

Policy Terms & Conditions



Homecare, Buildings & Contents

insurance for owner occupiers

LLOYD'S

RGA Underwriting Limited

Introduction

Thank you for choosing **RGA Underwriting Limited**. This is your Homecare Insurance Policy, setting out your insurance protection in detail.

Your premium has been based upon the information shown in the policy **certificate** and recorded in your statement of fact.

This insurance offers a comprehensive cover, as well as extended options, please refer to your insurance certificate and statement of fact for your cover level. If **you** have any questions, please contact **us** on *0208 587 1060* or free phone *0800 783 1626*.

This **property** insurance has been arranged by **RGA Underwriting Limited** and is underwritten by Certain Underwriters at Lloyd's of London.

RGA Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA). Lloyd's Underwriters are authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. This can be checked on the FCA's register by visiting their website at www.fca.org.uk/ register or by contacting them on 0845 606 1234.

We adhere to the Codes of Practice of the Association of British Insurers (ABI) and the Financial Ombudsman Service and **we** are covered by the Financial Services Compensation Scheme (FSCS). Full details are available at www.fscs.org.uk. **Your** personal details and information provided are also covered by the Data Protection Act.

This product meets the demands and needs of Owner Occupiers who wish to protect their private permanent residence and/or contents against a range of events such as fire, theft, and weather related losses throughout the duration of the policy.

Homecare Insurance Policy

Contents

• Your Policy	3
• Important Telephone Numbers	4
• Definitions	5
• General Conditions	6
• Claims Conditions	8
• How We Settle Claims	9
• General Exclusions	10
• Inflation Protection	12
• Contents Standard Cover	13
• Contents Additional Cover	21
• Personal Possessions	22
• Buildings Standard Cover	25
• Buildings Additional Cover	29
• Personal Accident	30
• Legal Liability To Public	31
• Endorsements, Special Terms & Conditions	34
• Making Yourself Heard	36

Your Policy

Welcome to your **Homecare insurance policy** and thank you for choosing **RGA Underwriting Limited**.

The information you have supplied forms part of the contract of insurance with us your policy is evidence of that contract you should read it carefully and keep it in a safe place.

In return for having accepted **your** premium, **we** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in your **certificate**.

If after reading these documents **you** have any questions, please contact your insurance adviser.

Important

We recommend that **you** read this **policy** in conjunction with **your certificate** to ensure that it meets with **your** requirements. Should **you** have any queries please contact **us** or **your** insurance adviser.

Your attention is drawn to the Complaints procedure (Making Yourself Heard) on page 33.

The Law applicable to this Policy

You are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Information you have given us

In deciding to accept this contract of insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this contract of insurance as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and premium **we** may:

- Treat this contract of insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- Amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- Charge **you** more for **your** contract of insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- Cancel **your** contract of insurance in accordance with the Right to Cancel condition below.

We or **your** insurance broker will write to **you** if **we**:

- Intend to treat this contract of insurance as if never existed; or
- Need to amend the terms of **your** contract of insurance; or
- Require **you** to pay more for **your** insurance.

Important Telephone Numbers

Claim Notification Line In the event of a claim telephone us on this number	0208 587 1071	If you need to make a claim, we tell you the process to follow. You should also read the Claim Conditions. Please read the conditions and process before ringing the claims line. The conditions and process to follow can be found on pages 8 and 9.
Out of hours claim number	0845 070 9500	
Customer Services	0208 587 1060	

In order to maintain quality service, telephone calls may be monitored or recorded.

Definitions

Where **we** explain what a word means that word will have the same meaning wherever it is used in the **policy** or **certificate**.

These words are highlighted by the use of **bold print**.

Buildings

The structure of the **home** including fixtures and fittings and the following (if they form part of the property): oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and **outbuildings**.

Company/Our/Us/We

Certain Underwriters at Lloyd's of London as Insurers and **RGA Underwriting Limited** as administrators of **your policy**.

Domestic Staff

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

Endorsement(s)

A change to the terms of the **policy** as shown under **endorsements** in the **certificate**.

Excess

The amount **you** are required to pay as the first part of each and every claim made.

Family/They

Your domestic partner, children, **domestic staff** and any other person all permanently residing with **you** and not paying a commercial rent.

Home

The private residence shown in the **certificate** including its garages and **outbuildings**, if they form part of the property.

Insured/You/Your

The person or persons named in the **certificate** as the Policyholder.

Outbuildings

- Sheds;
- Greenhouses;
- Summer houses;
- Other buildings;

which do not form part of the structure of the main building of the **home** and are used or occupied for domestic purposes.

Period of Insurance

The dates shown in the **certificate**.

Policy

Your policy booklet and most recent **certificate** and any **endorsements** attached or issued.

RGA Underwriting Limited

RGA Underwriting Ltd is an independent insurance intermediary arranging this insurance.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by **you** or **your family** for more than 60 consecutive days or occupied by squatters.

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light grey background and give detailed information on the insurance provided and must be read with 'What is not covered' at all times.	These sections shown on a dark grey background draw your attention to what is not included in the scope of your policy .

General Conditions

You and **your family** must comply with the following conditions to have the full protection of **your policy**.

If **you** or **your family** do not comply with them **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Keeping Your sums insured at the correct level

You must at all times keep the sums insured at a level which represents the full value of the property insured.

Full value means:

For the **buildings**:

- The estimated cost of rebuilding if the **buildings** were completely destroyed.
- This is not the market value.

For the **contents**:

- The current cost as new (other than for clothes furs and household linen).
- For clothes, furs and household linen the current cost as new less an appropriate allowance for wear and tear.

Underinsurance

If the sum insured for each section or item does not represent full value at the time of a loss, the amount payable by the company in respect of such damage shall be proportionately reduced.

Changes in your circumstances

You must notify **us** as soon as possible of any change which may affect this insurance and in particular any of the following:

- Change of address;
- Structural alteration to **your home**;
- If **you** or **your family** intend to let or sub-let **your home**;
- If **you** or **your family** intend to use **your home** for any reason other than private residential purposes;
- If **your home** will be **unoccupied**;
- If **you** or **your family** have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences.

We will then advise **you** of any change in terms.

If **you** are in any doubt please ask **your** insurance adviser.

Taking care of your property

You and **your family** must take all reasonable precautions are taken to avoid injury, loss or damage and that all practicable steps are taken to safeguard the property insured from loss or damage.

You must maintain the property insured in good repair; a full list of these requirements is provided in the maintenance guide, which is available on **our** website at www.rentguard.co.uk/mainclause.

Protection

All protections provided for the safety of the building specified in the certificate and statement of fact must be maintained in good order and be in use at all times, as well as when the building is left unattended or when the occupants have retired for the night.

Precious Stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied immediately.

Cancellation

We can cancel this contract of insurance by giving **you** thirty (30) days' notice in writing. Any return premium due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non payment of premium;
- Non –cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- The use of threatening or abusive behaviour or language;
- Failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

Premiums paid and up to date

If the premium is paid under a monthly instalment plan and a claim has been settled during the current **period of insurance**, **you** must continue with the instalment payments. Alternatively the outstanding instalments will be deducted from any claim payment that may be due to **you**.

Data Protection Act 1998

You should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all of part of its obligations.

Claims Conditions

You and **your family** must comply with the following claims conditions to have the full protection of **your policy**.

If **you/they** do not comply with them, **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims procedure

If **you** wish to make a claim or if something happens which may lead to a claim, **you** must notify **RGA** as soon as possible.

If there has been malicious damage theft or attempted theft, **you** must also tell the police immediately - incidents involving personal possessions must be reported with 24 hours.

You will be required to register the claim with **us** within 30 days of the incident with all the supporting documents and proofs **we** require - for example written estimates.

If **you** receive a writ summons or other legal process regarding a claim under the **policy**, **you** must send it immediately to **us**.

You must give **us** all the help and information necessary to settle or resist a claim against **you** or to help **us** take action against someone else

If the above procedure is not followed, **you** will break a condition of the **policy** and **we** may not meet **your** claim.

Control of claims

Do not admit, deny, negotiate or settle a claim without **our** written consent. However, **you** should make emergency/temporary repairs to the property to prevent further damage.

Our special rights

We may enter any part of the property affected by a claim and take possession of it.

You cannot abandon the property to **us**; **we** may in **your** name and on **your** behalf, take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy**; **we** will do this at **our** expense.

Contribution

If at the time of a claim there is any other **policy** covering anything insured under this **policy**, **we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a claim but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

If a claim is found to be false or fraudulent in any respect, or if fraudulent means are used by **you** or anyone acting on **your** behalf to obtain any benefit under this policy, or if any damage is caused by **your** wilful act or with **your** involvement, all benefit under the policy will be forfeited.

How We Settle Claims

Buildings, contents and personal possessions sections

We will at **our** option repair reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired **we** may at **our** option pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received, had **we** replaced the property. The sums insured will not be reduced by any claim.

An approved supplier may be appointed where appropriate to act on **our** behalf to further validate **your** claim and they are authorised to arrange a quotation a repair or a replacement where appropriate.

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Will a deduction be made for wear and tear?

Contents – There will be a deduction for clothes, furs and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions on page 6).

The **buildings** – If repair or reinstatement is carried out, there will be no deduction, provided that the sum insured represents the full value of the **buildings** and they have been maintained in good repair (see General Conditions on page 6).

General Exclusions

These exclusions apply throughout **your policy**.

We will not pay for

Riot/Civil Commotion

Any loss damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Pre-existing Damage Liability or Injury

This policy does not cover damage, liability or injury occurring before the cover under your policy started.

Illegal Activities Exclusion

We will not be liable for any loss or damage caused as a result of the property being used for illegal activities.

Reduction in Market Value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- LIABILITY TO **domestic staff**;
- TENANT'S LIABILITY;
- LIABILITY TO THE PUBLIC.

Pollution/Contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **your home**.

Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
2. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Electronic Data Exclusion Clause

We will not pay for

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. any legal liability of whatsoever nature;
directly or indirectly caused by or contributed to by or arising from;
 - Computer viruses, erasure or corruption of electronic data;
 - The failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Biological and Chemical Contamination Clause

We will not pay for

1. Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;
directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;
 - Terrorism; and/or
 - Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Inflation Protection

To help protect **you** against the effect of inflation, sums insured under **contents** and personal possessions and **buildings** will be adjusted at the end of each month by the percentage increases in the following indices:

Contents/Personal Possessions

The Consumer Durables section of the Retail Price index compiled by the Office for National Statistics.

Buildings

The House Rebuilding Cost Index compiled by the Building Cost Information Service of the Royal Institution of Chartered Surveyors.

If an index becomes unavailable, **we** will use a suitable alternative index.

We will not reduce the sums insured or monetary limits if an index should fall.

The premium at renewal for the next **period of insurance** will be based on any increased sum insured.

Although **you** have the benefit of inflation protection, **you** should not rely on this alone to keep the **buildings** and **contents** and personal possessions sums insured at the correct level.

The value of **your buildings** or **contents** or personal possessions may be growing faster than inflation – perhaps because of a new extension or acquired items.

It is a condition to insure for the correct sum (see page 6).

Contents Standard Cover

Your certificate will show if this section is in force. Inflation protection applies (see page 12).

Where accidental damage is noted, it will only be in force if it is shown to be insured on your certificate and statement of fact.

What is covered	What is not covered
<p>All of the following things are included, provided that they belong to you or your family or you or they are legally responsible for them and they are mainly used for private purposes:</p> <p>Household Goods</p> <p>This includes fixtures, fittings and interior decorations.</p> <p>Personal Effects</p> <p>This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also sports equipment and pedal cycles. It does not include portable electronic goods, valuables or money.</p> <p>Valuables</p> <p>This means jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money</p> <p>This means coins, bank notes in current use, postal orders, postage stamps (which are not part of a collection) trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets (including season tickets) petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.</p>	<ul style="list-style-type: none"> a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles, children's motor cars, quad bikes and children's quad bikes) but lawnmowers, garden implements, wheelchairs models and toys are covered; b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in a) above; c) Any living creature; d) Property more specifically insured by any other insurance; e) Documents other than as shown in cover 20; f) Lottery tickets and raffle tickets; g) Any part of the structure of the buildings other than fixtures and fittings for which you are responsible as occupier; h) Property mainly used for business trade profession or employment purposes.

What is the most we will pay?

We will not pay more in total than the sum insured for **contents** shown in **your policy certificate**; for any one claim under causes 1-11 and covers 12-18, 20, 22-24, 29 and 30. **We** will pay, in addition, amounts due under cover 19 21 and 25-28 up to the limits shown;

The following limits apply:

- For any one **valuable** - 5% of the **contents** sum insured;
- For any one claim for **valuables** - one third of the **contents** sum insured;
- For **money** - £250.

These are the standard limits if **you** have increased any of them the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>Loss or damage to your or your family's contents while they are in the home by following causes:</p> <ol style="list-style-type: none"> 1. Fire, smoke, explosion, lightning, earthquake. 2. Storm or flood. Storms normally means very windy conditions accompanied by heavy rain hail or snow Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity. 3. Theft or attempted theft. Minimum security precautions endorsement may apply – see certificate. 4. Escape of water from: <ol style="list-style-type: none"> a) A fixed: <ol style="list-style-type: none"> i) Water installation; ii) Drainage installation; iii) Heating installation. b) Washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet. 	<p>The amount of the excess shown in the certificate except for covers 24, 25 and 26.</p> <ol style="list-style-type: none"> 1. Smoke, damage arising gradually or out of repeated exposure. 2. <ol style="list-style-type: none"> a) Loss or damage by frost; b) Loss or damage to property in the open; c) Loss or damage caused by rising ground water levels. 3. <ol style="list-style-type: none"> a) Loss or damage while the home is unoccupied or unfurnished. b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible irrecoverable or irredeemable for any reason. We will not pay for the following, unless there has been forcible and violent entry to or exit from the home: <ol style="list-style-type: none"> a) Loss or damage from the home if any part of it is occupied by anyone but you or your family; b) Loss or damage from any part of the home which is used for any business, trade profession or employment purposes; 4. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of water is covered but damage to the installation is only covered if an insured cause or cover is operative.

What is covered	What is not covered			
<p>5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>6. Malicious persons or vandals.</p> <p>7. Riot, civil commotion, strikes, labour and political disturbances.</p> <p>8. Subsidence or ground heave of the site on which the buildings stand or landslip.</p> <p>9. Collision by:</p> <table border="0" style="margin-left: 20px;"> <tr> <td style="vertical-align: middle;"> <ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. </td> <td style="font-size: 3em; vertical-align: middle; padding: 0 10px;">}</td> <td style="vertical-align: middle;"> <ul style="list-style-type: none"> or anything dropped from them </td> </tr> </table> <p>10. Falling trees or branches.</p> <p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> a) Satellite dishes maximum limit £500; b) TV or radio aerials aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. <p>The following covers are included in this section:</p>	<ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. 	}	<ul style="list-style-type: none"> or anything dropped from them 	<p>5. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p> <p>6. Loss or damage while the home is unoccupied or unfurnished. Minimum security precautions endorsement may apply – see certificate.</p> <p>8. We will not pay</p> <ul style="list-style-type: none"> a) For loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event; b) For loss or damage caused by faulty or unsuitable materials or design or poor workmanship; c) For loss or damage which but for the existence of this contract of insurance would be covered under any contract or a guarantee or by law; d) For loss or damage whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition; e) For loss or damage caused by coastal or river bank erosion. <p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> a) Domestic pets; b) Insects. <p>10. a) The cost of removal of the fallen tree or branch. b) loss or damage caused during tree felling lopping or topping.</p> <p>11. Loss or damage to the items themselves. Cover for items in or on the home may be covered – see cover 12 over page.</p>
<ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. 	}	<ul style="list-style-type: none"> or anything dropped from them 		

What is covered	What is not covered
<p>12. HOME ENTERTAINMENT EQUIPMENT Accidental damage to:</p> <ul style="list-style-type: none"> a) Television sets and their aerials; b) Radios, stereos or other audio entertainment equipment; c) Record players, compact disc players and tape recorders; d) Video recorders; e) DVD players, Blue-Ray players or similar visual media players; f) Home computers, games consoles; g) Cable/satellite/digital television receivers. <p>13. MIRRORS AND GLASS Accidental breakage of:</p> <ul style="list-style-type: none"> a) Mirrors; b) Fixed glass in and glass tops of furniture; c) Ceramic hobs and ceramic tops of cookers; d) Glass oven doors. <p>14. REPLACEMENT OF LOCKS We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> a) External doors and windows of the home; b) A safe within or an alarm protecting the home; <p>following the theft of keys. We will not pay more than £500 for any one claim.</p>	<ul style="list-style-type: none"> 12. a) Damage to equipment designed to be portable e.g. laptops, tablets, portable music players, head-phones; b) Mechanical or electrical breakdown or failure; c) Damage to records discs, CDs, DVDs, Blue-Ray Discs, mini-discs or other similar data storage devices; d) Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> i. Erasure or distortion of data; ii. Accidental erasure or mislaying or misfiling of documents or records; iii. Viruses. e) Damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering; f) Loss arising from the cost of remaking any film disc or tape or the value of any information contained on it; g) Damage to equipment not in or on the home; h) Loss or damage by chewing, scratching, tearing or fouling by domestic pets; i) Damage caused by wear and tear; j) Damage caused by rot, fungus, insects or vermin; k) Damage caused by the action of light or any atmospheric or climatic condition; l) Damage caused by any gradually operating cause. <ul style="list-style-type: none"> 13. a) Loss or damage while the home is unoccupied or unfurnished; b) Loss or damage to your or your family's contents, while they are not in the home. <p>14. The cost of replacing keys and locks to a garage or outbuilding. We will only pay under contents standard cover or buildings standard cover if both sections are insured for any one claim.</p>

What is covered	What is not covered
<p>15. CREDIT CARD LIABILITY</p> <p>You or your family's liability under the terms of any credit card, cheque card or cash dispenser, card agreement as a direct result of its theft from the home and following its unauthorised use by any person not related to or residing with you.</p> <p>We will not pay any more than £250 for any one claim.</p> <p><i>Do not forget to immediately inform the police and issuing authorities in the event of a loss.</i></p> <p>16. ACCIDENTAL LOSS OF OIL AND METERED WATER</p> <p>We will pay for accidental loss of domestic heating oil and metered water.</p> <p>We will not pay more than £500 for any one claim.</p> <p>17. Contents REMOVED TO THE GARDEN</p> <p>Loss or damage by causes 1-11 to contents while in the open within the boundaries of the land belonging to the home.</p> <p>We will not pay more than £500 for any one claim.</p> <p>18. TEMPORARY REMOVAL</p> <p>Loss or damage by causes 1-11 to the contents temporarily removed from the home to:</p> <p>a) Any bank or safe deposit;</p> <p>b) Any occupied private dwelling;</p> <p>c) Any building where you or your family are working or temporarily residing while:</p> <p>i) Anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean;</p> <p>or</p> <p>ii) Anywhere in the world for up to 60 days during any period of insurance.</p> <p>We provide insurance protection for contents in the home during normal periods of unoccupancy, for example when you are on holiday.</p> <p><i>However if you are going away for 90 consecutive days or more, if the home is to be vacated, please tell us as this will affect the terms of your policy.</i></p>	<p>15. Any loss unless:</p> <p>a) You or your family have complied with the terms and conditions of the issuing authority;</p> <p>b) Any loss or claim due to accounting errors or omissions.</p> <p>16. Loss or damage while the home is unoccupied or unfurnished.</p> <p>17. Loss or damage to:</p> <p>a) Valuables or money;</p> <p>b) Plants and trees.</p> <p>18. Loss or damage:</p> <p>a) By theft unless it involves forcible and violent entry to or exit from a building;</p> <p>b) From a caravan, mobile home or motor home;</p> <p>c) Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.</p>

What is covered	What is not covered
<p>19. ALTERNATIVE ACCOMMODATION</p> <p>While the home cannot be lived in because of loss or damage covered by this policy, we will pay for:</p> <ul style="list-style-type: none"> a) Rent payable for which you are legally liable; <p>or</p> <ul style="list-style-type: none"> b) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets. <p>We will not pay more than 20% of the sum insured for contents for any one claim.</p> <p>20. DOCUMENTS</p> <p>Loss or damage by causes 1-11 to documents (other than money) whilst:</p> <ul style="list-style-type: none"> a) Within the main building of the home; <p>or</p> <ul style="list-style-type: none"> b) Deposited for safe custody in any bank, safe deposit or bank solicitor's strongroom anywhere in the world. <p>We will not pay more than £250 for any one claim.</p> <p>21. AUTOMATIC INCREASE IN SUM INSURED FOR GIFTS AND PROVISIONS</p> <p>The contents sum insured is automatically increased for gifts and provisions:</p> <ul style="list-style-type: none"> a) During the months of November and December; b) During the period 30 days before and 30 days after your or your family's wedding. <p>We will not pay more than 10% of the sum insured for contents for any one claim.</p> <p>22. VISITOR'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to visitor's personal effects whilst contained within the home.</p> <p>We will not pay more than £500 for each visitor for any one claim.</p> <p>23. DOMESTIC STAFF'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to domestic staff's personal effects contained within the home.</p> <p>We will not pay more than £500 for each member of domestic staff for any one claim.</p>	<p>20. a) Property more specifically insured by any other insurance;</p> <p>b) Property mainly used for business trade profession or employment purposes.</p> <p>22. Loss or damage specifically excluded under contents standard cover.</p> <p>23. Loss or damage specifically excluded under contents standard cover.</p>

What is covered	What is not covered
<p>24. ACCIDENTS TO DOMESTIC STAFF We will pay for your legal liability for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule We will not pay more than £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.</p> <p>25. TENANT'S LIABILITY (applicable if the home is rented) Any amount that you or your family become legally liable to pay as tenant of the home in respect of:</p> <p>a) Damage to the buildings by any cause specified under buildings standard cover of this policy;</p> <p>b) Accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the home;</p> <p>c) Accidental breakage of:</p> <p>i) Fixed glass in:</p> <ul style="list-style-type: none"> • Windows; • Doors; • Fanlights; • Skylights; • Greenhouses; • Conservatories; • Verandahs. <p>ii) Fixed ceramic hobs or hob covers;</p> <p>iii) Fixed sanitaryware and bathroom fittings.</p> <p>We will not pay more than 10% of the sum insured for contents for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>24. We will not pay for your legal liability for bodily injury arising directly or indirectly</p> <ul style="list-style-type: none"> • From the use of any vehicle outside the premises • From any vehicle used for racing, pacemaking or speed testing • From any communicable disease or condition • In Canada or the United States of America after the total period of stay has exceeded thirty (30) days in the period of insurance • From any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation. <p>25. Loss or damage to gates, hedges and fences.</p>

What is covered	What is not covered
<p>26. UNRECOVERED DAMAGES</p> <p>We will pay the amount of any award of damages made in your or your family's favour which:</p> <ul style="list-style-type: none"> a) Is in respect of death, bodily injury or illness or damage to property of such nature that you or your family would have been entitled to indemnity under LIABILITY TO THE PUBLIC had you or your family been responsible for the injury or damage; b) Is made by a court within the United Kingdom, the Isle of Man or Channel Islands; c) Is still outstanding six months after the date on which it is made; d) Is not the subject of an appeal. <p>We will not pay more than £1,000,000 in respect of any one award.</p>	

Personal Possessions

Your certificate will show if this section is in force. Inflation protection applies (see page 12).

What are personal possessions?

All of the following things are included provided that they belong to **you** or **your family** or **you** or **they** are legally responsible for them and they are mainly used for private purposes.

Personal Effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also sports equipment and pedal cycles It does not include **valuables** or **money**.

Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

If a reduced premium rate applies for items permanently kept in **your** bank, **we** must be notified of their removal otherwise no cover will be operative.

Portable Electronic Goods

This means SLR and digital cameras, camcorders, mobile phones, laptops, tablet computers, MP3 or music players, handheld computer consoles, satellite navigation systems, voice recording devices and e-readers.

What is the most we will pay?

We will not pay more than the sum insured shown in total for personal possessions in **your policy** for any one claim.

NB: The sum insured for Personal Possessions is included within the sum insured for **contents** standard cover and is not in addition to it.

The following limits apply:

- For **money** - £500;
- For credit cards - £250;
- For any one pedal cycle - £400;
- For any one unspecified article - £2,000;

These are the standard limits.

If **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>1. Loss or damage to valuables, money , portable electronic goods, and personal effects belonging to you or your family whilst anywhere in the world.</p>	<p>1. The amount of the excess shown in the schedule</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it; b) Caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering; c) Caused by chewing, scratching, tearing or fouling by domestic pets; d) Caused by rot, fungus, insects or vermin; e) Caused by any gradually operating cause or wear and tear; f) Caused by theft or attempted theft from an unattended motor vehicle, unless the item(s) are concealed from view, all windows are closed and all doors, including the boot, are locked; g) To items not in the care, custody or control of you or your family or an authorised person; h) Caused by theft or attempted theft from an unlocked hotel room; i) By depreciation in value or consequential loss; j) By mechanical or electrical breakdown or failure; k) To watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes), but lawn mowers, garden implements, wheelchairs, models and toys are covered; l) To parts, accessories, tools and fitted radios cassette players and compact disc players for the things excluded in (k) above; m) By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle; n) To any property mainly used for business trade profession or employment purpose; o) To plants or any living creature; p) To documents; q) To contact lenses; <p style="text-align: right;"><i>(continued on next page)</i></p>

What is covered	What is not covered
<p>2. You or your family's liability under the terms of any credit card or cash dispenser card agreement, as a direct result of its unauthorised use by any person not related to or residing with you or your family.</p>	<ul style="list-style-type: none"> r) Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason; s) Specifically provided for elsewhere in this policy; t) To computers or computer equipment: <ul style="list-style-type: none"> i) By erasure or distortion of data; ii) By accidental erasure or mislaying or misfiling of documents or records; iii) By viruses; iv) By contamination. u) While the home is left unoccupied or unfurnished; v) To property more specifically insured by any other insurance; w) To lottery tickets and raffle tickets. <p>2. Any loss or claim:</p> <ul style="list-style-type: none"> a) Unless you and your family have complied with the terms and conditions of the issuing authority; b) Due to accounting errors or omissions.

Buildings Standard Cover

Your **certificate** will show if this section is in force. Inflation protection applies (see page 12).

What is the most we will pay?

We will not pay more in total than the sum insured shown for **buildings** in your **policy certificate** for any one claim under causes 1-11 and covers 13, 14, 15, 17, 18 and 20. **We** will pay, in addition, amounts due under covers 12, 16 and 19 up to the limits shown.

What is covered	What is not covered
<p>Loss or damage to the buildings by the following causes:</p> <ol style="list-style-type: none"> 1. Storm or flood Storm normally means very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity. 2. Escape of water from or frost damage to: <ol style="list-style-type: none"> a) A fixed: <ul style="list-style-type: none"> • Water installation; • Drainage installation; • Heating installation. b) A washing machine dishwasher water bed refrigerator or deep freeze cabinet. <p>We will also pay the necessary reasonable costs that you incur in locating the source of the damage including the reinstatement of any wall floor or ceiling removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim.</p> 3. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation. We will also pay the necessary costs that you incur in locating the source of the damage including the reinstatement of any wall floor or ceiling if removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim. 	<p>The amount of the excess shown in the certificate (increased for cause 4). Not applicable to cover 19.</p> <ol style="list-style-type: none"> 1. Loss or damage: <ol style="list-style-type: none"> a) By subsidence ground heave or landslip; b) To gates, hedges, fences, drives or paths; c) To radio or television aerials*; d) By frost; e) Caused by rising ground water levels. <p><i>* May be covered under the contents standard cover section if you have chosen this cover.</i></p> 2. Loss or damage: <ol style="list-style-type: none"> a) While the home is unoccupied or unfurnished; b) By subsidence, ground heave or landslip; c) By dry rot; <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if the insured cause or cover is operative.</p> 3. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.

What is covered	What is not covered
<p>4. Subsidence or heave of the site upon which the buildings stand or landslip.</p> <p>5. Theft or attempted theft. Minimum security precautions endorsement may apply – please refer to your certificate and statement of fact.</p> <p>6. Collision by:</p> <ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. <p style="margin-left: 200px;">} or } anything } dropped } from them.</p> <p>7. Falling trees or branches.</p>	<p>4. We will not pay for:</p> <ul style="list-style-type: none"> a. Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also damaged at the same time by the same event; b. Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event; c. Loss or damage caused by faulty or unsuitable materials or design or poor workmanship; d. Loss or damage which compensation has been provided for or would have been but for the existence of this contract of insurance under any contract or a guarantee or by law; e. Loss or damage caused by coastal or river bank erosion; f. Loss or damage whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition; g. Loss or damage caused by normal settlement and / or any general deterioration of the building; h. Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the buildings; i. The first £1,000 of every claim unless stated otherwise on your Certificate. <p>5. Loss or damage while the home is unoccupied or unfurnished.</p> <p>6. Loss or damage caused by:</p> <ul style="list-style-type: none"> a) Domestic pets; b) Insects. <p>7. a) The cost of removal if the fallen tree or branch has not caused damage to the buildings;</p> <p>b) Loss or damage caused during tree felling lopping or topping.</p>

What is covered	What is not covered
<p>8. Breakage or collapse of:</p> <ul style="list-style-type: none"> a) Satellite dishes; b) TV or radio aerials aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. <p>9. Fire, smoke, explosion, lightning, earthquake.</p> <p>10. Malicious persons or vandals.</p> <p>11. Riot, civil commotion, strikes, labour and political disturbances.</p> <p>The following covers are included in this section:</p> <p>12. DEBRIS REMOVAL AND BUILDING FEES Necessary expenses for rebuilding or repairing the buildings as a result of damage covered by buildings standard cover for:</p> <ul style="list-style-type: none"> a) Architects, surveyors, consulting engineers and legal fees; b) The cost of clearing debris from the site or demolishing or shoring up the buildings; c). The cost to comply with government or local authority requirements. <p>We will not pay more than 10% of the sum insured for buildings for any one claim.</p> <p>13. SERVICE PIPES AND CABLES Accidental damage to:</p> <ul style="list-style-type: none"> a) Cables; b) Drain inspection covers; c) Underground drains pipes or tanks providing services to or from the home and for which you are responsible. <p>We will also pay the necessary and reasonable costs that you incur in locating the source of the damage including the reinstatement of any wall drive fence or path removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim.</p>	<p>8. Loss or damage to the items themselves. Certain items may be covered under the contents standard cover section, if you have chosen this cover.</p> <p>9. Smoke damage arising gradually out of repeated exposure.</p> <p>10. Loss or damage while the home is unoccupied or unfurnished.</p> <p>13. If it is discovered that the cause is not accidental damage then unless one of the other causes is operative there will be no cover.</p>

What is covered	What is not covered
<p>14. GLASS AND SANITARY WARE Accidental breakage of:</p> <p>a) Fixed glass in:</p> <ul style="list-style-type: none"> i) Windows; ii) Doors; iii) Fanlights; iv) Skylights; v) Greenhouses; vi) Conservatories; vii) Verandas. <p>b) Fixed ceramic hobs or hob covers;</p> <p>c). Fixed sanitary ware and bathroom fittings.</p> <p>15. REPLACEMENT OF LOCKS We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <p>a) External doors and windows of the home;</p> <p>b) A safe within or an alarm protecting the home;</p> <p>following the theft of their keys. We will not pay more than £500 for any one claim.</p> <p>16. ALTERNATIVE ACCOMMODATION While the home cannot be lived in because of loss or damage covered under buildings standard cover. We will pay for:</p> <p>a) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets;</p> <p>or</p> <p>b) The amount of rent you and your family lose.</p> <p>We will not pay more than 20% of the sum insured for buildings for any one claim.</p> <p>17. EMERGENCY ENTRY Loss or damage to the buildings caused when the fire police or ambulance service has to force an entry to the buildings because of an emergency involving you or your family.</p> <p>18. CONTRACTING PURCHASER Anyone buying the home who will have the benefit of the buildings section until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>14. a) Loss or damage while the home is unoccupied or unfurnished;</p> <p>b) Damage to property that does not form part of the home. Remember it is a condition of your policy that the property must be kept in good repair at all times.</p> <p>15. The cost of replacing keys and locks to a garage or outbuilding. We will only pay under contents standard cover or buildings standard cover if both sections are insured for any one claim.</p> <p>18. If the buildings are insured under any other insurance.</p>

Buildings Additional cover

Your **certificate** will show if this extension has been chosen.

What is covered	What is not covered
<p>20. ACCIDENTAL DAMAGE TO THE BUILDINGS</p>	<p>20. Accidental damage:</p> <ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one; b) for the buildings moving, settling, shrinking, collapsing or cracking; c) for damage while the home is being altered, repaired, cleaned, maintained or extended; d) for damage to outbuildings and garages which are not of standard construction; e) for damage while the home is lent, let or sublet; f) for the cost of general maintenance; g) for damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost; h) for damage caused by faulty or unsuitable materials or design or poor workmanship; i) for damage from mechanical or electrical faults or breakdown; j) for damage caused by dryness, dampness, extremes of temperature or exposure to light; k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks; l) for damage caused by or contributed to by or arising from any kind of pollution and/or contamination; m) the first GBP £100 of every claim, unless a higher buildings excess shows on your certificate.

Personal Accident

If **your certificate** shows **you** have **contents** cover this cover is automatically in force.

What is covered	What is not covered
<p>If you or your domestic partner living with you suffers accidental injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:</p> <ul style="list-style-type: none">a) Accident, assault or fire in the home;b) An accident whilst travelling as a passenger on a public service vehicle;c) Assault in the street; <p>during the period of insurance which proves fatal within 12 months of its occurrence, we will pay £5,000 to the deceased's legal personal representative(s).</p>	<p>We will not pay where:</p> <ul style="list-style-type: none">a) The person is over the age of 75 years;b) The incident is not reported to us within 14 days of death.

Legal Liability to the Public

This section applies only if the **certificate** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this contract of insurance.

Part A

Part A of this section applies in the following way:

- If the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A(i) below.
- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A(i) and Part A(ii) below.
- If the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A(i) and Part A(ii) below.

What is covered	What is not covered
<p>We will pay for your legal liability:</p> <p>i As owner or occupier up to the sums insured stated in the schedule for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident happening at the premises during the period of insurance, OR <p>ii As a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident happening anywhere in the world during the period of insurance 	<p>We will not pay for your legal liability</p> <p>a. For bodily injury to</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person who at the time of sustaining such injury is engaged in your service <p>b. For bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c. Arising out of any criminal or violent act to another person or property</p> <p>d. For damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person engaged in your service <p>e. In Canada or the United States of America after the total period of stay in either or both countries has exceeded thirty (30) days in the period of insurance</p> <p>f. Arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g. Which you have assumed under contract and which would not otherwise have attached (Exclusions continued over the page)</p> <p>h. arising out of your ownership, possession or use of:</p> <ol style="list-style-type: none"> i. Any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> • Domestic gardening equipment used within the premises and • Domestic pedestrian controlled gardening equipment ii. Any power-operated lift other than stairlifts iii. Any aircraft or watercraft other than manually operated rowing boats, punts or canoes

What is covered	What is not covered
	<p>iv. Any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation</p> <p>i. In respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the certificate; and • Reported to us not later than thirty (30) days from the end of the period of insurance; <p>In which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j. Arising out of your ownership, occupation, possession or use of any land or building that is not within the premises.</p>

Part B

What is covered	What is not covered
<p>We will pay for:</p> <p>sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three (3) months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have paid you had the award been made against you rather than to you • There is no appeal pending • You agree to allow us to enforce any right which we shall become entitled to upon making payment 	<p>We will not pay for:</p> <p>for any amount in excess of GBP 250,000</p>

Part C

What is covered	What is not covered
<p>We will pay for:</p> <p>any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> • for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- In respect of pollution and/or contamination:
more than GBP 2,000,000 in all
- In respect of other liability covered under section four:
more than GBP 2,000,000 in all for Part A and C, and GBP 250,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Endorsements, Special Terms and Conditions

The following clauses apply only if they are mentioned in the certificate.

1. Alarm Clause

This insurance does not cover theft when **you** have left the premises without an authorised occupant, or at night unless:

- a) At all such times the intruder alarm has been put into full and effective operation;
- b) The intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with a company which is a member of NACOSS (National Approval Council for Security Systems).

2. Jewellery Clause

We will not pay more than £250 for any one claim of, loss of or damage to jewellery or watches by theft or disappearance unless such items are:

- a) Being worn by **you**;
- b) Being carried by hand under **your** personal supervision; or
- c) Deposited in a bank or locked safe or, if **you** are staying in a hotel or motel, unless such items are kept in the principal safe of the hotel or motel.

3. Non-Standard Construction Clause

It is agreed that the private dwelling of the **home** is not of standard construction.

4. Subsidence, Heave or Landslip Exclusion Clause

Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 4 of **building** standard cover, is not covered by this insurance.

5. Flood Exclusion Clause

Buildings standard cover and **contents** standard cover of this insurance do not cover loss or damage caused by flood, other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 1 of **buildings** standard cover and 2 of **contents** standard cover respectively.

6. Contractors Exclusion Clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

7. Keys Clause

This insurance does not cover theft of jewellery from safe(s), unless **you** have removed the keys of the safe(s) from the **home**, while **you** are absent from the premises.

8. Thatch Clause

- All chimneys to solid fuel stoves, boilers and open fires, are kept in a good state of repair and that they are professionally cleaned once a year before winter;
- All old thatch and thatching is burnt at a distance of more than 100 metres from the premises;
- No naked flames or tools producing naked flames be present in the attic or loft space at any time.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

9. Mortgage Interest Clause

The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to the **home**, provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **you** will have to repay them.

10. Unattended Vehicles Clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

11. FLEA Clause

It is hereby noted and agreed that the premises insured hereunder are covered against loss or damage directly caused by the perils of fire, lightning, explosion, earthquake and aircraft only.

12. Stamp Clause

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

13. Minimum Security Clause

This insurance does not cover theft from the private dwelling of the **home**, unless the undernoted minimum protections are fitted:

- External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621);
- Patio Doors: in addition to a central locking device, key operating bolts to top and bottom opening sections;
- Windows: key operated security locks to all ground floor and other accessible windows.

14. Musical Instrument Clause

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

15. Flat Roof Clause

It is a warranty of this **policy** that the flat roof has been inspected and repaired, where necessary, no earlier than 24 months prior to inception. It is further warranted that future inspections and repair, renovation and replacement, where necessary, will take place at no greater than five year intervals with full records of inspections and works retained for **our** inspection. This warranty is precedent to any liability for claims relating to the flat roof.

16. Monthly Payment Clause

It is understood and agreed that this **policy** runs from month to month and that continuation of cover is dependent upon **your** paying the premium for each month's cover. **We** will normally only review **your** premium once per annum.

17. Legal Fees Clause

This **policy** includes Legal Protection Cover, in accordance with the enclosed **policy** document.

18. Theft limitations Clause

This insurance does not cover theft or attempted theft from the **home**, other than as a result of violent and forcible entry.

19. Tree Pruning Clause (19)

In accordance with General Conditions: Taking Care of Your Property; a Tree Surgeon or similar professional must, triennially, at the **insured's** expense:

- a) Inspect any/all trees to ensure that they do not affect the structure or drains and sewers of the property insured;
- b) Prune or pollard any/all trees as appropriate.

Subject otherwise to the terms, exclusions and conditions of the **policy**.

20. Theft or Attempted Theft and Malicious Damage (20)

We will not be liable for the first £1,000 of each and every claim arising from theft or attempted theft or malicious damage unless the property is protected by the minimum security, as described in endorsement 13 Minimum Security Clause (13).

21. Central Heating Clause (21)

You must maintain the property at a constant temperature of 13°C at all times or turn the water supply off and drain the system.

Making Yourself Heard

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person; and
- That **you** are giving them the right information.

When you contact us

- Please give **us your** name and a contact telephone number;
- Please quote **your policy** and/or claim number, and the type of **policy you** hold;
- Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact.

Who to contact

Our aim is to ensure that all aspects of **your** contract of insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** contract of insurance or the handling of a claim **you** should, in the first instance, contact **your broker**.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Policyholder & Market Assistance team at Lloyd's. The contact details are:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: Complaints@Lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

Making a complaint does not affect your right to take legal action.

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone number: +44(0) 20 7964 1000

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

This is a free and impartial service and will not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this contract of insurance. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Beaufort House, 15 St. Botolph Street London EC3A 7QU) and on their website: www.fscs.org.uk

Rentguard Insurance is specifically designed to meet the growing demands of landlords and tenants in the residential & commercial lettings market.

Ask about our full range of Rentguard products & services:

RESIDENTIAL LANDLORD INSURANCE
OWNER OCCUPIER INSURANCE
BUILDINGS & CONTENTS INSURANCE
COMMERCIAL PROPERTY INSURANCE

TENANTS CONTENTS INSURANCE
TENANT REFERENCING SERVICES
LEGAL EXPENSES & RENT GUARANTEE
REFERENCE PLUS

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