



Home Cover Policy Wording



Introduction

This is **your** Certificate of Home Insurance. This Certificate, **your schedule** of insurance and any **endorsement** applying to **your** Certificate make up **your** insurance documents.

Please read **your** insurance documents carefully and keep them in a safe place. It is important that:

- **you** are clear which sections **you** have requested and want to be included.
- **you** understand what each section covers and does not cover.
- **you** understand **your** own duties under each section and under the insurance as a whole.

If **your** insurance documents are incorrect or if **you** have any questions please contact **your broker** or **insurance advisor** immediately.

Please note that all words in **red** type are showing **you** what is NOT covered.

Notice to **you** the **insured**

You may cancel this insurance within 14 days of the later of the day **you** purchase this insurance or the day on which **you** receive the policy document and receive a full refund of the premium paid. Underwriters reserve their rights to refund any premium if **you** have made a claim on this policy.

If **you** wish to make a complaint

We are dedicated to providing **you** with a high standard of service and **we** want to ensure **we** maintain these standards at all times. If **you** feel that **we** have not offered **you** a first class service please write and tell **us** and **we** will do **our** best to resolve the problem.

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law.

If **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance contact **your broker** or **insurance advisor**, at:
The Managing Director, Trinity Insurance Services Ltd., First Floor, 1 Old Market Avenue,
Chichester, West Sussex. PO19 1SP.

If **you** are unable to resolve the matter with **your broker** or **insurance advisor** and wish to make a complaint **you** may do so at any time by referring the matter to;

The Compliance Officer,
Great Lakes Reinsurance (UK) PLC,
Plantation Place,
30 Fenchurch St
London
EC3M 3AJ

Complaints that cannot be resolved by Great Lakes Reinsurance (UK) PLC may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Effected through Company

This certificate is a legally-binding contract of insurance between **you** and **us**. This contract does not give or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission.

When drawing up this contract, **we** have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates ONLY to those sections of the certificate which are shown in the schedule as being included.

Definitions

Wherever the following words appear in this insurance certificate they will have the meanings shown below.

You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the home .
We / us / our	Great Lakes Reinsurance (UK) PLC
Your broker / insurance advisor	The person or persons who place this insurance on your behalf.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.
Buildings	<ul style="list-style-type: none">• The home and its decorations• fixtures and fittings attached to the home• permanently installed swimming pools, hard tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks <p>you own or for which you are legally responsible within the premises named in the schedule.</p>
Premises	The address which is named in the schedule .
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Contents	Household goods and personal property, within the home , which are your property or which you are legally responsible for. Contents includes: <ul style="list-style-type: none">• tenant's fixtures and fittings• radio and television aerials, satellite dishes, their fittings and masts which are attached to the home• property in the open but within the premises up to £750 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)

- **money** up to £500 in total, and **credit cards** up to £2,000 in total
- deeds and registered bonds and other personal documents up to £1,500 in total
- stamps or coins forming part of a collection up to £1,250 in total
- gold, silver, gold and silver plated articles, jewellery and furs up to £2,500 or 10% of the sum insured for **contents** whichever is less, within the private dwelling
- domestic oil in fixed fuel oil tanks up to £1,000

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance.

Bodily injury

Bodily injury includes death or disease.

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Valuables

- jewellery
- furs
- gold, silver, gold and silver plated articles and other precious metals
- pictures and paintings

Personal possessions

Clothing, baggage, sports equipment, guns and items specifically designed to be carried or worn about the person and all of which belong to **you** or **you** are legally responsible for.

Personal possessions does NOT include:

- **money** and **credit cards**
- any property which is more specifically insured by any other insurance
- pedal cycles
- tools or instruments used or held for business, professional or trade purposes.
- contact or corneal or micro corneal lenses

	<ul style="list-style-type: none"> • mobile phones, portable phones, pagers, audio devices, or video devices unless specified in the schedule • motor vehicles and accessories
Money	<ul style="list-style-type: none"> • current legal tender, cheques, postal and money orders • postage stamps not forming part of a stamp collection • savings stamps and savings certificates, travellers' cheques • premium bonds, luncheon vouchers and gift tokens <p>all held for private or domestic purposes.</p>
Credit cards	<ul style="list-style-type: none"> • credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to you, which you are responsible for and are held for private or domestic purposes only.
United Kingdom	<p>The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.</p>
Europe	<p>'Europe' includes:</p> <ul style="list-style-type: none"> • all European countries; • all Mediterranean Islands; • all countries with a Mediterranean shoreline; • the Canary Islands; • Madeira; <p>and journeys between these countries.</p>
Geographical Limits	<p>The United Kingdom, Europe and anywhere else in the world for up to 60 days in any one period of insurance.</p>
Value	<p>The amount of money you would have received if you sold the article or property undamaged.</p>

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

- a) **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
- b) **You** must tell **your broker** or **insurance advisor** immediately if **you**
 - stop using the **home** as **your** permanent private residence
 - regularly leave the **home** unattended by day or by night, or
 - leave the **home** without an occupant for more than 30 consecutive days.

When **we** receive this notice **we** have the option to change the terms and conditions of this insurance.

- c) **You** must tell **your broker** or **insurance advisor** before **you** start any conversions, extensions or other structural work to the **buildings**. When **we** receive this notice **we** have the option to change the terms and conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Cancellation clause

- a) **We** may cancel this insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.
- b) **You** may also cancel this insurance at any time by writing to **your broker** or **insurance advisor**. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

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 purposes of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

General Exclusions applicable to the whole of this insurance

Institute Radioactive Contamination Exclusion Clause

This clause shall be paramount and shall override anything contained in this agreement inconsistent therewith:

In no case shall this agreement cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

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.

Date Change Clause

We will not pay for any equipment, integrated circuit, computer chip, computer software and any other computer-related equipment which fails to recognise correctly the date change to the year 2000 or any other date change.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

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

ELECTRONIC DATA ENDORSEMENT

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Certificate or any endorsement thereto, it is understood and agreed as follows:

- (a) This Certificate does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

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. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Certificate, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Certificate period to property insured by this Certificate directly caused by such listed peril.

Listed Perils:

- Fire
- Lightning
- Explosion
- Aircraft Damage
- Earthquake
- Storm
- Flood
- Burst Pipes
- Escape of Fuel
- Malicious Damage
- Riot
- Civil Commotion
- Impact of Vehicle or Animal
- Theft

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Certificate or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Certificate suffer physical loss or damage insured by this Certificate, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Certificate does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

Biological, Chemical, or Nuclear Contamination Exclusion Endorsement

This Insurance will not pay for

- 1) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from or any consequential loss;
- 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, Chemical or Nuclear contamination due to or arising from:

- a) terrorism; and/or
- b) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purpose of this endorsement, "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- i) the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- ii) 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.

Loss of Value Clause

This insurance does not cover **you** for direct or indirect loss or damage to any property, or any legal liability, caused by or contributed to, or arising from the loss of **value** following a claim payment.

Confiscation/Holding Clause

This insurance does not cover **you** for Customs or other government or local authority officials legally taking and holding or keeping **your** property.

Aircraft Pressure Waves

This insurance does not cover loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Contamination and Pollution Exclusion Clause

1. This Insurance shall not cover any loss or damage due to contamination, sooting, deposition, impairment with dust, chemical precipitation, poisoning, epidemic and disease including but not limited to food and mouth disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.
2. this exclusion does not apply if such loss or damage arises out of one or more of the following perils
 - Fire, Lightning, Explosion, Impact or Aircraft
 - Vehicle Impact, Sonic Boom
 - Accidental escape of water from any tank apparatus or pipe
 - Riot, Civil Commotion, Malicious Damage
 - Storm, Hail
 - Flood, inundation
 - Earthquake
 - Landslide, subsidence
 - Pressure of Snow, Avalanche
 - Volcanic Eruption
3. All other terms and conditions of this Insurance shall be unaltered and especially the exclusions shall not be superseded by this clause.

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

- **you** must notify Home-Cover Claims Centre on: 01403 321 348.
- **you** must provide the Claims Centre with written details of what has happened within 30 days and provide any other information **we** may require.
- **you** must forward to the Claims Centre within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a liability claim is made against **you**.
- **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
- **you** must not admit liability or offer or agree to settle any claim without **our** prior written permission.
- **you** must take all reasonable care to limit any loss, damage or injury.
- **you** must provide **us** with reasonable evidence of value or age (or both) for all items involved in a claim.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (section two-H).

Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

Section one

Buildings

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1) fire, lightning, explosion or earthquake	the first £50 of every claim
2) aircraft and other flying devices or items dropped from them	the first £50 of every claim
3) storm, flood or weight of snow	<p>for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one</p> <p>for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences</p> <p>the first £50 of every claim</p>
4) escape of water from and frost damage to fixed water tanks, apparatus or pipes	<p>for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one</p> <p>for loss or damage to domestic fixed fuel-oil tanks and swimming pools</p> <p>the first £50 of every claim</p> <p>for loss or damage while the buildings are not furnished enough to be normally lived in</p>
5) escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<p>for loss or damage due to wear and tear or any gradually operating cause</p> <p>the first £50 of every claim</p> <p>for loss or damage caused by faulty workmanship</p> <p>for loss or damage while the buildings are not furnished enough to be normally lived in</p>
6) theft or attempted theft	<p>for loss or damage while the home is not furnished enough to be normally lived in</p> <p>for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry</p> <p>the first £50 of every claim</p>

Section one

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs 	<p>for damage while the buildings are not furnished enough to be normally lived in</p> <p>the first £50 of every claim</p>
<p>all forming part of the buildings</p> <p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables 	<p>for damage due to wear and tear or any gradually operating cause</p> <p>the first £50 of every claim</p>
<p>which you are legally responsible for</p>	
<p>C) • loss of rent due to you which you are unable to recover</p> <ul style="list-style-type: none"> • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for 	<p>any amount over 20% of the sum insured for the buildings damaged or destroyed</p>
<p>while the buildings cannot be lived in following loss or damage which is covered under section one</p>	

- D) expenses **you** have to pay and which **we** have agreed in writing for
- architects', surveyors', consulting engineers' and legal fees
 - the cost of removing debris and making safe the building
 - costs **you** have to pay in order to comply with any Government or local authority requirements
- any expenses for preparing a claim or an estimate of loss or damage
- any costs if Government or local authority requirements have been served on **you** before the loss or damage
- following loss or damage to the **buildings** which is covered under section one
- E) increased domestic metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one
- more than £1,500 in any **period of insurance**. If **you** claim for such loss under sections one and two, **we** will not pay more than £1,500 in total
- F) anyone buying the **home** who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner
- if the **buildings** are insured under any other insurance
- G) the cost of tracing the source of any escape of water or oil from fixed water tanks or pipes or domestic oil-fired heating installation
- More than £1,000 in any **period of insurance**. If **you** claim for such loss under sections one and two, we will not pay more than £1,000 in total.
- which **you** are legally responsible for
- H) Damage to the **home** caused by forced access to attend a medical emergency or an event which could result in damage to the home
- Any amount over £750

Section one

Accidental damage to buildings

The following applies only if the **schedule** shows that Accidental Damage to **buildings** is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the buildings	<ul style="list-style-type: none">a) for damage or any proportion of damage which we specifically exclude elsewhere under section oneb) for the buildings moving, settling, shrinking, collapsing or crackingc) for damage while the home is being altered, repaired, cleaned, maintained or extendedd) for damage to outbuildings and garages which are not of standard constructione) for damage while the home is lent, let or subletf) for the cost of general maintenanceg) for damage caused by wear and tear, infestation, vermin, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causeh) for damage arising from faulty design, specification, workmanship or materialsi) for damage from mechanical or electrical faults or breakdownj) for damage caused by dryness, dampness, extremes of temperature or exposure to lightk) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanksl) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination unless it is sudden or unforeseen.m) the first £100 of every claim

Conditions that apply to section one (**buildings**) only

Settling claims

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under section one, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

Section Two

Contents

This insurance covers the **contents** for loss or damage directly caused by

We will not pay

1. fire, lightning, explosion or earthquake **the first £50 of every claim**
2. aircraft and other flying devices or items dropped from them **the first £50 of every claim**
3. storm, flood or weight of snow **for property in the open**
4. escape of water from fixed water tanks, apparatus or pipes **the first £50 of every claim**
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
 - a) **for loss or damage due to wear and tear or any gradually operating cause**
 - b) **for loss or damage caused by faulty workmanship**
 - c) **the first £50 of every claim**
6. theft or attempted theft
 - a) **for loss or damage whilst the **home** is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry**
 - b) **any amount over £1,000 or 5% of the sum insured for **contents** whichever is greater, within detached domestic outbuildings and garages**
 - c) **the first £50 of every claim**
7. collision by any vehicle or animal **the first £50 of every claim**
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously **the first £50 of every claim**
9. subsidence or heave of the site upon which the **buildings** stand or landslip
 - 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 arising from faulty design, specification, workmanship or materials**

- c) for loss or damage which but for the existence of this 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, alterations or extensions
 - e) for loss or damage by coastal erosion
10. falling trees, telegraph poles or lamp-posts
- a) for loss or damage caused by trees being cut down or cut back within the **premises**
 - b) the first £50 of every claim

Section Two

Contents (continued)

What is covered

This section of the insurance also covers

- A) accidental damage to
- televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video cassette recorders

all situated within the **home**

- B) accidental breakage of
- fixed glass and double glazing
 - **sanitary ware**

forming part of the **buildings** which **you** are legally responsible for as a tenant and do not have other insurance for

- mirrors
- glass tops and fixed glass in furniture
- ceramic hobs

- C) the **contents**, if these are not already insured, whilst they are temporarily out of the **home** against loss or damage directly caused by:

- (i) any of the events insured under numbers 1-10 in section two while the **contents** are:
- in any occupied private dwelling
 - in any **buildings** where **you** are living or working
 - in any building for valuation, cleaning or repair
 - in any furniture store
 - in any bank or safe deposit

- (ii) fire, lightning, explosion,

What is not covered

We will not pay

- a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling
- b) for damage to tapes, records, cassettes, discs or computer software
- c) for mechanical or electrical faults or breakdown

for the cost of repairing, removing or replacing frames

- a) for **contents** outside the **United Kingdom**
- b) for **money** or **credit cards**
- c) any amount over 20% of the sum insured under section two for **contents** in a furniture store

earthquake, theft or attempted theft while the **contents** are being moved to **your** new **home** or to or from any bank, safe deposit or furniture store

- D) up to twelve months rent **you** have to pay as occupier if the **home** cannot be lived in following loss or damage which is covered under section two
- E) costs of using other accommodation, substantially the same as **your** existing accommodation, which **you** have to pay for if the **home** cannot be lived in following loss or damage which is covered under section two
- F) **your** legal responsibility as a tenant for loss or damage to the **buildings** caused by loss or damage which is covered under section two
- G) the cost of repairing accidental damage to
- domestic oil pipes
 - underground water-supply pipes
 - underground sewers, drains and septic tanks
 - underground gas pipes
 - underground cables

any amount over 20% of the sum insured under section two for the **contents** of the **buildings** damaged or destroyed

any amount over 20% of the sum insured under section two for the **contents** of the **buildings** damaged or destroyed

a) any amount over 20% of the sum insured under section two for the **contents** of the **buildings** damaged or destroyed

b) for loss or damage caused by fire, lightning or explosion to the **buildings** other than to the landlord's fixtures or fittings

c) for loss or damage arising from subsidence, heave or landslip

d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

e) for loss or damage while the **buildings** are not furnished enough to be normally lived in

f) the first £50 of every claim

a) for damage due to wear and tear or any gradually operating cause

b) the first £50 of every claim

which **you** are legally responsible for as tenant only

H) fatal injury to **you**, happening at the **premises** shown in the **schedule**, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:

- £10,000 for each **insured** person over sixteen years of age,
- £5,000 for each **insured** person under sixteen years of age,

at the time of death

I) costs **you** have to pay for replacing locks to safes, alarms and outside doors in the **home** following theft or loss of **your** keys

any amount over £500 in total

J) increased domestic metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two

more than £1500 in any **period of insurance**. If **you** claim for such loss under sections one and two, **we** will not pay more than £1500 in total

K) wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.

Any amount over 10% of the sum insured under the contents section

Section Two

Accidental damage to Contents

The following applies only if the **schedule** shows that Accidental Damage to **contents** is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the contents within the home	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section two b) for damage to contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damage caused by chewing, tearing, scratching or fouling by animals e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub let i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown l) for damage caused by dryness, dampness, extremes of temperature and exposure to light m) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination n) for the first £100 of every claim

Conditions that apply to section two (**contents**) only

Settling claims

How **we** deal with **your** claim

1. If **you** claim for loss or damage to the **contents we** will at **our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Section Three

Accidents to Domestic Staff

This section applies only if the **contents** are insured under section two.

What is covered

We will indemnify you

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**

Limit of insurance

We will not pay more than £5,000,000 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.

What is not covered

We will not indemnify you

for **bodily injury** arising directly or indirectly

- from 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 30 days in the **period of insurance**

Section Four

Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this 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 indemnify you</p> <p>(i) as owner or occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance,</p> <p>OR</p> <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 <p>caused by an accident happening anywhere in the world during the period of insurance</p>	<p>We will not indemnify you for any 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</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 30 days in the period of insurance</p> <p>f) arising directly or indirectly out of any</p>

profession, occupation, business or employment

- g) which **you** have assumed under contract and which would not otherwise have attached
- h) arising out of **your** ownership, possession or use of:
- i) any motorised or horsedrawn vehicle other than:
 - domestic gardening equipment used within the **premises** and
 - pedestrian controlled gardening equipment used elsewhere
 - ii) any power-operated lift
 - iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes
 - iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991
- i) in respect of any kind of pollution and/or contamination other than:
- 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 **schedule**; and
 - reported to **us** not later than 30 days from the end of the **period of insurance**;

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

- j) arising out of **your** ownership, occupation, possession or use of any land or building that is not within the **premises**
- k) if **you** are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted

Section Four

Legal Liability to the Public (continued)

Part B

What is covered

We will pay for

sums which **you** have been awarded by a court in the **United Kingdom** and which still remain outstanding three months after the award has been made provided that:

- Part A(ii) of this section would have indemnified **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

What is not covered

We will not indemnify **you**

for any amount in excess of £100,000

Section Four

Legal Liability to the Public (continued)

Part C

What is covered

We will indemnify **you** for

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**

Limit of insurance

We will not pay

- in respect of pollution and/or contamination: - more than **£2,000,000** in all
- in respect of other liability covered under section four: - more than **£2,000,000** in all for Part A and C, and £100,000 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.

What is not covered

We will not indemnify **you**

- for any liability if **you** are entitled to indemnity under any other insurance
- for the cost of repairing any fault or alleged fault

Section Five

Valuables and personal possessions

What is covered	What is not covered
<p>This insurance covers</p>	<p>We will not pay</p>
<p>valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<ul style="list-style-type: none"> a) for damage caused by moth, vermin, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount up to that stated on the schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision i) the first £50 of every claim in respect of unspecified items j) any amount over £750 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant k) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

Conditions that apply to section five (**valuables and personal possessions**) only

How **we** deal with **your** claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured **value** of £1,500 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **we** will not pay more than the proportion that the lost or damaged item bears to the insured **value** of such pair or set.

Your sum insured

3. If the total **value** of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total **value** of unspecified items **we** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home we** will not take account of the **value** of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Section Six

Domestic freezer cover

The following cover applies only if the **schedule** shows that it is included.

What is covered

Section two of this insurance extends to cover

the cost of replacing **your** food in **your** fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes

What is not covered

We will not pay

- a) for loss or damage caused by any electricity or gas company cutting off or restricting **your** supply
- b) for loss or damage due to the failure of **your** electricity or gas supply caused by a strike or any other industrial action
- c) Not more than £250 unless specified in your schedule of insurance.

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section Seven Pedal Cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered

Section two of this insurance extends to cover

the cost of repairing or replacing **your** pedal cycles following:

- theft or attempted theft
- accidental damage

anywhere in the **United Kingdom**

What is not covered

We will not pay

a) for loss or damage to:

- tyres,
- lamps,
- accessories,

unless the cycle is stolen or damaged at the same time

b) for loss or damage due to wear and tear or any gradually operating cause

c) for damage from mechanical or electrical faults or breakdown

d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes

e) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section Eight

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section five of this insurance extends to cover	We will not pay
<ul style="list-style-type: none">theft or accidental loss of moneyany amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s)	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the first £50 of every claim
within the geographical limits shown in the schedule , provided that	
<ul style="list-style-type: none">within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; andyou have complied with all other conditions under which your credit card(s) were issued to you	
Limit of insurance	
We will not pay more than the sum(s) insured shown in the schedule.	

Endorsements

The following clauses apply if they are mentioned in the **schedule**.

These are the standard **endorsements** that may be applied to **your** insurance by **us**.

Occasionally **we** may apply special endorsements to **your** insurance. If this is the case a full copy of the **endorsement** will be provided with **your** policy **schedule**.

1 : Alarm clause:

It is a condition precedent to the liability of Underwriters that:

This insurance does not cover theft:

when **you** have left the **premises** without an authorised occupant unless:

- a) at all such times the intruder alarm has been put into full and effective operation, and
- 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), Integrity 2000, AISC or an SSAIB member.

2 : Bank or building societies 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.

3 : Business-use extension clause:

In return for the payment of an extra premium section four A(i) extends to include **your** legal liability, as defined in that section, for using the **home** for the business purposes which are detailed in the **schedule**. However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation or business or employment.

4 : Climatic conditions clause:

This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.

5 : Contractors exclusion clause:

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

6 : Flood exclusion clause:

Section one (**buildings**) and section two (**contents**) 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 4 of sections one and two.

7 : Index-linking clause:

The sums insured in section one (**buildings**) and section two (**contents**) will be indexed each month in line with the following:

Section one (**buildings**): The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

Section two (**contents**): The Consumer Durables Section of the General Index of Retail prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

8 : Hotel and motel clause:

This insurance does not cover theft or disappearance of Jewellery (including watches) from hotel or motel rooms during **your** absence from such rooms.
(This clause overrides exclusion k of the Personal Possessions section).

9 : Jewellery Clause :

It is a condition precedent to the liability of Underwriters that:

This insurance shall not cover loss of Jewellery (including watches) by theft or disappearance unless it is:

- 1) Being worn.
- 2) Deposited in a bank or locked safe or Hotel/Motel safe.
- 3) Carried by hand and under **your** personal supervision.

(This clause overrides exclusion k of the Personal Possessions section).

10 : Keys clause:

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

11 : Minimum security clause:

It is a condition precedent to the liability of Underwriters that:

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

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.

Windows: Key operated security locks to all ground floor and other accessible windows.

12 : Mortice deadlock clause:

This insurance does not cover theft from the private dwelling of the **home** unless mortice deadlocks are fitted to all external doors and are fully locked when **you** are absent from the **premises**.

13 : Musical instruments clause:

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

14 : Non-Standard construction clause:

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

15 : Premium finance cancellation clause:

Where reference in this certificate is made to the payment of the premium such reference shall include payment by **you** of the premium by instalments and if **you** have elected to pay the first and subsequent premium by such means, it is understood that the insurance remains an annual contract and if any premium is not received on or before its due date then all unpaid instalments shall become immediately due. Should the full premium not be paid within 14 days of the finance company giving written notice of default the cover granted by this insurance will be cancelled immediately upon expiry of such notice and the current Certificate of insurance must be returned. Any return premium allowable under this insurance shall first be applied to the repayment of any instalment amounts which may be outstanding. If any additional premium becomes payable during the **period of the insurance** this can be collected by adjusting the payments outstanding under the present arrangements for the payment of premiums by instalments. Where an additional premium becomes payable and any instalment payments have been completed for the current year **you** will be required to settle this amount immediately.

16 : Protections clause:

It is a condition precedent to the liability of Underwriters that:

It is **your** duty to ensure that all protections provided for the security of the **home** and **contents**:

- are maintained in good working order, and
- are in full and effective operation whenever **you** are absent from the **premises**.

If **you** fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

17 : Safe clause:

It is a condition precedent to the liability of Underwriters that:

This insurance does not cover theft of Jewellery and watches from the **home** unless such items are kept in a locked safe when **you** have left the **premises** without an authorised occupant

18 : Stamp clause:

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

19 : Subsidence, heave or landslip exclusion clause:

Subsidence or heave of the site on which the **Buildings** stand or landslip as shown in number 9 of sections one and two is not covered by this insurance.

20 : Theft limitation clause:

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

21 : 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.

22 : Unoccupancy clause:

It is a condition precedent to the liability of Underwriters that:

While the **Buildings** are unoccupied in excess of 30 consecutive days :-

During the period 1st November to 31st March all main water and gas supplies must be turned off. Additionally all water and central-heating systems must be drained, unless the central-heating system is kept running to maintain a temperature of 55°F (15°C);

This insurance excludes **valuables, money** and **credit cards**.

This insurance excludes theft or attempted theft from **your home** other than as a result of violent and forcible entry.

An authorised representative must inspect the inside of **your home** every week.

A £350 excess shall apply to each claim other than for subsidence, heave or landslip which remains as per the certificate.