



# My Home

Policy Booklet



# Important Phone Numbers

Below is a list of important phone numbers that relate to this insurance policy.

## Home Insurance Claims

**0303 366 9000**

This phone number is for registering new claims and is open 24 hours a day, 365 days a year. In all cases, please report claims as soon as possible so that we can take any action necessary.

Please see page 15 for the steps of how to make a claim.

## Legal Advice

**0344 770 1040**

If you want to get confidential advice on any personal legal problem, please phone the legal help line.

This service is provided by 'Arc Legal Assistance' and the advice is free. When you phone, please quote 'Sompo Canopus Home Legal Helpline' and have your policy number available.

## Victim Support

**0808 168 9111**

Victim Support is the national charity for people affected by crime. Staff and volunteers offer free and confidential information and support at local branches and on Victim Support line.

## Home Emergency

**01444 442 873**

Victim Support is the national charity for people affected by crime. Staff and volunteers offer free and confidential information and support at local branches and on Victim Support line.

# Welcome

We would like to take this opportunity to welcome you.

We really appreciate how important it is to have peace of mind when it comes to protecting your home and treasured possessions, so as a valued customer you have access to unmatched quality of service and product knowledge.

Please take time to read this policy booklet to make sure you're completely satisfied and understand your cover. It includes useful telephone numbers should you need to make a claim or notify us if your circumstances change.

We've listed some 'helpful hints' on how to keep your home and belongings safe and secure, and if you need further information or clarification on any aspect of your policy, please don't hesitate to contact your insurance advisor.

Canopus is a brand name for Canopus Managing Agents Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453.

Registered office: Gallery 9, One Lime Street, London, EC3M 7HA

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# Anti-Fraud and Credit Checks

Your Insurer and KGM may conduct anti-fraud and credit checks using various databases such as CIFAS, CUE and Hunter at any stage of your period of insurance to confirm that all information provided to us by you is correct.

- ▶ If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- ▶ Law enforcement agencies may access and use this information.
- ▶ Your Insurer, **KGM** and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:
  - Checking details on applications for credit and credit related or other facilities
  - Managing credit and credit related accounts or facilities
  - Recovering debt
  - Checking details on proposals and claims for all types of insurance
  - Checking details of job applicants and employees

Your Insurer, **KGM** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

# Helpful Hints

We recommend that you take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

## Fire Prevention

### Do

- ▶ Test your smoke alarms regularly. Smoke alarms save many lives and significant damage every year.
- ▶ Check your electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits.
- ▶ Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if you are in doubt.
- ▶ Always unplug non-essential appliances before you leave the home or before you go to bed at night especially electric blankets.
- ▶ Be careful with cigarette ends, ashtrays and hot irons.
- ▶ Install suitable fire extinguishers. You should put one in the kitchen.
- ▶ Make sure that all open fires are correctly guarded – even if they appear to be out – especially at night.
- ▶ Have your chimneys swept and flues regularly checked, at least once a year (if you use open fires).
- ▶ Put out candles before you leave the room, make sure they have secure holders and are not near any flammable material or surface such as curtains.

### Don't

- ▶ Smoke in bed.
- ▶ Move or fill oil heaters when they are alight.
- ▶ Let children play with matches or fire.
- ▶ Leave a pan of fat unattended on the cooker.
- ▶ Leave children unattended in an active kitchen.
- ▶ Overload electrical sockets.

In the event of a fire, plan an escape route for your family, keeping all window and door keys in easy access. Do not attempt to gather contents.

If you would like more information about fire, its effects and prevention go to <http://firekills.direct.gov.uk>.

## Water Damage

One of the biggest risks of water damage occurs when you are away during the winter when pipes can freeze and burst.

It is therefore important that you insulate all pipes in your home especially the pipes in the loft as these are vulnerable to the cold air especially in winter months.

If you are going on holiday or the home is going to be unoccupied between the period of 1st October to 31st March it is important that you maintain a temperature of a minimum of 15°C throughout the home, because the pipes in your loft are particularly vulnerable we recommend that you keep your loft hatch open to allow the warm air to reach the pipes and reduce the possibility of the pipes and tank freezing. If you want to leave your heating off then you will need to drain your whole central heating system and switch off the water supply at the mains.

If, despite your precautions, your pipes freeze, turn the main supply off by the stopcock and thaw them out slowly using hot-water bottles or hairdryers. Never use a blowlamp or warm-air paint stripper guns. Turn the tap on where you believe the frozen pipe is to allow the melted water to drain from the system.

If the pipe has burst you should turn off your water immediately, avoid using any electricity in the area of damage and remove any contents away from the leak to prevent further damage.

## Theft

It is important that you take all reasonable measures to avoid loss or damage from the home by improving security. By making access to the home difficult, thieves will be put off.

If you have suffered a previous theft loss or you live in an area that may have a high risk of theft, it may be necessary for you, as part of the policy conditions under this insurance to fit either security devices or an approved intruder alarm or both.

Items of jewellery and watches that are valued at £20,000 or more will need to be kept in a fixed locked safe.

If you do suffer from a theft in this period of insurance we may look for a security upgrade to offer a renewal to you. Please ensure this is done prior to the renewal invite to stop any confusion at renewal.

## Security

- ▶ Make sure you have good-quality locks (approved to British Standard) fitted to all of your outside doors and all accessible windows at the home.
- ▶ Use the door and window protections when you leave the home unattended day or night, even if it is just for a quick trip and remove the keys from the locks (including the garage), do not leave them under a flowerpot, garden ornament or car wheel, on show through the letter box or anywhere else they can be found easily.
- ▶ Leave a light on, on a timer, in a room other than the hall when you are out in the evening or overnight.
- ▶ Do not leave large amounts of money in the home.
- ▶ Do not leave high risk items in unattended vehicles.
- ▶ Photograph your high risk items and keep copies of valuations and receipts. These are extremely helpful in case they are lost or stolen, not only to us but also to the police.
- ▶ Mark your high risk items with your postcode and house number with special security markers.
- ▶ Do not let strangers into the home without proof of identity. Consider fitting a door safety chain or a spy hole.

## When you go away on holiday

- ▶ Tell a trusted neighbour or your local Neighbourhood Watch about your holiday.
- ▶ Stop newspaper and milk deliveries.
- ▶ Do not advertise your absence; leave a light on, on a timer, in a room other than the hall when you are out in the evening or overnight.
- ▶ Place any small high risk items which are not being carried or worn with a bank or other suitable deposit.
- ▶ Make certain that all doors and windows are closed and locked. If you have an alarm, make sure this is switched on.
- ▶ Leave your key with a trusted neighbour and ask them to look in and inspect the home occasionally.

If you doubt the effectiveness of your existing door or window locks or bolts, please see the Security Recommendations section.

For further advice talk to your crime prevention officer at your local police station, a member of the British Locksmiths Association or visit: [www.homeoffice.gov.uk](http://www.homeoffice.gov.uk).

## Security Recommendations

We recommend that;

### Doors

- ▶ On all doors into the buildings, you should fit a five-lever mortise deadlock to British Standard 3621.
- ▶ If you have UPVC doors, they should be secured by a minimum of a 3 point locking system.
- ▶ If you have French windows or double sliding patio doors, you should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.
- ▶ If you have aluminium-framed sliding or patio doors, you should, where possible, fit detachable key-operated runner locks.
- ▶ Key-operated security bolts fitted to the top and bottom of all doors into the home will give you greater security.

### Windows

All opening sections of basement, ground floor or easily accessible windows (without using ladders) should be fitted with key-operated locks.

### Intruder alarm

If you plan to get a quote for an intruder alarm, you should check that the installer is a registered member of the National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB). We recommend that your alarm is under an annual contract.

## Maintenance

You must take all reasonable care to prevent bodily injury, loss, damage or accidents to your property, and maintain the home and your belongings in a good state of repair.

We recommend that **you**;

- ▶ Have your gutters cleaned at least once a year.
- ▶ Check any flat or felted roof for wear and tear.
- ▶ Have a gas check once a year. A Gas Safe registered engineer should check that your boiler, radiators and gas appliances are safe and working properly.
- ▶ Maintain existing trees near the buildings to their recommended height and canopy.
- ▶ Avoid planting new trees or bushes near to the buildings as the roots could damage the foundations.
- ▶ Check your roof for missing or loose tiles.
- ▶ You need to check your loft regularly for squirrel and wasp nests or evidence of other vermin.
- ▶ Paint or varnish any exposed woodwork to avoid ingress of water and rot.

It is also recommended where necessary that you hire a qualified contractor and not conduct the investigation yourself.

# The Contract of Insurance

This policy, the **schedule** and any endorsements set out what is and what is not covered, together with the **maximum claims limits** and any special terms that may apply. They form the contract of insurance and should be read together. Please read them carefully to make sure they provide the cover **you** need. **You** should keep them in a safe place. **You** may need them if **you** have to make a claim. This policy is based on the information **you** gave when **you** applied for the insurance and **your** agreement to pay for it. **You** must tell **KGM** about any changes in this information as soon as possible, otherwise **you** may not be covered.

This insurance is written in English and all communications about it will be in English. Unless otherwise agreed with **you**, this contract is governed by English law.

## The Contracts (Right of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.



Jane Coppard  
Head of Household

# Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. It tells **you** about the registers and databases that **KGM** and others have in place that help to detect and prevent fraudulent applications and claims, and must be shown to any party related to this insurance. In accepting this Insurance it will be understood that **you** have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**KGM** will process **your** details in accordance with the Data Protection Act and/or other applicable legislation in force.

**You** are entitled to receive a copy of the information **KGM** and **your Insurer** hold about **you**. If you require a copy of **your** data or have any questions please contact:

**The Compliance Officer**  
**KGM Underwriting Services Ltd**  
**2nd Floor**  
**St James House**  
**27-43 Eastern Road**  
**Romford**  
**Essex**  
**RM1 3NH**  
**E-Mail: DPO@KGMUS.co.uk**

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at:

**Wycliffe House**  
**Water Lane**  
**Wilmslow**  
**Cheshire**  
**SK9 5AF**  
**Tel: 0303 123 1113 or 01625 54 57 45**  
**E- mail: mail@ico.gsi.gov.uk**

# Your Data - Sections One, Two & Three

It is necessary to collect **your** personal data so that **KGM** can assess/administrate the terms of **your** policy, claims or losses.

Personal data includes:

- Contact Data
- Profile Data
- Sensitive Personal Data
- Correspondence Data

Please be aware that only where relevant **KGM** use and may share **your** details with approved partner service providers/professional advisors involving those that operate, process or share data outside of the European Economic Area and suitable safeguards are in place to ensure data is secure for purposes including but not limited to;

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **KGM** share your data with will only use **your** data for the purposes set out in **KGM's** Privacy Policy which can be viewed on **KGM** website at [www.kgminsurance.co.uk](http://www.kgminsurance.co.uk). A paper version is also available upon request.

Before sharing your data with any third party, **KGM** will ensure that the third party has the appropriate technical and organisation measures in place to protect your data.

Please see the Privacy Policy for details of your rights not covered more specifically in this notice.

## Definitions - Sections One, Two & Three

The following words or phrases have the same meaning whenever they appear in this policy booklet. These words are in **bold**.

- **Accidental damage:** Single and sudden unexpected event resulting in physical damage.
- **Buildings:** The main structure of the **home**, and the following belonging to **your home** all on the same land and used for domestic purposes:
  - ▶ permanent **fixtures and fittings, outbuildings**, spas & jacuzzis, terraces, sunken swimming pools, hard tennis courts, drives, paths, patios, walls, gates, fences and permanently fixed ornaments in the garden.

**Buildings** do not include aerials, satellite receivers and masts.

The main structure must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with a slate, tiled, concrete or felt roof. No more than 30% of the roof area may be flat or covered with felt.

- **Business equipment:** Office furniture, computing equipment (but excluding data telecommunications equipment and stationery in the **home** which are used for **your** business, trade or profession (other than equipment belonging to **your** employer).
- **Contents:**
  - ▶ Household goods and **personal belongings**;
  - ▶ **money & credit cards** up to £750 in total;
  - ▶ **high risk items** up to a total limit of £30,000 and a limit for any one item, set or pair of £10,000
  - ▶ free-standing hot tubs, jacuzzis, swimming pools or spas up to £5,000;
  - ▶ free-standing wind turbines and solar panels up to £1,000;
  - ▶ **business equipment** up to £5,000;
  - ▶ pedal cycles including electrically powered pedal cycles up to £1,000 in total;
  - ▶ heating oil up to £1,000;
  - ▶ guests' **personal belongings** up to £1000;
  - ▶ carpets;
  - ▶ tenants' **fixtures and fittings**;
  - ▶ radio or television aerials, satellite receivers and masts fixed to or in the **home**;
  - ▶ **downloaded electronic information** up to £1,000;

which **you** or a member of **your family** own or are legally responsible for.

**Contents** also include interior decorations that belong to **you** if **you** are the tenant or if **you** are the owner but not responsible for insuring the building.

**Contents** does not include:

- ▶ any property which is more specifically insured by this or other insurance;
- ▶ any living creature;
- ▶ trees, shrubs and plants;
- ▶ laminate and vinyl flooring;
- ▶ landlord's **fixtures and fittings**;
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

■ **Downloaded electronic information:** Non recoverable electronic information legally downloaded by **you** or a member of **your family** from a legitimate website, which **you** or a member of **your family** have bought and hold a valid receipt for.

■ **Excess:** The amount **you** must pay towards each claim. If a claim resulting from the same incident is made under more than one section of this policy, **your Insurer** will deduct the higher **excess**.

■ **Family:** **You**, **your** domestic partner or civil partner, children (including adopted and foster children), parents and other relatives who permanently live in the **home**.

■ **Fixtures and fittings:**

- ▶ built-in furniture;
- ▶ built-in appliances;
- ▶ fixed glass and **sanitary ware**;
- ▶ external lighting, alarm systems and surveillance equipment;
- ▶ fixed pipes, ducts, wires, cables, tanks, switches, fires, central heating equipment, ground source heating pumps, boilers and storage heaters;
- ▶ permanently fixed wind turbines and solar panels.

■ **Heave:** Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

■ **High Risk Items:**

- ▶ video and photographic equipment;
- ▶ articles of gold, silver, precious metals or stones;
- ▶ any rare or unusual articles that are collectable;
- ▶ jewellery, watches or pearls;
- ▶ clocks;
- ▶ pictures, drawings, sculpture or paintings;
- ▶ guns;
- ▶ musical instruments that are designed to be carried.

■ **Home:** The main structure and **outbuildings** used for domestic purposes only, at the address shown on the **schedule**.

- **Insurer(s):** Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
  - **KGM:** KGM Underwriting Services Limited administers **your** policy, they are an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA
  - **Landslip:** Downward movement of sloping ground.
  - **Maximum Claims Limit:** The most **your Insurer** will pay for any claim under any section (or its extension) as shown in this policy booklet or **schedule**.
  - **Money & Credit Cards:**
    - ▶ Current legal tender, cheques, postal or money orders, traveller's cheques, saving certificates and bonds, Premium Bonds, postage stamps not forming part of a collection, gift tokens or luncheon vouchers;
    - ▶ Pre booked event and entertainment tickets;
    - ▶ Travel tickets, sports season tickets, phonecards, or mobile phone top-up vouchers (but only for the cost of replacing these for the period from the date **you** lost it to the date the original ticket or voucher runs out), if **you** cannot get a copy;
    - ▶ Credit, cheque, debit and charge cards;
- which **you** or a member of **your family** own or are legally responsible for and are not used in connection with any business or profession.
- **Outbuildings:** Sheds, garages, greenhouses, summer houses (but not including caravans, mobile homes or motor homes) which are not part of the main structure of the **home** and not designed to be lived in.
  - **Pair or Set:** Articles which complement one another or are used together.
  - **Period of insurance:** The length of time covered by this policy as shown on the **schedule**.
  - **Personal belongings:** Clothing, sporting and camping equipment and other items of a personal nature normally worn or carried, which **you** or a member of **your family** own or are legally responsible for.

**Personal belongings** do not include:

- ▶ any property which is more specifically insured by this or other insurance;
- ▶ **high risk items**;
- ▶ **money & credit cards**;
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, drones, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

- **Sanitary Ware:** Sinks, wash basins, bidets, shower trays, baths, lavatory pans and cisterns.
- **Schedule:** The document issued to **you** when cover is taken out outlining the cover provided to **you** under the **period of insurance**. **KGM** issue a **schedule** with each new contract of insurance, when **you** renew the policy and when **KGM** change **your** policy cover.
- **Settlement:** Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.
- **Storm:** Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet, prolonged rainfall and weight of snow.
- **Subsidence:** Downward movement of the ground beneath the **buildings** other than by **settlement**.
- **Unfurnished:** When the **home** is not sufficiently furnished for normal living purposes for more than 30 days in a row.
- **United Kingdom:** England, Scotland and Wales, Northern Ireland, the Isle of Man and the Channel Islands.
- **Unoccupied:** Not used to provide overnight accommodation for **you** or anyone who has **your** permission for more than 30 days in a row. Regular visits to the **home**, or occasional overnight stays, will not reinstate this cover unless the **home** has provided overnight accommodation for a minimum of four days in a row.
- **You, your:** The person or people named on the **schedule**.

# How to make a claim

## Sections One, Two & Three

The following guidelines are to help **you** if **you** have a loss under this policy.

If **you** need to make a claim under this policy, please follow these steps.

1. Check **your** policy **schedule** to see which section **you** are covered for.
2. If **you** are a victim of theft, damage or vandalism, or something is lost or damaged away from the **home**, tell the police first and ask for an incident number. It would be helpful if **you** have an idea of how much it would cost to replace or repair the item **you** would like to claim for.

### Phone Canopus Claims on: 0303 366 9000

Tell them **your** policy number. **You** will find this on **your** policy **schedule**. They will register the claim from the details **you** give them and they will tell **you** what to do next.

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

If **your Insurer** needs more information from **you** or they appoint an independent specialist to investigate **your** claim, please help the investigation as much as **you** can. This will help them to settle **your** claim as quickly as possible.

The independent specialist will give their independent view of the situation. If **you** do not understand their comments, please ask them to explain this, or ask **your Insurer** or **KGM**, as confusion may lead to problems later on.

If **your Insurer** is not able to pay **your** claim, they will explain why. If **you** are still not sure, **you** can contact them or **KGM**. They will answer any questions **you** may have.

# Section One: Buildings

The schedule will show if this cover applies.

## What is covered

### Insured events

Loss or damage to the **buildings** occurring during the **period of insurance** caused by the following insured events:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Any aircraft or other flying objects, hitting or striking the **buildings**, or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Impact by any vehicle or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.  
  
The cost of removing them if they have not damaged the **buildings** insured by this section.
9. Falling trees or branches, telegraph poles or lamp posts.  
  
The cost of removing them if they have not damaged the **buildings** insured by this section.

## What is not covered

**Excess** of £100 for all paragraphs shown in this section except paragraphs 13, 14, 17, 18, 19 and 24.

► Loss or damage caused by pets.

► Loss or damage:  
– caused by cutting down or trimming trees or branches;  
– to hedges, fences and gates.

**What is covered**

10. Theft or attempted theft.

11. Malicious acts or vandalism.

12. Flood.

13. Escape of water or oil.

- ▶ Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigerator, freezer or fixed fish tank in the **home**.
- ▶ Oil escaping from any fixed heating installation in the **home**.

**Your Insurer** will also pay the costs **you** have to pay to trace where the water or oil is leaking from, including the cost of repairs of walls, floors or ceilings. The most **your Insurer** will pay for tracing where the oil or water is leaking from is £10,000.

**What is not covered**

- ▶ Loss or damage:
  - caused by **you, your family, your** guests, lodgers, tenants or employees;
  - while the **home** is lent, let, sublet or shared unless someone has used force and violence to get into or out of the **home**;
  - while the **home** is **unfurnished** or **unoccupied**.

- ▶ Loss or damage:
  - caused by **you, your family, your** guests, lodgers, tenants or employees;
  - while the **home** is **unfurnished** or **unoccupied**.

- ▶ Loss or damage caused by:
  - frost;
  - **subsidence, heave** or **landslip**;
  - underground water;
  - water escaping from any fixed heating system or **sanitary ware**.
- ▶ Loss or damage to hedges, fences and gates.

- ▶ **Excess** of £350.
- ▶ Loss or damage caused by:
  - **subsidence, heave** or **landslip**;
  - faulty workmanship;
  - chemicals or a chemical reaction;
  - water escaping from guttering, rainwater down pipes, roof valleys and gullies;
  - the failure or lack of grout and/or sealant;
  - sinks and baths overflowing as a result of the taps being left on. This can be claimed for under accidental damage paragraph 25, if **you** have selected this cover.

## What is covered

14. **Subsidence** or **heave** of the site on which the **buildings** stand, or **landslip**.

## What is not covered (continued)

- ▶ Loss or damage:
    - to fixed domestic oil tanks, swimming pools, hot tubs, jacuzzis and spas;
    - to the installation itself;
    - if the installation is outdoors or in an **outbuilding**, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
  - ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- 
- ▶ **Excess** of £1,000.
  - ▶ Loss or damage caused by:
    - coastal or river erosion;
    - new structures bedding down, settling, expanding or shrinking;
    - newly made-up (surfaced) ground settling;
    - faulty design, workmanship or materials;
    - construction work or repairing, demolishing or altering the **buildings**;
    - normal **settlement**, shrinkage or expansion.
  - ▶ Loss or damage to:
    - domestic oil systems, swimming pools, tanks, drains, pipes and cables, hot tubs, jacuzzis, spas, tennis courts, terraces, patios, drives, paths, walls, fences and gates unless the main structure used as the private living accommodation is damaged at the same time and by the same specific source and cause;
    - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the main structure are damaged at the same time and by the same specific source and cause;
    - the **buildings**, if compensation is provided by law, contract or legislation.

## What is covered

### 15. Storm.

## What is not covered

- ▶ Loss or damage caused by:
  - frost;
  - **subsidence, heave or landslip**;
  - underground water.
- ▶ Loss or damage to fences and gates.

# Extra benefits included with buildings

## What is covered

### 16. Accidental breakage of:

- ▶ fixed glass forming part of the **buildings** including the cost of necessary boarding up before replacing broken glass;
- ▶ fixed **sanitary ware** and their fittings;
- ▶ ceramic glass in cooker hobs of built-in units.

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

### 17. Loss of rent or costs for alternative accommodation.

- a. While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section, **your Insurer** will pay:
- ▶ rent **you** would have received from an existing tenant if the **home** could have been lived in;
  - ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets;
  - ▶ ground rent that **you** have to pay.

The most **your Insurer** will pay is: **£60,000**.

## What is covered

- b. If a local authority stops **you** or a member of **your family** from living in the **home** as a result of:
- ▶ an emergency evacuation;
  - ▶ a neighbouring property being damaged by any loss or damage insured by this section;

**your Insurer** will pay the extra cost of similar alternative accommodation for **you, your family** and **your** pets for up to 30 days.

The most **your Insurer** will pay is £10,000.

## 18. Selling **your home**.

If **you** sell the **home**, from the date **you** exchange contracts **your Insurer** will give the buyer the benefit of cover by this section until the sale is completed, unless the buyer has arranged their own insurance. During this period, the buyer must keep to the terms and conditions of this policy.

## 19. Building fees and the cost of removing debris.

After a claim, which is covered by an insured event under this section, **your Insurer** will pay the following:

- ▶ the cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild the **buildings**;
- ▶ the cost of removing debris and demolishing or supporting parts of the **buildings** which have been damaged, in order to make the site safe;
- ▶ the extra costs of rebuilding or repairing the damaged parts of the **buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

The most **your Insurer** will pay is £75,000.

## What is not covered

- ▶ Any costs:
  - for preparing a claim;
  - which relate to undamaged parts of the **buildings**, except the foundations of the damaged parts of the **buildings**;
  - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened;
  - for making the site stable.

## What is covered

### 20. Pipes and cables.

**Accidental damage** for which **you** are legally responsible to underground cables, pipes and tanks serving the **home**.

### 21. Metered water or oil.

Metered water or oil accidentally leaking as a result of loss or damage covered by an insured event under this section.

The most **your Insurer** will pay is £2,500.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water or oil accidentally leaking, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

## What is not covered

- ▶ Loss or damage:
    - while the **home** is **unfurnished** or **unoccupied**;
    - caused by **subsidence** or **heave** of the land, or **landslip**;
    - caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material;
    - to pitch fibre drains caused by inherent defects in the design, material, construction or installation of the pipes and drains.
  - ▶ The cost of:
    - clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks;
    - repairing the source of the damage unless the cause is covered elsewhere in this policy.
- 
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

## What is covered

### 22. Emergency access.

Loss or damage to the **buildings** or lawns and gardens caused by a member of the emergency services attending or breaking into the **home**:

- ▶ to rescue **you**, a member of **your family**, a guest, a lodger, a tenant or an employee;
- ▶ to deal with a medical emergency; or
- ▶ to prevent damage to the **home**.

The most **your Insurer** will pay is £2,500 for damage to the **buildings** and £500 for damage to the lawns and gardens.

### 23. Replacing locks and keys.

**Your Insurer** will pay the cost of replacing keys and fitting locks to the outside doors and windows of the **home**, if **you** have lost **your** keys or they have been stolen anywhere in the world.

The most **your Insurer** will pay is £1,000.

If **you** insure the **buildings** and **contents** under this policy and make a claim to replace locks and keys, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

## Guidance note

*If you own and live in the home insured by this policy, accidents which happen in the buildings or on land are, by law, usually the responsibility of the person who lives in the home or on the land, rather than the person who owns the home.*

*If you are the owner and occupier of the home, this section does not cover your legal responsibility as the occupier of the home or its land. You will need to arrange contents insurance which gives occupier and/or public liability cover to make sure you are fully protected.*

### What is covered

#### 24. Liability as the owner of **your** present and previous **home**.

During the **period of insurance** **your Insurer** will insure **your** or **your family's** legal liability to pay compensation as:

- ▶ current owner, but not as occupier, for accidents happening in and around the **home**;
- ▶ previous owner of any home which **you** occupied, for accidents happening in and around that home, under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.

**Your Insurer** will provide this cover if the accident results in:

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee;
- ▶ loss or damage to property which **you**, a member of **your family** do not own or have legal responsibility for.

The most **your Insurer** will pay is £2,000,000 for any one event plus any costs and expenses they have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

### What is not covered

Legal liability arising:

- ▶ from occupying the **home**;
- ▶ from any agreement or contract unless **you** would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of any member of **your family** or an employee being injured;
- ▶ as a result of an assault, alleged assault or a deliberate or malicious act;
- ▶ where **you** are entitled to recover from another source;
- ▶ from the use or possession of lifts (other than a stair lift);
- ▶ from any business or professional use of the **buildings**;
- ▶ from an incident which happens over seven years after this policy ends or the **home** was sold;
- ▶ from the cost of correcting any fault or alleged fault;
- ▶ motor vehicles, electrically, mechanically or power- assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, drones, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

# Accidental damage to buildings

The **schedule** will show if this cover applies.

## What is covered

### 25. Accidental damage to the buildings.

## What is not covered

- ▶ **Excess** of £100.
- ▶ Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - the **buildings** moving, settling, shrinking, collapsing or cracking;
  - any process of cleaning, repairing, renovating or maintaining the **buildings**;
  - faulty workmanship, design or materials;
  - any water gradually seeping into the **home**.
- ▶ Loss or damage that happens while the **home** is being demolished or having repairs or alterations carried out to the **buildings**.
- ▶ Loss or damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet, or is shared.
- ▶ Loss or damage caused by insured events described in paragraphs 1-15 of this section.  
*(Such damage would be covered under the appropriate paragraph subject to the exceptions and **excess** applicable to that paragraph).*

# Settling claims

As long as the loss or damage is covered, **your Insurer** will decide to repair, reinstate or replace the part of the **buildings** damaged or destroyed or pay for damaged parts, as long as:

- ▶ the **maximum claims limit** is enough to rebuild the **buildings** in a new condition similar in size, form and style;
- ▶ the repair or rebuilding is carried out immediately after **you** receive approval (other than emergency repairs, which should be carried out immediately);
- ▶ the **buildings** were in a good state of repair and properly maintained prior to the loss.

If these conditions are not met **your Insurer** may choose to reduce **your** claim in direct proportion to the amount of underinsurance or refuse to pay **your** claim and/or cancel the policy

If the loss or damage to the **buildings** is not repaired or replaced as explained above, **your Insurer** will then decide to pay either:

- ▶ the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- ▶ the difference between the market value of the **home** immediately before the damage and its value after the damage; or
- ▶ the cost which would be incurred if **your Insurer** replaced the item through their network of suppliers.

**Your Insurer** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **your Insurer** has discounted the premium for this section because **you** have not made any claims, **your Insurer** may reduce or remove the discount and amend the acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **your Insurer** may reduce **your** no claims bonus, amend **your** invited premium and their acceptance criteria.

## Maintaining the buildings limit

After **your Insurer** have settled a claim, **your Insurer** will automatically reinstate the **maximum claims limit**, as long as **you** take any reasonable measures **your Insurer** suggest to prevent any further loss or damage.

## Maximum Claims Limit

The most **your Insurer** will pay under Section One Buildings - Is the **maximum claims limit** or any other limit shown in the **schedule** or in the policy.

# Section Two: Contents

The **schedule** will show if this cover applies.

## What is covered

### Insured events

Loss or damage to the **contents** while in the **home** occurring during the **period of insurance** caused by the following insured events:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Any aircraft or other flying objects, hitting or striking the **buildings**, or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Impact by any vehicle or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.
9. Falling trees or branches, telegraph poles or lamp posts.

## What is not covered

**Excess** of £100 For all paragraphs shown in this section, except paragraphs 13, 17 and 31-33.

► Loss or damage caused by pets.

► Loss or damage caused by cutting down or trimming trees or branches.

**What is covered**

10. Theft or attempted theft.

The most **your Insurer** will pay for each incident of loss or damage following theft:

- ▶ to the **contents** in any **outbuilding** at the **home** is £5,000;
- ▶ of jewellery and watches from the **home** is £20,000 unless stolen from a fixed locked safe;
- ▶ of oil from tanks in the garden at the **home** is £1,000.

11. Malicious acts or vandalism.

12. Flood.

13. Escape of water or oil.

- ▶ Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigerator, freezer or fixed fish tank in the **home**.
- ▶ Oil escaping from any fixed heating installation in the **home**.

**What is not covered**

- ▶ Loss or damage:
  - caused by **you, your family, your** guests, lodgers, tenants, or employees;
  - while the **home** is **unfurnished** or **unoccupied**;
  - while the **home** is lent, let, sublet or shared, unless someone has used force and violence to get into or out of the **home**.
  - to **high risk items** or **money & credits cards** in any **outbuilding**.

- ▶ Loss or damage:
  - caused by **you, your family, your** guests, lodgers, tenants or employees;
  - while the **home** is **unfurnished** or **unoccupied**;
  - caused by computer viruses.

- ▶ Loss or damage caused by:
  - frost;
  - underground water;
  - water escaping from any fixed heating system or **sanitary ware**.
- ▶ Loss or damage to **contents** in the garden of the **home**.

- ▶ **Excess** of £350.
- ▶ Loss or damage caused by:
  - faulty workmanship;
  - chemicals or a chemical reaction;
  - water escaping from guttering, rainwater down pipes, roof valleys and gullies:
  - failure or lack of grout and/or sealant:
  - sinks and baths overflowing as a result of the taps being left on. This can be claimed for under accidental damage paragraph 34 if **you** have selected this cover.
- ▶ Loss or damage to freestanding, hot tubs, jacuzzis and spas.
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

## What is covered

14. **Subsidence** or **heave** of the site on which the **buildings** stand, or **landslip**.

15. **Storm**.

## What is not covered

- ▶ Loss or damage:
  - caused by frost;
  - to **contents** in the garden at the **home**.

## Extra benefits included with contents

16. Accidental breakage of:

- ▶ glass tops and fixed glass in furniture;
- ▶ ceramic glass in cooker hobs;
- ▶ mirrors.

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- ▶ Anything other than the glass.

17. Temporary accommodation.

- a. While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section, **your Insurer** will pay:
- ▶ the amount of rent which **you** still have to pay, or would have received from an existing tenant;
  - ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets, including the cost of temporary storage for the **contents**.

The most **your Insurer** will pay is £25,000.

### What is covered

b.If a local authority stops **you** or a member of **your family** from living in the **home** as a result of:

- ▶ an emergency evacuation;
- ▶ a neighbouring property being damaged by any loss or damage insured by this section;

**your Insurer** will pay the extra cost of similar alternative accommodation for **you, your family** and **your** pets for up to 30 days.

The most **your Insurer** will pay is £5,000.

18. Television sets, video and audio equipment and computers.

#### Accidental damage to:

- ▶ television sets, digital satellite or analogue receivers, radios, audio or video equipment, mediaplayers, games consoles compact disc players, record players and computer equipment in the **home** that are not designed to be portable; and
- ▶ radio or television aerials, fixed satellite dishes, their fittings and masts attached to the **buildings**.

**Your Insurer** will also pay the cost of replacing **downloaded electronic information you** had bought and stored on the home entertainment equipment following loss or damage caused by insured events 1 to 15 under this section.

The most **your Insurer** will pay for **downloaded electronic information** is £1,000.

### What is not covered

- ▶ Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - restoring or dismantling;
  - faulty workmanship, design or materials;
  - information being accidentally erased or distorted.
- ▶ Loss or damage to:
  - records, compact discs, computer disks, cassettes, tapes or DVD's;
  - **high risk items**.

## What is covered

### 19. Metered water or oil.

Metered water or oil accidentally leaking as a result of loss or damage covered by an insured event under this section.

The most **your Insurer** will pay is £2,500.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water or oil accidentally leaking, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

## What is not covered

- ▶ Loss or damage while the **home is unfurnished or unoccupied.**

### 20. Moving Home.

Accidental loss or **accidental damage** to the **contents** while professional removal contractors are moving them from the **home** to a new permanent home within the **United Kingdom**.

**Your Insurer** will also cover **your contents** against loss or damage provided by paragraphs 1 - 15 of this section in **your new home** for up to one week before **you** move in, even if **you** have not completed the purchase at this point

- ▶ Loss or damage
  - caused by cracking, scratching, or breaking of pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
  - to **contents** in storage, except while in a locked removal vehicle overnight, due to necessary stops.

### 21. **Contents** temporarily removed from the **home**.

The **contents** are insured while away from the **home**, within the **United Kingdom**, against loss or damage caused by:

- ▶ the cover provided by paragraphs 1 to 9, 11 to 15 of this section;

- ▶ Loss or damage:

– to **contents**, which are not in a building, caused by **storm**, flood, theft or vandalism;

**What is covered (continued)**

- ▶ theft or attempted theft from:
  - a bank or safe deposit box;
  - a home or other building where **you or your family** are temporarily living, if force and violence has been used to get into the building.

The most **your Insurer** will pay is £10,000 under this section, except for:

- student’s possessions up to £2,500 providing the student’s permanent address is the **home**;
- **contents** in **outbuildings** when the most **your Insurer** will pay is £2,500.

**What is not covered (continued)**

- caused by theft or attempted theft, from an unlocked hotel room, bed and breakfast bedrooms or other similar temporary lodging;
- during removals;
- from a caravan, mobile home or motor home; or
- any item removed from the **home** to sell, display or exhibit.

**22. Contents** in the garden.

Loss or damage, covered under paragraphs 1 to 11 and 13 of this section, to **contents** in the garden, but within the boundary of the land belonging to the **home**.

The most **your Insurer** will pay is £2,500.

- ▶ Loss or damage to:
  - **Money & credit cards, high risk items**;
  - **contents** in or on any motor vehicle, trailer, boat, caravan or mobile home.
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

**23. Wedding gifts.**

For 30 days before and 30 days after the wedding day of **you or your family**, **your Insurer** will increase the **maximum claims limit** for **contents** at the **home** by £7,500 to cover wedding gifts and extra food and drink.

## What is covered

### 24. Religious festivals and birthdays or wedding anniversaries.

During December and for 7 days before and 7 days after **your** religious festival, **your Insurer** will increase the **maximum claims limit** for **contents** at the **home** by £7,500 to cover gifts and extra food and drink.

For 7 days before and 7 days after **your** birthday or wedding anniversary, **your Insurer** will increase the **maximum claims limit** for **contents** at the **home** by £7,500 to cover gifts and extra food and drink.

### 25. Replacing locks and keys.

**Your Insurer** will pay the cost of replacing keys and replacing and fitting locks on the outside doors and windows of the **home**, if **you** have lost **your** keys or they have been stolen anywhere in the world.

The most **your Insurer** will pay is £1,000.

If **you** insure the **buildings** and **contents** under this policy and make a claim to replace locks and keys, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

### 26. Freezer contents.

Loss or damage to food or drink in any freezer or refrigerator at the **home** caused by:

- ▶ a change in temperature of the freezer;
- ▶ contamination by the escape of refrigerant or refrigerant fumes.

## What is not covered

- ▶ Loss or damage:
  - caused by **your** deliberate act or neglect;
  - caused by the deliberate act of the supply authority or its employees (including strike action); or
  - if **your** gas or electricity supply is cut off because **you** have not paid a bill.

**What is covered**

27. Fatal-injury benefit.

If **you** or a member of **your family** suffer a fatal injury:

- ▶ caused by a fire in the **home**; or
- ▶ as a result of an assault in the **home**,

**your Insurer** will pay £10,000 for the person who dies, but only if they die within six months of the fire or assault.

28. Reinstatement of Documents.

**Your Insurer** will pay the cost of preparing new documents (other than money) after loss or damage covered by paragraphs 1 to 15 of this section, while they are in the **home**, or with **your** solicitors or bank.

The most **your Insurer** will pay is £500.

29. Tenant's cover.

Loss or damage to:

- ▶ **fixtures and fittings**, greenhouses and sheds **you** fit at the **home** and which **you** are responsible for;
- ▶ the structure, decorations, **fixtures and fittings** of the **home** that **you** are responsible for as a tenant under a tenancy agreement;

against loss or damage covered by paragraphs 1 to 15 of this section.

The most **your Insurer** will pay is £10,000.

30. **Money & Credit Cards.**

(a) Accidental loss of **money** anywhere in the world belonging to **you** or a member of **your family**.

(b) Financial loss following fraudulent use of **credit cards** anywhere in the world belonging to **you** or a member of **your family**.

The most **your Insurer** will pay is £750.

**What is not covered**

▶ Any person under 16 years of age.

▶ Any losses which are not reported to the police within 24 hours of discovering the loss.

▶ Loss of value or shortages due to mistakes.

▶ Any loss due to **you** breaking the conditions of using the **credit cards**.

▶ Any loss arising from unauthorised use by **you** or anyone living with **you**.

## Guidance note

*If you own and live in the home insured by this policy, accidents which happen in the buildings or on land are, by law, usually the responsibility of the person who lives in the home or on the land, rather than the person who owns the home.*

*If you are the owner and occupier of the home, this section covers your legal responsibility as the occupier of the home or its land arising from the private pursuits of you or your family.*

## What is covered

### 31. Personal & Occupiers Liability.

#### (a) Personal liability

**Your legal liability to pay compensation for:**

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee; or
- ▶ loss or damage to property which **you**, a member of **your family** or **your** employees do not own or have legal responsibility for.

**Your Insurer** will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** or during a temporary visit of no more than 60 days elsewhere in the world.

The most **your Insurer** will pay is £2,000,000 for any one event plus any costs and expenses **your Insurer** has agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

#### (b) Occupiers liability

**Your** legal liability to pay compensation as occupier of the **home** and the land belonging to the **home** for any events which result in:

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee; or

## What is not covered

Liability arising:

- ▶ from any agreement or contract unless **you** would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of any member of **your family** or employee being injured;
- ▶ as a result of an assault, alleged assault or a deliberate or malicious act;
- ▶ from owning any land or buildings including the **home**;
- ▶ where **you** are entitled to recover from another source;
- ▶ from any profession, trade or business;
- ▶ from any infectious disease or condition **you** or a member of **your family** pass on to someone else;
- ▶ from the ownership, custody, control or use of:
  - animals other than domestic pets and horses kept for private hacking only;
  - dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation; or
  - firearms, other than legal guns for sport;
- ▶ from the ownership, custody, control or use of:
  - any power-operated lift;
  - motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road

**What is covered** (continued)

- ▶ loss or damage to property which **you**, a member of **your family** do not own or have legal responsibility for.

The most **your Insurer** will pay is £2,000,000 for any one event plus any costs and expenses **your Insurer** has agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

**What is not covered** (continued)

use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, drones, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

32. Accidents to domestic employees.

**Your** legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the **home**.

The accident must occur during the course of their work and during the **period of insurance**.

The most **your Insurer** will pay is £5,000,000 for any one event plus any costs and expenses agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

33. Unpaid damages.

The unpaid amount of any award **you** get from a court within the **United Kingdom** and which has not been paid to **you** within three months of the date of the award.

**Your Insurer** will only provide this cover if:

- ▶ there is not going to be an appeal;
- ▶ the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;

### What is covered (continued)

- ▶ **you** would have been entitled to a payment under the Personal liability part of section two: Contents if the award had been made against **you** rather than to **you**;
- ▶ the person who owes the award does not live with **you**.

**Your Insurer** may take proceedings, at their own expense and for their own benefit, to recover any payment they have made under this policy.

The most **your Insurer** will pay is £100,000, including legal costs.

### What is not covered

# Accidental damage to contents

The **schedule** will show if this cover applies.

## What is covered

34. **Accidental damage** to the **contents** while they are in the **home**.

## What is not covered

- ▶ **Excess** of £100
- ▶ Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - faulty workmanship, design or materials;
  - information being erased or damaged on computer equipment;
  - any water gradually seeping into the **home**.
- ▶ Loss or damage to:
  - contact lenses, **money & credit cards**, coins or other collections;
  - any powered machine while it is being used as a tool and if damage arises directly out of its use;
  - clothing, food and drink;
  - free-standing hot tubs, jacuzzis and spas.
- ▶ Loss or damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet or shared.
- ▶ Any amount over £1,000 for loss or damage to china, glass, pottery, porcelain or other brittle substances while the item is being handled or used.
- ▶ Loss or damage caused by insured events described in paragraphs 1-15 of this section. (Such damage would be covered under the appropriate paragraph subject to the exceptions and **excess** applicable to that paragraph)

# Settling claims

As long as the loss or damage is covered, **your Insurer** will decide to repair, reinstate or replace the damaged property or if they agree to pay a cash or cash alternative settlement, the payment will not exceed the amount they would have paid to replace the item through their preferred suppliers.

If at the time of loss or damage the **maximum claims limit** for **contents** and /or **high risk items** shown on **your schedule** is not adequate to replace all the **contents** and/or **high risk items** as new **your Insurer** may choose to reduce **your** claim in direct proportion to the amount of underinsurance or refuse to pay **your** claim and/or cancel the policy

Where an item has been damaged by an insured event but cannot be replaced either in full (obsolete technology or even a wedding dress that has been used) or in part (cooker glass panel) due to obsolescence **your Insurer** will pay the open market value (that is the cost of acquiring a used replacement) for replacing the damaged item or component.

**Your Insurer** will settle claims for loss or damage to items which are beyond economic repair on the basis of cost as new ( except for clothing where an amount will be taken off for wear and tear) providing:

- the **contents** have been maintained in good repair;
- the **maximum claims limit** for **contents** and/or high risk items is sufficient to cover the full value of the property (except for clothing).

**Your Insurer** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

**Your Insurer** will pay the cost of replacing **downloaded electronic information** up to £1,000, but only if no copies are available on other electronic or computer devices **you** or members of **your family** own.

If **your Insurer** has discounted the premium for this section because **you** have not made any claims, **your Insurer** may reduce or remove the discount and amend the acceptance criteria, if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **your Insurer** may reduce **your** no claims bonus, amend **your** invited premium and their acceptance criteria.

## Maximum Claims Limit

The most **your Insurer** will pay under section two: Contents:

- is the **maximum claims limit** or any other limit shown in the **schedule** or in the policy booklet;
- for **high risks items** is £30,000 and £10,000 for any one item, **pair or set**.

## Maintaining the contents limit

After a claim has been settled, the **maximum claims limit** for **contents** will automatically be reinstated, as long as **you** take any reasonable measures to prevent further loss or damage.

## Section Three:

# All Risks

The **schedule** will show if this cover applies.

### What is covered

Theft, accidental loss or **accidental damage** occurring during the **period of insurance to high risk items** and **personal belongings** which **you or your family** own or are legally responsible for:

- ▶ specified items listed on the **schedule** up to the amount shown on the **schedule**;
- ▶ unspecified **high risk items** and unspecified **personal belongings** up to the amount shown on the **schedule**;
- ▶ pedal cycles;

while anywhere in the **United Kingdom** or worldwide for up to 60 days in one **period of insurance**.

The sum insured for this section is included within the **maximum claims limit** for **contents** and **high risk items** and is not in addition to it

### What is not covered

- ▶ **Excess** of £100.
- ▶ Loss or damage caused by the following:
  - theft, attempted theft, or vandalism while the **home** is left **unoccupied** or **unfurnished**;
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - deterioration, cleaning, restoration, renovation or while being worked on;
  - faulty workmanship, design or materials;
  - scratching, denting or chipping;
  - theft or attempted theft from an unlocked hotel room, bed and breakfast bedroom or other similar temporary accommodation.
- ▶ Loss from an unattended road vehicle:
  - unless the items are concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked;
  - for any amount over £1,000, this limit applies to Unspecified & Specified items.
- ▶ Loss or damage to:
  - sports equipment which is in the course of play or use;
  - reeds, strings or drums skins of musical instruments;
  - crowns, caps or fillings in teeth;
  - portable televisions, car audio or car audio-visual equipment and car phones.

### What is not covered (continued)

- ▶ Loss or damage:
  - caused by theft of a pedal cycle under £2,500 unless the cycle frame and any quick release wheels are attached to an immovable object by a secure device or kept in a locked building;
  - caused by theft of a pedal cycle £2,500 or over unless the cycle frame and any quick release wheels are attached to an immovable object with a Gold Secure Lock even when kept in a locked building;
  - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
  - to the pedal cycle while it is being used for racing, pace-making or trials;
  - to the pedal cycle while it is let out on hire or is used other than for private purposes;
  - any amount over £1,000 for any one cycle unless the pedal cycle is specified.

## Settling claims

As long as the loss or damage is covered, **your Insurer** will decide to repair, reinstate or replace the damaged property or if they agree to pay a cash or cash alternative settlement, the payment will not exceed the amount they would have paid to replace the item through their preferred suppliers.

Where an item has been damaged by an insured event but cannot be replaced either in full or in part due to obsolesce **your Insurer** will pay the open market value (that is the cost of acquiring a used replacement) for replacing the damaged item or component.

**Your Insurer** will take off an amount for wear and tear for clothing.

**Your Insurer** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

**Your Insurer** will pay the cost of replacing information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** or members of **your family** own.

The most **your Insurer** will pay for:

- ▶ specified items is the sum insured shown on the **schedule**;
- ▶ any one item, **set or pair** of unspecified **high risk item(s)** or unspecified **personal belongings** is £3,000;
- ▶ **downloaded electronic information** is £1,000;
- ▶ pedal cycles is £1,000 for any one cycle unless specified.

If **your** premium has been discounted for this section because **you** have not made any claims, **your Insurer** may reduce or remove the discount and amend the acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **your** no claims bonus, **your** invited premium or the acceptance criteria may be amended.

Any claim made under section three: All Risk items will affect **your** Contents' No Claims Bonus.

## Maintaining the Sums Insured

After **your Insurer** has settled a claim, **your Insurer** will maintain the sums insured, as long as **you** take any reasonable measures **your Insurer** suggests to prevent any further loss or damage. (No extra premium will be charged for this.) This does not apply to specified items listed on the **schedule** or pedal cycles.

## Proof of value and ownership

In the event of a claim for specified items, **you** will need to provide a professional valuation (within the last 5 years), receipt or proof of purchase predating the loss as proof of value and ownership. **Your Insurer** may not meet **your** claim, or the amount of the claim may be reduced if **you** cannot provide such proof.

# General exclusions

## Sections One, Two & Three

The following exclusions apply to Sections one, two & three.

This policy does not cover:

- ▶ direct or indirect loss or damage to any property;
- ▶ any legal liability;
- ▶ costs and expenses; or
- ▶ death or injury to any person;

caused by, contributed to or arising from, the following:

### 1 Radioactive contamination:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

### 2 War

War, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not), rebellion, insurrection, military or usurped power.

### 3 Loss of value

Loss of market value after repair or replacement is paid for under this policy.

### 4 Sonic bangs

Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

### 5 Pollution or contamination

Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

Claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems are not covered.

### 6 Computer viruses and computers failing to recognise the date

Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

## 7 **Wear and tear**

Wear and tear, corrosion, rot of any kind, any cause that happens gradually, or mechanical or electrical breakdown.

## 8 **Vermin**

Loss or damage caused by woodworm, fungus, mildew, rust, vermin, insects, moth or parasites.

## 9 **Indirect loss**

Any losses that are not directly associated with the incident that caused **you** to claim.

## 10 **Deliberate acts**

Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you, your family**, guests or tenants.

## 11 **Terrorism**

Biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm;
- putting the public or any section of the public in fear;

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

## 12 **Business use**

Any property used or held for business, profession or trade purposes other than as provided by **business equipment**.

## 13 **Heating, drying, dyeing or washing**

Loss or damage caused by heating, drying, dyeing or washing an item.

## 14 **Confiscating items**

Any loss or damage caused by:

- customs, police or other officials;
  - an order of any court of law;
  - any statutory or regulatory authority;
- confiscating an item.

## 15 **Deception**

Any loss or damage caused by deception (when someone persuades **you** to give or sell them **your** belongings by misleading **you**) unless the only deception is getting into the **home**.

**16 Other insurance**

Loss, damage or legal liability if there is any other insurance in place which provides cover for the same event.

**17 Misuse**

Loss or damage caused by using the item or product in a way which is different to the manufacturer's instructions.

**18 Existing damage**

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

**19 Sanctions**

Any cover, claim payment or benefit which would breach any sanction, prohibition or restriction imposed by law or regulation.

# General conditions

## Sections One, Two & Three

The following exclusions apply to Sections one, two & three.

### 1 Reasonable care

**You** must take all reasonable care to prevent bodily injury, loss, damage or accidents to **your property**, and maintain the **home** and **your** belongings in a good state of repair. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

### 2 Telling us about a change

**You** must tell **KGM** immediately about any change in the information given to them which is relevant to this policy. If **you** do not, **your** policy may not be valid or may not cover you fully.

Examples of changes **you** must make **KGM** aware of are:

- change of address
- structural alterations to **your** home unless they fall within General Condition 12 of this policy
- if **your home** will be **unoccupied** or **unfurnished**
- if **you** intend to let or sublet **your home** or **your home** is no longer occupied solely by **you** and **your family**
- if **you** no longer intend to use **your home** as **your** main residence
- if **you** or **your family** have been declared bankrupt or been subject to bankruptcy proceedings
- if **you** or **your family** have received a County Court Judgment, police caution or been convicted with any offence other than driving offences.

**Your Insurer** has the right to alter the premium, change any terms and conditions or cancel this policy following a change.

### 3 Claims

When there is a claim or possible claim, **you** must tell **your Insurer** as soon as possible.

For loss or damage claims, **you** must provide (at **your** own expense) any documents, information and evidence requested. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft, or is being made as a result of loss of property outside the **home**.

**You** must take all reasonable steps to recover any lost or stolen **contents** and to prevent any further loss or damage.

For liability claims, **you** must send **your Insurer** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without their written permission.

#### 4 Your insurers rights after a claim

**Your Insurer** may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **your** claim is paid under this policy, **your Insurer** may take over, defend or settle any claim in **your** name.

**Your insurer** can also take proceedings, at their own expense and for their own benefit, to recover any payment made under this policy.

#### 5 Disagreement over amount of claim

If **your Insurer** accepts **your** claim, but disagrees over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **your Insurer** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **your Insurer**.

#### 6 Fraudulent claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which you knew about or deliberately caused;

**your Insurer:**

- will not pay the claim and all cover under this policy will end;
- will not pay any other claim which has been or will be made under the policy;
- may declare the policy void;
- will be entitled to recover the amount of any claim they have already paid under the policy since the last renewal date from **you**;
- will not return any premiums **you** have paid;
- may tell the police about the situation;
- will inform other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

#### 7 Cancellation

##### Cooling off period

**You** may cancel the insurance, without giving reason, by sending **KGM** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

**You** may cancel this insurance after the withdrawal period by giving **KGM** notice in writing. **Your Insurer** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim).

**Your Insurer** or **KGM** can cancel the insurance by giving you 21 days' notice in writing to your last known address. Any return premium due to **you** will depend on how long this insurance has been in force.

**Your Insurer** or **KGM** will only cancel this 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 when requested;
- **you** have provided 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**.

## 8 Other insurance

If, at the time of any loss, damage or liability covered under this policy, **you** have any other insurance which covers the same loss, damage or liability, **your Insurer** will only pay their share of the claim even if the other insurer refuses the claim.

## 9 Keeping to the conditions of the policy

Cover under this policy only applies if **you** or anyone entitled to benefit under this policy has kept to all terms, conditions and endorsements that apply.

## 10 Several Liability Clause

The subscribing insurers' obligation 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 subscriptions of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

**Your Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

**Your Insurer's** Firm Reference Number(s) and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

## 11 Non Disclosure and Misrepresentation

Information which **you** gave **KGM** before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing) must be complete and correct. **You** can ensure the information is correct by checking **your** statement of insurance, if any information is incorrect or **you** are unsure, contact **your** insurance adviser immediately.

If **you** have provided **KGM** with inaccurate information, which might have affected their decision to provide insurance cover, the level of premium, or the terms of this policy, before **you** took out the policy, or before renewal then **your insurer** may have the right to:

- apply terms to the policy by endorsement; and/or
- cancel the policy; and/or
- void the policy, which means the policy will be treated as if it had never existed; and/or
- charge **you** more for **your** policy or reduce the amount **you** are paid on a claim in the proportion that the premium **you** have paid bears to the premium **you** would have been charged and/or
- repudiate any claims; and/or
- recover any payments from **you** made on previous claims; and/or
- retain the premium; and/or
- allow a pro-rata refund of the premium; and/or
- refund the premium in full.

## 12 Contract Works

**You** may proceed with any building works or application of heat processes including restoration, redecoration, repair, maintenance or other similar work providing;

- the estimated value of the works are £25,000 or less, and/or
- no contract has been signed which, in any way, removes or limits **your** legal rights against a contractor or building firm.

Where the above provisos are not met **your Insurer** will not cover any loss or damage directly or indirectly caused by or resulting from the work or application of heat process unless **you** have provided **KGM** with full details of the work being undertaken and they have confirmed in writing that cover will be provided.

# Complaint Procedure

## Sections One, Two & Three

### OUR SERVICE COMMITMENT TO YOU

**Your Insurer's** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times they are committed to providing **you** with the highest standard of service.

In the first instance, if **your** complaint refers to the handling of a claim **you** have submitted under **your** policy please contact;

**Davies Group**  
**PO Box 2801**  
**Stoke on Trent**  
**ST4 9DN**  
**Tel: 0303 366 9000**

For all other complaints, please contact:

**KGM Underwriting Services Limited**  
**Household Dept**  
**2, Birch Court**  
**Blackpole East**  
**Worcester**  
**WR8 8SG**  
**Tel: 0333 7773086**  
**E Mail:broker.services@kgmus.co.uk**

Should **you** remain dissatisfied with the response that **you** receive, **you** may if **you** wish, refer **your** complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

**Complaints**  
**Lloyd's**  
**One Lime Street**  
**London EC3M 7HA**

**Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)**  
**Telephone: +44 (0)20 7327 5693**  
**Fax: +44 (0)20 7327 5225**  
**Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://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 (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

### **Financial Services Compensation Scheme (FSCS)**

As **your Insurers** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if they cannot pay out all valid claims under this policy. This depends on the type of policy **you** have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance **you** must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. **You** can get more information about the scheme from the FSCS or **you** can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk).

# Section Four: Home Emergency

## The aims of this Section

The cover provided by this Section is for Property Emergency Assistance it complements the cover provided by the other sections of this policy.

This Section does not cover normal day-to-day property maintenance which **you** should carry out or pay for, such as items which tend to gradually wear out over a period of time, or need periodic attention. Examples of these include the descaling of central heating pipes or the replacement of tap and cistern washers.

What **we** undertake to do is provide rapid, expert help if **you** suffer an **emergency** in **your property** arising from an incident covered by this Section. **We** will arrange for one of **our** Approved Contractors on **our** nationwide list of authorised tradesmen to attend and take action to stabilise the situation and remove the **emergency**.

### Insurance Terms and Conditions

**We** will use the details that **you** have given **us** to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read all of these carefully, to ensure this policy meets **your** individual requirements.

If **you** are unsure whether something is covered or excluded, please contact your insurance adviser.

This policy is underwritten by Great Lakes Insurance SE, a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. This insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. The above details may be checked on the Financial Services Register at [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

## Definitions

The following words or phrases have the same meaning wherever they appear under this section of the policy. These words are in bold.

**Approved Contractor:** A tradesman approved and authorised by **us** in advance to carry out repairs

**Emergency:** A sudden and unexpected event at **your property** which if not dealt with immediately will

- expose **you** or a third party to a risk to their health or
- make **your property** unsafe or insecure or
- will cause damage or further damage to **your property** and its contents or
- will leave **your property** without **main services**

**Emergency Repair:** A temporary repair carried out by an **approved contractor** which is necessary to resolve the immediate **emergency** but which will need to be replaced by a **permanent repair**

**Geographical Limits:** Comprising of the mainland of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

**Mains Services:** Mains drainage to the boundaries of **your property** , water, electricity and gas within the **property**

**Period of Insurance:** The 12 month period starting from the commencement date shown on **your** Buildings insurance schedule.

**Permanent Repair:** A repair or other work necessary to put right the damage caused to **your property** by the **emergency**

**Period of Insurance:** The 12 month period starting from the commencement date shown on **your** Buildings insurance schedule.

**Property:** The house, bungalow or self-contained flat/maisonette, excluding any detached garages or outbuildings, at the address shown in **your** buildings insurance schedule This excludes bed-sits or properties with multiple occupation/ residential or nursing homes

**We/Us/Our:** Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**Unoccupied:** Not been lived in by **you** or **your** Family, or any other person with **your** permission

**You/Your:** The person named on the Policy Schedule and anyone else legally residing at **your property** .

## What is covered

An event which **we** consider to be an **emergency to your property** by the following Causes:

Bursting or sudden leakage of water pipes within **your property** or failure of **your** domestic hot water heating

Failure of or damage to underground drains or sewers

Failure of **your** Mains Services for which **you** are legally responsible

## What is not covered

- ▶ dripping taps
- ▶ burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.
- ▶ slow seepage from joints or gaskets which does not involve a sudden escape of water.
- ▶ leaking overflows
- ▶ the results of hard water scaling deposits
- ▶ breakage of any basin, bath, bidet or shower base

- ▶ blockage of soil or waste pipes from sinks, basins, bidets, baths or showers
- ▶ the results of hard water scaling deposits

- ▶ malfunctioning or blockage of cesspits or septic tanks and their associated pipe work
- ▶ loss or damage arising from the utility company interrupting or deliberately disconnecting the Mains Services or any equipment they are responsible for

### What is covered

Complete failure of **your** central heating system involving a boiler or warm air unit

### What is not covered

- ▶ replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.
- ▶ any costs for work recommended as being undertaken following a service of **Your** boiler of warm air unit
- ▶ any intermittent or reoccurring fault.
- ▶ any water pressure adjustments or failure caused through hard water scale or sludge.
- ▶ gas leaks from any pipes or appliances
- ▶ any re-lighting of the pilot light caused by failure to follow the manufacturer's re-lighting instructions.
- ▶ any boiler or system noise
- ▶ any radiator valves
- ▶ any airlocks in the central heating piping
- ▶ any costs relating to the repair or replacement of the central heating pump or wall or room thermostat
- ▶ the results of hard water scaling deposits
- ▶ any boiler which is over 10 years old and has an output more than 60kw per hour capacity

### What is covered

Damage to, or mechanical failure of, the only accessible toilet or cistern in **your property** which results in complete loss of function.

Removal of wasp nests, field or house mice or brown rats within **your property**

Break-in or vandalism compromising the security of **your property**

Missing or repositioned roof tiles

### What is not covered

- ▶ any claim where there is another working toilet within **your property**
- ▶ breakdown of, loss of or damage to Saniflow toilets
- ▶ cost of replacement ceramics or parts

- ▶ any infestations or pests in gardens, or outbuildings
- ▶ any damage caused by the pests or infestations or by their removal

- ▶ breakage of internal glass or doors
- ▶ vandalism caused by **your** tenant or anyone staying at **your property** with **your** permission
- ▶ any loss not reported to the Police

- ▶ flat or Tarpaulin Roofs
- ▶ blocked or misaligned guttering

# How to Make A Claim

## How to Make A Claim

When **you** become aware of a possible claim under this policy, **you** must notify **us** immediately by telephone on:

**01444 442 873**

**We** will then advise **you** how to protect yourself and **your property**

The Police must also be advised immediately of any loss or damage arising from theft, attempted theft, vandalism or malicious act.

Major Emergencies which may result in serious damage or danger to **you** or anyone else should immediately be reported to the Public Supply Authority, or in the case of difficulty, to the Public Emergency Services

**SUSPECTED GAS LEAKS MUST  
ALWAYS BE REPORTED TO  
NATIONAL GAS EMERGENCY  
SERVICE ON 0800 111 999**

# Settling Claims

**We** will arrange for an **approved contractor** to assess the situation and carry out **emergency repairs to your property** to stabilise the situation and remove the **emergency** or restore the normal operation of the boiler or warm air unit

Where the cost of a **permanent repair** is similar to the cost of an **emergency repair** **we** may, at **our** sole discretion, authorise **our approved contractor** to undertake a **permanent repair to your property**.

**We** will pay up to a maximum of £250 for any claim including VAT, call-out charges, labour, parts and materials

Whilst **we** will make every effort to make sure that **we** supply **you** with the full range of services in all **emergencies** covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard of service.

**We** cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

The maximum amount that **we** will pay during any **period of insurance** is £1250 including VAT

# General Exclusions – Section Four

## You are not covered for:

- 1 Any loss or damage arising from faults, damage or infestation that **you** were aware of at the time **you** entered into this contract
- 2 Any costs incurred when **you** have not notified **us** and received **our** prior agreement
- 3 Any loss or damage relating to repairs more specifically covered as part of any other insurance policy, guarantee or maintenance agreement
- 4 Damage incurred in gaining necessary access or the cost of effecting **permanent repairs** once the **emergency** has been resolved, including any redecoration or making good the fabric of the **property**
- 5 Any defect, damage or failure caused by malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not meet recognised industry standards
- 6 Any claim when the **property** has been left **unoccupied** for 30 consecutive days or more
- 7 Any Claim where the **property** is used for any business purposes other than letting to a tenant under a single or joint tenancy agreement or as a holiday home.
- 8 Any claims relating to CCTV, fire, security or surveillance systems or to swimming pools, ponds or fountains
- 9 any loss or damage arising as a consequence of:
  - a) war, invasion, act of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; riot or civil commotion
  - b) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

# General Exclusions – Section Four

*Continued*

- 10 Any loss, injury, damage or legal liability arising directly or indirectly from:
  - a) the failure of any computer or other electrical component to recognise correctly any date and its true calendar date
  - b) computer viruses
- 11 Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on Our part can be demonstrated. An example of this would be loss of wages as a result of an Emergency.
- 12 Costs associated with any other property, home contents or communal/shared areas of Your Property.
- 13 Any loss, injury or damage arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.
- 14 Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our approved contractor** to ensure that the original fault has received a **permanent repair**.
- 15 Any claim where no fault is found.
- 16 Failure of any services where the problem is situated outside the boundary of the plot of land on which **your property** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.

## General Conditions – Section Four

- 1 **You** must answer all questions about this cover honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
- 2 **You** must take all reasonable steps to protect **your property** and prevent loss and damage and to maintain **your property** in sound condition and good repair.
- 3 All boilers and other equipment should be serviced annually or in accordance with manufacturer's guidelines and **you** should keep all service documentation in case it is needed when **you** make a claim
- 4 If a claim is fraudulent in any respect all benefit under this section will be forfeited
- 5 **We** will insure **you** under this section only if **you** keep to the terms and conditions of this section
- 6 **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this section. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- 7 When **you** become aware of a possible claim under this section, **you** must notify **us** immediately. If for any reason **we** allow **you** to use **your** own **appointed contractor**, **you** should obtain an estimate for the work and contact **us** for authorisation to continue with the repair. **You** must then at **your** own expense supply **us** with a written statement and other supporting documentation that **we** may require to substantiate **your** claim as soon as is reasonably possible.
- 8 If there is any dispute about the cover interpretation, or if **we** have accepted a claim but there is a disagreement over the amount **we** will pay, **we** offer **you** the option of resolving this by using the Arbitration procedure **we** have arranged. Please see the details shown under the Customer Satisfaction section. Using this Service will not affect **your** legal rights.
- 9 **You** and **we** are free to choose the Law applicable to this agreement but in the absence of agreement to the contrary the Law of England and Wales will apply
- 10 **You** must promptly pay **us** or the **approved contractor** for all work authorised by **you** which is not covered under this insurance cover
- 11 If any loss, damage or expense covered under this section is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.

# Cancellation Rights – Section Four

## Cancellation by **you**:

If **you** give notice to cancel this section, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

## Cancellation by **us**:

If **you** fail to satisfy the terms of **your** Policy, **we** may choose to cancel **your** Policy during the **period of insurance** by giving **you** 14 days written notice of cancellation to the last address **you** provided **us** with. Examples of when **we** might do this includes **you** not paying a Premium instalment when due, **us** discovering that **your property** is no longer eligible for cover, etc.

## Data Protection – Section Four

**We** collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

**Your** information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy.

Under the terms of the Act **you** have the right to ask for a copy of any information **we** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form. Enquiries in relation to data held by Collinson Insurance Services Limited should be directed to the Customer Contact Centre Manager, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Financial Services Compensation Scheme (FSCS)

Collinson Insurance Services Limited and Great Lakes Insurance SE are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the **[www.fscs.org.uk](http://www.fscs.org.uk)** website

# Complaints Procedure – Section Four

**Our Promise of Service:** **We** aim to provide a first class service at all times. However, If **you** have a complaint **you** should contact **us** in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone Us on 01444 442 010 or email **Us** at [complaints@intana-assist.com](mailto:complaints@intana-assist.com)

**We** will aim to provide **you** with a full response within four weeks of the date **we** receive **your** complaint and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision.

In any event, should **you** remain dissatisfied or fail to receive a final answer within eight weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. **Telephone: 0800 0234 567 or 0300 1239 123.**

## **Please note**

If **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. You must have completed the above Procedure before the FOS will consider **your** case.

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

The Financial Ombudsman is only able to intervene in respect of personal policyholders or micro -enterprise (i.e. with a turnover of less than £2,000,000 and less than 10 staff).

**Your** legal rights are not affected.



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