



HOME INSURANCE PLUS LIBRARY OF ENDORSEMENTS *OGI VERSION*



HOME ENDORSEMENT LIBRARY INDEX

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H001: Minimum Standard of Security

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage by theft or attempted theft from the **Home** unless:

- a) the following security devices are fitted and put into operation whenever the Home is left unattended
 - i) either
 - a. a lock approved to BS3621, or
 - b. a mortice deadlock of at least 5 levers, or
 - c. a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
 - ii) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
 - iii) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
 - iv) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- b) all keys have been removed from locks and placed out of sight when the **Home** is left unattended.
- c) external windows as described in paragraph 1d) and all external doors are secured as above when **Your** household has retired for the night (except windows in occupied bedrooms which may be left open for ventilation).

Alternative security devices are not acceptable unless agreed by Us.

H007: Theft Restriction – Forced Entry or Exit to the Home

We will not pay for loss or damage caused by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

H010: Registered Childminder – Accidental Damage and Theft Exclusion

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage caused by:

- a) **Accidental Damage**
- b) theft or attempted theft unless there is physical evidence of violent and forcible entry into or exit from, the **Home**.

where **You** are involved in childminding at the **Home**.

It is a condition of this policy that **You**:

- i) are registered with **Your** Local Authority as a childminder
- ii) do not exceed the number of children in **Your Home** in accordance with **Your** Registration
- iii) do not have any employees.

H014: Tenanted Properties – Professional Let Extension

Applicable to Section 1 - Buildings and Section 2 – Contents
(If shown as **INCLUDED** on **Your** policy **Schedule**).

The following exclusion under A3 Theft or attempted theft:

We will not pay for

Loss or damage caused by **You**, or any paying guest or tenant.

Is amended to read:

We will not pay for

Loss or damage caused by **You**, or any paying guest.

The following exclusion under A7 Vandalism or malicious acts:

We will not pay for

Loss or damage caused by **You**, or any paying guest or tenant.

Is amended to read:

We will not pay for

loss or damage caused by **You**, or any paying guest.

H015: Tenanted Properties Excess

We will not pay for the first £250 of each and every claim, or the **Excess** that applies to all other losses shown in **Your Schedule**, whichever is the highest whilst the **Home** is let to tenants.

You must notify **Us** immediately if the occupancy at the **Home** changes.

H016: Tenanted Properties Contents Exclusion

Applicable to Section 2 – Contents

We will not pay for loss or damage to:

- a) **Money**
- b) **Valuables**
- c) frozen food

whilst the **Home** is let to tenants.

You must notify **Us** immediately if the occupancy at the **Home** changes.

H021: Bicycles Condition

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage by theft or attempted theft of **Bicycles** unless:

- a) the **Bicycle** is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the **Building**, or
- b) the **Bicycle** is secured through the frame to an immovable object by a 'D'-shaped shackle lock designed for use with **Bicycles**.

H022: Bicycles High Value

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage by theft or attempted theft of any single **Bicycle** valued at over £1,500 unless:

- a) the **Bicycle** is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the **Building**, or
- b) the **Bicycle** is secured through the frame to an immovable object by a Sold Secure gold rated lock designed for **Bicycles**.

H024: Jewellery Protection/Maintenance

Applicable to Section 2 – Contents and Section 3 – Personal Possessions

(If shown as **INCLUDED** on **Your** policy **Schedule**).

We will not pay for loss or damage to individual items of jewellery valued at £10,000 or over unless the jewellery is:

- a) being worn by **You**, or
- b) kept in a locked safe with the adequate cash rating, or
- c) deposited in a bank, or
- d) carried by hand under **Your** personal supervision.

It is a condition of this policy that these items must be:

- i) inspected for defects at least every three years by a competent jeweller
- i) rectified of any defects in clasps, mountings and settings immediately.

H030: Increased Excess £1,000 Accidental Damage

We will not pay for the first £1,000 in respect of each and every claim caused by **Accidental Damage**.

H031: Increased Excess £2,500 Accidental Damage

We will not pay for the first £2,500 in respect of each and every claim caused by **Accidental Damage**.

H032: Increased Excess £1,000 Vandalism and Malicious Acts

We will not pay for the first £1,000 in respect of each and every claim caused by vandalism or malicious acts.

H033: Increased Excess £2,500 Vandalism and Malicious Acts

We will not pay for the first £2,500 in respect of each and every claim caused by vandalism or malicious acts.

H051: Minimum Standard of Security Condition

We will not pay for loss or damage unless:

a) the following security devices are fitted and put into operation whenever the **Home** is left unattended:

- i) either
 - a. a lock approved to BS3621, or
 - b. a mortice deadlock of at least 5 levers, or
 - c. a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
- ii) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
- iii) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
- iv) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors

b) all keys removed from locks and placed out of sight when the **Home** is left unattended

c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

H057: Business Liability Extension – Property Owners Liability - Buildings

Applicable to Section 1 – Buildings

Part C Property Owners Liability – exclusion c) regarding liability in connection with any **Business** does not apply for **Business** visitors in respect of any accident happening in or about **Your Home** as long as this is used and occupied by **You** in connection with **Your** profession.

H058: Business Liability Extension – Occupiers and Personal Liability – Contents

Applicable to Section 2 – Contents

The following definition applies to this extension:

Products Supplied

anything which is:

- a) manufactured, sold, supplied, processed or treated
 - b) repaired, serviced or tested
 - c) installed, constructed, erected or transported
- by **You** or on **Your** behalf.

Part C Occupiers and Personal Liability - exclusion c) ii) regarding liability in connection with any **Business** does not apply for **Business** visitors in respect of any accident happening in or about **Your Home** as long as this is used and occupied by **You** in connection with **Your** profession.

We will not pay for any loss or damage to property or injury, illness or disease arising out of:

- a) any advice or act whether of commission or omission in the exercise of **Your** profession
- b) **Products Supplied**.

H059: Business Equipment Definition Extension - Contents

The definition of **Business Equipment** is extended to include property that is held or used for any **Business** as below:

Business Equipment

Any property held or used for any **Business** including electronic office equipment, computers, keyboards, monitors and printers, word-processing equipment, desk-top publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment and telephone equipment while kept in **Your Home**, unless otherwise insured.

We will not pay for smart phones, mobile telephones and personal digital assistances (PDAs).

H060: Flat Roof Condition

Applicable to Section 1 – Buildings

We will not pay for damage caused by storm or flood unless

- a) the flat roof portion of the **Buildings** has been inspected at least once every eight years by a builder or roofing contractor
- b) all remedial work following any inspection is completed within 60 days of the inspection
- c) **You** have retained evidence of the inspection and repairs.

We will not pay for the first £500 in respect of each and every claim caused by storm or flood.

H061: Working Farm Exclusion

We will not pay for any loss or damage:

- a) that arises from or in connection with the working farm on which the **Home** is situated
- b) to outbuildings that are used in connection with the working farm.