of any other people involved in the legal proceedings if **you** have to pay those **costs**. This includes **costs** following an 'out-of- **court**' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay.

Court

A **Court**, tribunal or other competent authority.

Credit Reference Agency

Equifax, Experian and Call Credit.

Criminal Legal Action

When a criminal investigation against **you** commences.

Event

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one insured incident shall be deemed to have arisen from all causes of action, incidents or **events** that are related by cause or time.

Excess

The first amount of each and every claim as detailed in the **schedule** or insured **event**.

Home

Your principal, private dwelling.

Identity Theft

The misappropriation of the identity of another person without their knowledge or consent. These identity details are then used to obtain goods, services or to commit criminal activities in that person's name.

Indirect Losses

Losses and/or damage which are not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.

Insurer

This insurance is administered by Arc Legal Assistance Ltd and underwritten by Royal & Sun Alliance Insurance Ltd.

Insured Vehicle

A vehicle that **you** own or for which **you** are legally responsible.

Payment Card

Bank, charge, cheque, credit, debit and cash dispenser cards.

Period of Insurance

The dates as shown on **your schedule**.

Prospects of Success

At least a 51% chance of **you** achieving a favourable outcome.

Schedule

The document which details **your** personal information for the purposes of this insurance and is attached to and forms part of this policy.

Standard Professional Fees

The level of **costs** that would normally be incurred by **us** in using an **authorised professional** of **our** choice.

Territorial Limits

The United Kingdom (meaning England, Scotland, Northern Ireland and Wales), Channel Islands and Isle of Man.

Terrorism

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.

Time of Occurrence

Civil Cases – Clinical Negligence (where covered by this policy)– the date upon which the **event** first became known. All other Civil Cases – the date upon which the **event** first occurred.

Criminal Cases – the time at which **you** are charged with an offence.

Vehicle Authority

Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency (DVA) and Parking and Traffic Appeals Service (PTAS).

Vehicle Identity Theft

The misappropriation of the vehicle registration mark of the **insured vehicle** without **your** knowledge or consent. The vehicle registration mark details are then used to obtain goods, services or to commit motoring offences or contravene any congestion zone fees or commit parking offences.

We, Us, Our

Arc Legal Assistance Ltd and Royal & Sun Alliance Insurance Ltd.

You, Your

- a) The person named as the policyholder in the **schedule**.
- b) The husband or wife of the policyholder, or the policyholder's partner or civil partner who lives at the same address and shares financial responsibilities. This does not include any business partners or associates.
- c) The children of the policyholder, normally resident in the **home**.

Cover

We will provide the cover detailed in the Insured Events section of this policy, subject to the terms, conditions and limitations shown below or amended in writing by **us** during the period of insurance.

Insured Events

Personal Injury

What is covered?	What is Excluded?
<p>Costs to pursue civil legal action against a third party where their negligence has led to your death or bodily injury</p>	<ol style="list-style-type: none">1. Claims arising from medical, surgical, clinical negligence or cosmetic procedures.2. Claims relating to pharmaceuticals or tobacco products.3. Claims for stress, psychological or emotional injury.4. Claims for illness, bodily injury or death caused gradually and not by a specific, sudden event.

Motor Personal Injury

What is covered?	What is Excluded?
<p>Costs to pursue civil legal action against a third party where their negligence has led to a road traffic collision involving the insured vehicle, resulting in your death or bodily injury.</p>	<ol style="list-style-type: none">1. Claims for stress, psychological or emotional injury.2. Claims for illness, bodily injury or death caused gradually and not by a specific, sudden event.

Consumer Disputes

What is covered?	What is excluded?
<p>Costs to pursue or defend civil legal action arising out of a contract you have entered into for:</p> <p>a) Obtaining services.</p> <p>b) The purchase, hire, hire-purchase or sale of any personal goods.</p> <p>Claims within the Small Claims Court Limits The payment of appropriate experts and Court fees together with assistance provided by our in-house legal advisors.</p> <p>Claims above Small Claims Court Limits The payment of costs incurred by the authorised professional appointed by us.</p>	<ol style="list-style-type: none"> 1. Claims where the amount in dispute is less than £100. 2. Any contract entered into by you in connection with a profession, business or trade. 3. Any dispute that arises less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance or you had equivalent cover immediately prior to the inception of this policy without a break in cover. 4. Any contract relating to work carried out, in, on or for the benefit of land or buildings other than the home. 5. Any claim arising from constructing, renovating or demolishing buildings or altering their structure for your use (this does not apply to common home improvements such as installing double glazing or replacing kitchens or bathrooms). 6. Any dispute with local or government authorities. 7. Any claim directly or indirectly arising from an allegation of mis-selling or mismanagement of financial service or products.

Home Rights

What is covered?	What is excluded?
<p>Costs to pursue civil legal action following:</p> <p>a) Loss or damage to the home or goods in the home that belong to you or for which you are responsible.</p> <p>b) An alleged infringement of your rights that relate to the home.</p>	<ol style="list-style-type: none">1. Claims relating to the planning, erection, alteration, construction, conversion or extension of buildings or parts of buildings.2. Any dispute with local or government authorities, or third parties working on their behalf.3. Any dispute involving leased or rented property.4. Any dispute that arises less than 90 days after the insurance first started unless you had equivalent cover immediately prior to the inception of this policy without a break in cover.5. Any claim to establish your legal rights in relation to your home.6. Any claim relating to subsidence, mining or quarrying.

Probate

What is covered?	What is excluded?
<p>Costs to pursue civil legal action in respect of a probate dispute involving the will of your parents, grandparents or children where you are a beneficiary of the will.</p>	<ol style="list-style-type: none">1. Claims where a will has not been previously made, concluded or cannot be traced (intestate).

Taxation

What is covered?	What is excluded?
<p>Costs arising from or relating to an Aspect Enquiry or a full HM Revenue & Customs investigation of your personal tax affairs.</p>	<ol style="list-style-type: none"> 1. Aspect Enquiries less than £100. 2. Where the investigation or enquiry began before the insurance first started or where you should have reasonably realised a claim may occur. 3. Investigations or enquiries by or transfer to a Special Compliance Officer. 4. Claims arising from a false or misleading statement or representation to the HM Revenue & Customs. 5. Any case where you or your tax advisor have not taken reasonable care to act in accordance with tax legislation. 6. Any claims arising from deficiencies in books, records, accounts or returns including the cost of completing or correcting a return. 7. Any change in a tax investigation or Aspect Enquiry when it becomes clear that HM Revenue & Customs suspect fraud.

Employment

What is covered?	What is excluded?
<ol style="list-style-type: none"> 1. Costs for advice and guidance during any formal internal employment proceedings, including any settlement or compromise negotiations or during ACAS Early Conciliation negotiations, up to £250. 2. The cost of you taking civil legal action against your employer for compensation, reinstatement or re-engagement on the grounds of unfair dismissal or unfair selection for redundancy. 	<ol style="list-style-type: none"> 1. Any dispute that arises less than 90 days after the insurance first started unless you had equivalent cover immediately prior to the inception of this policy without a break in cover.

Criminal Prosecution Defence

What is covered?	What is excluded?
<p>Costs to defend criminal legal actions taken against you.</p> <p>Where a legal aid (or equivalent) scheme is available to you it must be utilised. Where such assistance is granted, costs will be limited to a sum equal to any pre-verdict contribution payable by you.</p>	<ol style="list-style-type: none"> 1. Costs required to be paid by you in excess of any assessed contribution. 2. Any legal aid (or equivalent) contribution or costs payable post-verdict. 3. Any costs where you fail to co-operate with the appropriate Legal Aid (or equivalent) Scheme, including using a representative that cannot act under any such scheme. 4. Costs to defend any action, enforcement or recovery of sums payable against you under the rules of any legal aid (or equivalent) scheme.

Education

What is covered?	What is excluded?
<p>Costs to appeal the decision of a Local Education Authority (LEA) following their failure to comply with their published admission policy, resulting in the refusal to accept your child or children at the state school of your preference.</p> <p>Subject to a limit of £5,000 any one claim.</p>	<ol style="list-style-type: none"> 1. Claims where acceptance at the school involves examinations or other selection criteria. 2. Any dispute that arises less than 6 months after the insurance first started unless you had equivalent cover immediately prior to the inception of this policy without a break in cover. 3. Claims where the procedure for appealing against the decision to refuse a place at the school has not been followed. 4. Claims where the child has been expelled, suspended or permanently excluded from another school. 5. Claims for children under 5 years of age other than for admission disputes arising where the entry shall be in the academic year prior to their 5th birthday. 6. Claims arising from or relating to an Education, Health and Care Plan.

Jury Service Expenses

What is Covered?	What is Excluded?
<p>Costs for the actual amount of salary or wages you lose while off work to attend a Court for jury service.</p> <p>Subject to a limit of £2,500 any one claim.</p>	<p>1. Salary or wages that can be recovered from the relevant Court or your employer</p> <p>2. Claims where you are unable to prove your loss.</p>

Identity Theft

What is Covered?	What is Excluded?
<p>1. Costs arising from identity theft:</p> <p>a) To defend a claim from a financial institution, merchants or their collection agencies.</p> <p>b) For the removal of any criminal or civil judgements wrongly entered against you.</p> <p>c) To challenge the accuracy or completeness of any information in a credit reference agency report.</p> <p>d) To create documents needed to prove you're innocent in terms of any financial irregularities committed unlawfully.</p> <p>2. Postal and phone costs you have to pay to deal with financial institutions, the Police and credit reference agencies to report or discuss Identity theft.</p> <p>3. Fees charged for reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect information.</p> <p>4. Your loss of earnings following time away from work to go and see the Police, financial institutions or credit reference agencies to report or discuss Identity theft.</p>	<p>1. Any claims connected with your business, profession or occupation.</p> <p>2. Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by you, or any other person acting in collusion with you.</p>

Identity Theft Claims Conditions

If **you** discover **your** identity has been stolen, please follow the below:

1. File a Police report within 48 hours.
2. Contact the Identity Theft Helpline Service on 01384 397757.
3. Ensure **you** provide **your** address history for the past 6 years.
4. Let **your** financial institutions, **payment card** company(ies) and all other accounts know of the **identity theft** as soon as possible.
5. Fill out and return any claim forms, including an authorisation for **us** to obtain records and other necessary information if applicable.
6. If **you** wish to make a claim for lost wages, **you** must send **us** proof from **your** employer and provide evidence to show that it was necessary.
7. Send **us** copies of any demand notices, summonses, complaints or legal papers received in connection with a loss suffered.
8. Take all necessary action to prevent further damage to **your** identity.

General Exclusions

1. **Costs** incurred:

- a. In respect of any **event** where the **time of occurrence** commenced prior to the commencement of this insurance.
 - b. Where **you** are aware of a circumstance that may give rise to a claim when purchasing this insurance.
 - c. Before **our** written acceptance of a claim.
 - d. Before **our** approval or beyond those for which **we** have given **our** approval.
 - e. Where **you** fail to give proper instructions in due time to **us** or to the **authorised professional**.
 - f. Where **you** are responsible for anything which in **our** opinion prejudices **your** case.
 - g. If **you** withdraw instructions from **or**, fail to respond to the **authorised professional**, withdraw from the legal proceedings or the **authorised professional** refuses to continue to act for **you**.
 - h. Where **you** decide that **you** no longer wish to pursue **your** claim as a result of disinclination. All **costs** incurred up until this stage will become **your** responsibility.
 - i. In excess of **our standard professional fees** where **you** have elected to use an authorised professional of **your** own choice.
2. Any claim if **we** consider it is unlikely a sensible settlement will be obtained, or where the likely settlement is disproportionate compared with the time and **costs** incurred.
 3. Claims where **you** fail to follow the advice or proper instructions of **us** or the **authorised professional**.
 4. Appeals where **you** have failed to notify **us** in writing of **your** wish to appeal at least six working days before the deadline for giving notice.
 5. Any **costs** and expenses that could have been recovered under any other insurance or from a Trade Union, public body or employer.
 6. **Costs** arising from computer software tailored by the supplier to **your** own requirements.
 7. Legal action outside the **territorial limits**, and/or proceedings in constitutional, international or supranational courts or tribunals including the European Courts of Justice and the Commission and **Court** of Human Rights.
 8. Any dispute relating to written or verbal remarks which damage **your** reputation, unless appropriately covered under Social Media Defamation.
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9. Any disputes involving a contract of insurance.
10. Any disputes with **us** not dealt with under the arbitration condition.
11. Any dispute relating to patents, copyrights, trade or service marks, registered designs, passing off intellectual property trade secrets or confidential information.
12. An application for judicial review or any **costs** incurred in new areas of law or test cases.
13. Any **costs** relating to **your** alleged dishonesty, deliberate or wilful act, omission or misrepresentation.
14. Any dispute or prosecution involving a motor vehicle unless the dispute relates to a claim under Motor Personal Injury.
15. Any dispute between **you** and **your** family or a matrimonial or co-habitation dispute unless the dispute is with **your** professional advisor other than appropriately covered under Probate.
16. Any claims falling within the Small Claims Track unless appropriately covered under Consumer Disputes.
17. Any matter in respect of which you are entitled to legal aid (or equivalent), our liability shall be limited to the sum equal to any assessed contribution payable by you.
18. Any matter arising from or relating to any business, trading activity or venture for gain.
19. Any legal action between **you** and a central or local government authority or any third party acting on their behalf unless **you** have suffered or could suffer pecuniary loss or concerning the imposition of statutory charges.
20. Any claim that could've been accepted or rejected under a previous or new legal expenses policy for the reason of this policy being written on a different claims notification basis.
21. Any claim arising from or relating to a class action.
22. Any direct or indirect liability, loss or damage caused:
 - a. to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
 - b. by computer viruses.
 This does not apply to legal proceedings connected with claiming compensation following **Your** death or bodily injury.
23. Any claim or expense of any kind caused directly or indirectly by:
 - a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
24. Any loss or damage caused by any sort of war, invasion or revolution.
25. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
26. 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**.

Policy Conditions

Notifying Us

If anything happens which could lead to a claim under this policy, **you** must let **us** know as soon as possible by submitting a claim form and providing **us** with all the information **we** may need. Until **you** have let **us** know about the claim and **we** have provided acceptance in writing, **we** will not be responsible for any **costs**, nor will **we** cover any **costs** that were incurred before **we** accepted the claim.

It's important to remember that **you** must notify claims in writing directly to Arc Legal Assistance Ltd. Informing any of **our** Advice Helplines does not constitute as notification of a claim.

Claims Decision

The decision to accept **your** claim will take into account the advice of the **authorised professional**, as well as **our** own claims handlers. **We** may require, at **your** expense, an opinion of an expert or counsel on the merits of **your** claim. If the claim is subsequently admitted **your costs** in obtaining such an opinion and providing such advice will be reimbursed under this insurance.

Your claim will be accepted if all of the following apply:

1. The position has not been prejudiced.
2. **We** have assessed **your** claim and deem it to have **prospects of success**.
3. It's likely a sensible settlement will be obtained and is proportionate with the time and **costs** incurred in dealing with **your** claim.
4. The **event** and action required are covered by this insurance under the Insured **Events** section. The **event** must have happened within the **territorial limits** and during the **period of insurance**.
5. **You** have kept to the terms and conditions of this policy and none of the exclusions listed under the General Exclusions section apply.

After receiving **your** claim or during the course of it **we** may find:

1. **Your prospects of success** are insufficient.
2. There is a more suitable course of action.
3. **We** cannot agree to the claim.

In these circumstances, **we** may not continue to support **your** claim and will tell **you** why in writing.

We may also limit the **costs** that **we** pay under the policy for **your** claim in the following circumstances:

1. **We** consider it is unlikely a favourable settlement will be obtained.
 2. The likely settlement is disproportionate with the time and expenses necessary to achieve it.
 3. There are insufficient prospects of obtaining recovery of any sums claimed.
- Alternatively, where it may cost **us** more to handle a claim than the amount in dispute **we** may, at **our** discretion, pay to **you** the amount in dispute which will represent full and final settlement under this policy providing **you** have complied with all terms and conditions.

If **you** make a claim under this policy which **you** subsequently discontinue due to **your** own disinclination to proceed, any **costs** incurred to date will become **your** own responsibility and will need to be repaid to **us**.

Representation

If **your** claim is accepted, **we** will take over and conduct the prosecution, pursuit, defence or settlement on **your** behalf. **We** will also select an **authorised professional** of **our** choice to act on **your** behalf.

If legal action is agreed by **us**, **you** can continue to use the **authorised professional we** have selected. However, **you** are also entitled to nominate an **authorised professional of your** choice, although this must be agreed with **us** in advance, confirmed in writing and **you** will be responsible for any **costs** in excess of **our standard professional fees**. **You** will need to satisfy **us** that **your** chosen representative has the appropriate experience and skills to represent **you**, and **you** shall have a duty to minimise the **costs** of legal action.

Any dispute arising from or in relation to the **authorised professional** shall be referred in arbitration in accordance with the policy conditions.

Conduct of Claim

1. It's important to co-operate with **us** at all times. **You** must give **us** and the **authorised professional** all the information and help required. This will include a truthful account of **your** case, any paperwork requested and information on all material developments.

2. **We** will have direct access to the **authorised professional** at all times. **We** shall also be entitled to (at no cost to **us**) obtain any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and you shall give any instructions to the **authorised professional** which may be required for this purpose.

3. **You** or the **authorised professional** must notify **us** immediately in writing of any offer or payment into **court**, made with a view to settlement, and **you** must await **our** written agreement before accepting or declining any such offer.

4. **We** will not be bound by any promise or undertaking given by **you** to the **authorised professional** of by either of **you to court**, witness, expert, agent or any other person without **our** agreement.

Due Care

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by **us**.

Recovery of Costs

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay **you** all or any costs charges, fees, expenses or compensation you will do everything possible (subject to **our** directions) to recover the money and hold it on **our** behalf. If payment is made by instalments these will be paid to **us** until **we** have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

Fraud

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to the police or fraud prevention agencies. **We** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. In these circumstances, **you** will not be entitled to any refund or premium or benefit under the policy. **We** may also take legal action against you and inform the appropriate authorities.

Arbitration

Any dispute between **you** and **us**, which is not solved by either party, will be governed by the laws of England and Wales and will be referred to a single arbitrator. The arbitrator shall be a solicitor or a barrister on whom **we** both agree. If we are unable to agree, one will be nominated by the Law Society. Where appropriate, the dispute will be resolved on the basis of written submissions, and the cost of resolving the dispute will be met in full by the party against whom the decision is made. The arbitrator shall have the power to apportion **costs** in the case that a decision is not clearly made against either party.

Royal & Sun Alliance Insurance Ltd Privacy Policy

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. **You** can view **our** full privacy notice by visiting <https://www.rsagroup.com/support/legal-information/partner-privacy-policy/>. If **you're** unable to access the link or have any questions or comments about **our** privacy notice, please write to: The Data Protection Officer, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA.

You can also email us at crt.halifax@uk.rsagroup.com

Arc Legal Assistance Privacy Notice and Data Protection Notice

1. Data Protection

Arc Legal Assistance are committed to protecting and respecting **your** privacy in accordance with the current **Data Protection Legislation** ("Legislation"). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit www.arclegal.co.uk

2. How We Use Your Personal Data and Who We Share it With

We may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** Privacy Statement, which is available to view on the website address detailed above.

4. Disclosure of Your Personal Data

We may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. Your Rights

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide

a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, please see website for full address details.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Cancellation

If **you** decide this policy does not meet **your** insurance needs, please return it to **your** agent within 14 days from the date of purchase. Providing that no claims have been made, **we** will refund **your** premium in full. **You** may cancel **your** policy at any time after the first 14 days by informing **your** agent, although no refund of premium will be payable.

We may at any time cancel **your** insurance by giving 14 days' notice in writing where there is a valid reason for doing so.

Act of Parliament

Any reference to an Act of Parliament within the policy shall include an amending or replacing Act, and also include equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **your** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

Complaints Procedure

In the event of a complaint arising under this insurance, **you** should in the first instance contact Arc Legal Assistance Ltd.



Write to us at:
Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5NE



Email us at:
customerservice@arclegal.co.uk



Call us on:
01206 615000

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This may also apply if **you** are insured in a business. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Royal & Sun Alliance Insurance Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. **You** may be entitled to compensation if **we** cannot meet **our** obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

General Exclusions

These apply to the whole policy. This policy does not cover:

a) Radiation

Any direct or indirect consequence of:

- i. Irradiation, or contamination by nuclear material; or
- ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

b) War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

c) Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

d) Deliberate Act

Loss or damage caused intentionally by **you**, or anyone working on **your** behalf.

e) Existing Damage

Loss or damage occurring prior to the commencement of **your** insurance **policy**.

f) Sonic Pressure

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

g) Consequential Loss

Consequential loss as a result of any claim under this **policy**.

h) Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

i) Electronic Data

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

j) Vehicles

Loss or damage caused to any **vehicles** (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.

k) Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

l) Home Hosting

All covers stated in this insurance policy are excluded for any incidents that occur or are directly caused by the activities of **Home Hosting**.

m) Contagious Disease

Notwithstanding any other provision herein, Your Policy does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

- i. Infectious or contagious disease;
- ii. any fear or threat of (a) above; or
- iii. any action taken to minimise or prevent the impact of (i) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

General Conditions

Information you have provided

You must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify your administrator as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your** administrator of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim, **we** may charge **you** an additional premium, **we** may not pay any claim in full or your policy could be invalid.

Changes that may affect **your** cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this policy, for example:

- A change of address;
- Whether **you** or any member of **your family** be declared bankrupt, or are subject to other adverse financial history such as a CCJ or insolvency
- **You** or a member of **your family** are convicted of a criminal offence, excluding motor convictions
- An intention to leave the **home** unoccupied for more than 60 days;
- **You** begin to use **your home** for business purposes other than clerical use;
- Altering, renovating or converting the **buildings** before the works commence.

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact **your** administrator.

Claims Underwriting Exchange

We may use **your** personal information to prevent crime. In order to prevent crime **we** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers, including but not limited to information relating to **your** insurance **policy** and any incident (such as an accident, theft or loss) to the operators of these registers.

Duty of Care

You must take actions to prevent loss or damage to **your** property and ensure that **your** property is maintained in a good state of repair. All protections installed for the protection of the **building** must be regularly maintained and be in use when the Building is left unattended, or when any occupants have retired for the night.

Contracts (Rights of Third Parties Act)

No person, company or entity who is not party to this **policy** shall have any rights to enforce any terms or conditions of this **policy**. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

Other Insurance

If **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** proportionate share of any claim.

Fraudulent Claims/Fraud

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim: and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

Claim Conditions - These apply to the whole Policy.

Your duties

When **you** find out about the possibility of a claim under this Policy:

- a) **You or your family** must:
 - i. tell us or your broker without unnecessary delay;
 - ii. if any property is stolen, lost or maliciously damaged notify the police without delay;
 - iii. take all reasonable steps to recover any lost or stolen property;
 - iv. forward to **us** any letter, writ, summons or other legal document unanswered;
 - v. we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of your property;
 - vi. we may require you to obtain estimates for the replacement or repair of damaged property.
- b) **You or your family** must not make any admission, offer or promise of any payment or negotiate in any way without **our** written consent.

We will only ask for information relevant to your claim and we will pay for any reasonable expenses you incur in providing us with the above information as part of your claim.

Our rights

We will be entitled to:

- a) enter any structure where loss or damage to property has happened and deal with the salvage
-

- b) but no property may be abandoned to **us**;
- c) take over and conduct in **your** name or the name of any member of **your family** the defence or settlement of any claim;
- d) take legal action in **your** name or the name of any member of **your family** for **our** own benefit against any other party in order to recover any payment **we** have made;
- e) have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may at any time for a claim or series of claims for which **you** or **your family** are entitled to indemnity against **your** legal liability pay **you**:

- a) the limit of indemnity less any amount(s) already paid; or
- b) any lesser amount for which such claim(s) can be settled;

After the payment has been made **we** will have no further responsibility in connection with the claims(s) except for costs and expenses incurred before the date of payment.

Excess

Where **we** have accepted liability for a claim under both Section 1 Buildings and Section 2 Contents in respect of loss or damage occurring at the same time and by the same cause the amount of **excess** deducted from the total cost of the claim will be limited to the greater of the standard **excess** amounts shown under **excess** applicable for each of those Sections. Where **you** have taken a **voluntary excess** under either Section 1 – Buildings or Section 2 – Contents this amount will be applied in addition to the standard **excess** amount for the appropriate section.

Other insurance

If there is any other insurance covering the same loss, damage or liability **We** will not pay:

i more than our rateable share under:

- Section 1 – Buildings
- Section 2 – Contents
- Section 4 – Personal Possessions

ii Under Section 3 – Liabilities

unless the cover provided by those policies is exhausted.

Cancellation

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

If **you** wish to cancel the policy after 14 days, **we** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Any returned premium calculated is subject to a minimum premium of £10 (plus Insurance Premium Tax) being retained by **us**.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **you** pay for **your** policy by monthly instalments **you** must pay the remainder of **your** monthly instalments or pay the remainder of the annual premium in full.

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions.
- e) a change in **your** circumstances means that **we** can no longer provide cover
- f) where **we** identify your involvement in, or association with, insurance fraud or financial crime
- g) where **you** have misrepresented or provided false information to the questions asked **you** when purchased, renewed or amended **your** policy

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 41.

Payment of premiums by instalments

Where the premium for this **policy** is paid by monthly instalments each payment must be paid when due otherwise all benefit under this **policy** will be forfeited and the **policy** cancelled by giving you 14 days' notice.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below.

If you have a complaint regarding the sale or service of **your** policy, please contact Source Insurance Limited who arranged the insurance for **you**.

If you have a complaint about the handling of a claim under sections 1, 2 and 4 please contact:
Davies Group Ltd Customer Relations
Smithfield 2
Hanley
Stoke on
Trent
ST1 3DH
Tel: **0344 854 2072**
Email: customer.relations@ryandirectgroup.co.uk

If you have a complaint about the handling of a liability claim please contact:
Kennedys,
6 Queen Street,
Leeds,
LS1 2TW Tel: **0113 531 4496**
Email: ukg@kennedyslaw.com

SECTION 5 FAMILY LEGAL CARE

Arc Legal Assistance Limited
PO Box 8921
Colchester
CO4 5NE

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference **01480L**.

Following **our** complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

FINANCIAL OMBUDSMAN

If we have not completed our investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR
Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

FINANCIAL SERVICES COMPENSATION SCHEME

If Watford Insurance Company Europe Limited. cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

GOVERNING LAW

This policy is governed by English law.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General's full privacy notice

You can get more information about this by viewing our full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

SOURCE INSURANCE LIMITED PRIVACY NOTICE

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the General Data Protection Regulation or any subsequent applicable legislation, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.