

nidus

HOME INSURANCE POLICY BOOKLET



Contact Information

CHANGES TO YOUR POLICY

If you need advice on policy cover or to make amendments to your policy such as change of address or the sum insured you should contact the broker or intermediary that arranged this policy for you.

MAKING A CLAIM

REGISTER ONLINE

The quickest way to register your claim at any time is to use our fast and efficient online claims portal.

You can upload details to support your claim including photo images or videos as part of this simple process.

www.integra-ins.co.uk/claims

Alternatively you can call **01274 700 810** and speak to one of our experienced claims handlers who will guide you through the claims process.

Open 24/7 for claims registration.

To contact the claims department regarding an existing claim call **01274 700 810** and press option 2 or email claims@integra-ins.co.uk

Lines open 8am - 6pm, Monday to Friday. See page 8 for further details on making a claim.

HELPLINE NUMBERS

The helpline services provide customers with an additional advice and guidance. These services are available to both you and your family free of charge during the period of insurance.

0800 9154 780

Eurolaw legal advice service, tax advice service, health and medical information service.

0800 9154 781

Counselling helpline.

0800 9154 782

Glass replacement service.

See [page 9](#) for further details.

OTHER FORMATS

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape.

If you require any of our documents in these formats, please contact your broker or call the Integra marketing department on **01274 700 800**.

Welcome to Integra

Integra Insurance Solutions Ltd (Integra) is a Managing General Agency (MGA) based in the UK, offering homeowner insurance products exclusively through insurance brokers and intermediaries. Our business priority is to provide good value and exemplary service. We actively listen to customers and use survey data to ensure that we meet customers' needs and constantly look for ways to improve the quality of our service.

You should take some time to read through this booklet as it contains details about your policy cover; guidance on how to make a claim as well as essential contact details. Please keep this booklet safe along with your schedule and any notices issued to you.

Thank you for choosing Integra, we look forward to providing you with insurance cover for many years to come.

A handwritten signature in black ink, appearing to read 'Mike', with a long, sweeping horizontal stroke underneath.

Martin Cox
Managing Director

Integra Insurance Solutions Ltd.

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Your Insurance Policy

If you require any advice on policy cover or wish to make amendments to your policy, you should contact the broker or intermediary that arranged this policy.

All other communications including complaints and claim notifications should be referred to Integra.

THIS POLICY IS UNDERWRITTEN BY:

Accredited Insurance (Europe) Limited – UK Branch

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Accredited Insurance (Europe) Limited – UK Branch (UK Establishment Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Accredited Insurance (Europe) Limited – UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR021362.

THIS POLICY IS ADMINISTERED BY:

Integra Insurance Solutions Ltd.

Registered Office: Suite 2B, West Village, 114 Wellington Street, Leeds, LS1 1BA. Registered in England and Wales Registered Number 06760260.

Authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 495111.

All communications including policy information, complaints and claim notifications should be referred to Integra.

OUR ASSURANCE TO YOU

This policy is a contract between you the policyholder and Accredited Insurance (Europe) Limited – UK Branch.

This booklet, schedule and any notices should be read together as one contract. The proposal form, statement of fact or statement signed or agreed by you is the basis of the contract.

In return for payment by you of the premium, we will insure you against theft, loss, damage or legal liability which may occur during the period of insurance in accordance with the sections specified in the schedule, subject to the exclusions, conditions and endorsements of the policy.

Unless specifically agreed in writing between you and us this contract will be subject to English Law, the policy will be written and conducted in English and the decision of the English courts will apply to this contract.

This policy is issued in accordance with the authorisation the Insurer has granted to Integra under the terms of a contract between Integra and the Insurer. This contract makes Integra the Insurer's agent and gives them the authority to perform certain acts on the Insurer's behalf, but does not affect the policyholder's rights to claim or make a complaint.

UNDERSTANDING YOUR POLICY

Orange boxes highlight any exclusions / what is not covered under your policy.

Blue boxes provide important or additional information.

YOUR RESPONSIBILITIES

Please ensure you answer all questions honestly and to the best of your knowledge when you first obtain, make amendments to and renew your policy. Failure to answer all questions honestly and to the best of your knowledge may result in the wrong terms being quoted, cancellation of your policy and your claim being rejected or not fully paid. In some circumstances your policy may become invalid.

It is essential to keep your home in a good condition and take reasonable steps to avoid theft, loss or damage. Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover 'wear and tear' or gradual deterioration such as defective rendering, repointing chimneys or brickwork, general roof maintenance or damp and rot arising from any cause. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls. These should all be checked on a regular basis.

It is also your responsibility to prove any loss therefore we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with any claim you make.

ENSURING THIS POLICY MEETS YOUR NEEDS

To ensure that this policy meets your needs please take time to read this booklet and your schedule and check the information contained within the statement of fact or statement signed or agreed by you is accurate. If you completed a proposal form to arrange this policy it is important to ensure the information provided was correct. A copy of your documents can be provided on request.

The policy booklet explains what is and what is not covered, how we settle claims and other important information. The schedule shows the cover selected and the premium. Please keep your schedule with the policy booklet.

If there are any mistakes or you wish to make any changes, please contact the broker or intermediary that arranged this policy for you.

CANCELLATION

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is later. This is known as the cooling off period.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover. For further information regarding cancelling your policy please refer to [page 38](#) of this booklet.

CHANGES TO YOUR CIRCUMSTANCES

Almost certainly your needs will change, if they do, please let the broker or intermediary that arranged this policy know. An updated schedule will be sent to you each time an alteration is made to the cover.

If you have selected buildings insurance, you should make sure your sum insured remains adequate to rebuild your home, if you extend or make improvements to it, such as installing double-glazing, adding a fitted kitchen or conservatory.

If you have selected contents and optional extensions your cover is for replacement as new. Remember to make sure your sum insured remains adequate to replace your contents if you buy new items. Jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. You should make certain that these types of items are insured for the correct amount at all times.

For further information regarding changes that we need to know about, please refer to condition 12. changes to your circumstances on [page 38](#) of this booklet.

FINANCIAL SERVICE COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you.

For further information on the FSCS, please visit www.fscs.org.uk

PROTECTING YOUR HOME

We want to help you protect your home not just when things go wrong, we want to help you prevent problems before they arise. For guidance on protecting and maintaining your home visit www.integra-ins.co.uk/protect

Making a Claim

If you need to make a claim please contact the Integra claims department or register using our secure online portal.

REGISTER ONLINE

The quickest way to register your claim at any time is to use our fast and efficient online claims portal.

You can upload details to support your claim including photo images or videos as part of this simple process.

www.integra-ins.co.uk/claims

Alternatively you can call 01274 700 810 and speak to one of our experienced claims handlers who will guide you through the claims process.

Open 24/7 for claims registration.

HOW TO SUBMIT YOUR CLAIM

To make a claim it is your responsibility to provide evidence and assistance regarding the cause and value of your claim. Please familiarise yourself with any requirements. A supplier or loss adjuster may also be appointed to assist with the validation and settlement of your claim. You must cooperate with us and supply any documentation or information required by us or any third party on our behalf.

- If the loss or damage is extensive, please contact the Integra claims department as soon as possible.
- If emergency temporary repairs are needed to protect your property or prevent further damage, please proceed as soon as possible and submit the appropriate invoices. These will be paid if you have your claim accepted.
- If you have items stolen, please notify the police within 48 hours and obtain a crime reference number.
- Please do not admit any responsibility if your claim relates to liability. Contact Integra immediately if anyone makes a claim upon you and send any writ or summons unanswered.
- Keep any damaged property as it may be necessary for it to be inspected. Proof of ownership, such as receipts or valuations, are required for damage to or theft of contents, or specified items.

HOW WILL MY CLAIM BE SETTLED?

If the loss or damage is covered by this policy, we have the option to:

- Arrange for repair or reinstatement using one of our suppliers; or
- Pay the cost of repair; or
- Make a cash payment.

Please refer to general condition 5. Claims notification on [page 37](#).

You can find further guidance on submitting your claim by visiting www.integra-ins.co.uk/claims

Helplines

An additional benefit of taking out a policy with Integra is our after sales help and advice services. These provide customers with easy access to advice and guidance, over the phone, to deal with all kinds of events and emergencies occurring within the United Kingdom. These services are available to both you and your family free of charge during the period of insurance. Calls to helplines are free from UK landlines and mobile phones.

Please do not use these services to report an insurance claim or to chase the progress of an existing claim.

HELPLINE SERVICES:

 **0800 9154 780**

The advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

To help maintain and improve standards of service all telephone calls are recorded, except those made to the counselling helpline which is a completely confidential service.

To help deal with your query speedily and efficiently, please have your policy number ready when calling.

The helpline provides assistance with the following:

EUROLAW LEGAL ADVICE SERVICE†

Confidential legal advice on any personal legal problem according to the laws of the United Kingdom of Great Britain and Northern Ireland, European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

TAX ADVICE SERVICE*

Confidential advice on personal tax matters in the UK.

HEALTH AND MEDICAL INFORMATION SERVICE*

Information is provided on general health issues and advice on a wide variety of medical matters.

DAS can provide information on what health services are available in your area, including local NHS dentists.

COUNSELLING HELPLINE‡

 **0800 9154 781**

Provide you with a confidential counselling service over the phone if you are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary or professional services.

You will pay any costs for using the services to which you are referred.

GLASS REPLACEMENT SERVICE‡:

 **0800 9154 782**

This service is provided by a specialist glass replacement company.

Broken glass is unsightly and inconvenient and in external doors and windows is a security risk. You will be provided with a quick and efficient replacement service for fixed internal and external glass at a time suitable to you. If the damage is covered under your policy, you will only have to pay the excess shown in your schedule. If the damage is not covered under your policy you may still use the service but you will have to pay these costs.

† Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9:00am-5:00pm, Monday to Friday, excluding bank holidays. If you call outside these times, you will be called back.

* These services can only be accessed during office hours 9:00am - 5:00pm Monday to Friday. Outside of these times, contact will be made with the service, on your behalf, the next working day and you will be called back.

‡ This helpline is open 24 hours a day, seven days a week.

How To Complain

Our aim is to provide an excellent service to customers at all times. However, Integra understands that, from time to time, we may not live up to our own high standards and we recognise that occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

UNDERWRITING COMPLAINTS:

 **01274 700 820**

 **home@integra-ins.co.uk**

CLAIMS COMPLAINTS:

 **01274 700 810**

 **claims@integra-ins.co.uk**

ALL OTHER COMPLAINTS:

 **01274 700 800**

 **info@integra-ins.co.uk**

or complete our online complaint form:
www.integra-ins.co.uk/complaints

All complaints are taken seriously and resolved promptly and fairly. Every complaint is diligently recorded, swiftly dealt with and the outcome noted. Full details of our complaints procedure can be found on our website www.integra-ins.co.uk/complaints or printed copies are available on request.

If, after making a complaint to us, we have either:

- not provided you with a formal and final decision within 40 working days, or
- you are unhappy with our final decision and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service.

A complaint referred to the ombudsman must normally be made within six months of receipt of a final written response.

THE FINANCIAL OMBUDSMAN SERVICE

CUSTOMER HELPLINE

Open Monday to Friday – 8.00am to 8.00pm
Saturday - 9.00am to 1.00pm.

0800 023 4 567 calls to this number are free on mobile phones and landlines.

0300 123 9 123 calls to this number cost no more than calls to 01 or 02 numbers.

ADDRESS

Financial Ombudsman Service,
Exchange Tower, London E14 9SR

EMAIL AND WEBSITE

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

These numbers may not be available from outside the UK - so please call +44 20 7964 0500 when abroad.

COMPLAINTS AGAINST ACCREDITED INSURANCE

If your complaint is against Accredited Insurance, you may also be able to refer your complaint to: Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if you are not satisfied with our final response or we have not responded within fifteen (15) working days. You will have to pay EUR 25.00 at the time of making your complaint to the Arbiter to use this service.

ABOUT THE OFFICE OF THE ARBITER FOR FINANCIAL SERVICES

The Office of the Arbiter for Financial Services considers that a 'complaint' refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms 'person' does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit: www.financialarbiter.org.mt

Data Protection

Please carefully read this information regarding your data privacy and share it with anyone named in your schedule as it will also apply to them.

THE FOLLOWING DEFINITIONS APPLY TO DATA PROTECTION AND HOW WE USE YOUR DATA:

PERSONAL INFORMATION

Any information given to **us** about you, by you or anyone else in connection with this insurance.

SENSITIVE PERSONAL DATA

Some of the **personal information** that we ask you to provide is known as sensitive personal data. This may include information relating to convictions such as county court judgments. We need to use sensitive personal data to arrange and manage your policy, and to provide the services described in your policy documents such as dealing with claims.

WE/OUR/US

Accredited Insurance (Europe) Limited – UK Branch as the underwriter and Integra Insurance Solutions Ltd., as the administrator of your policy.

We take appropriate security measures to safeguard all information supplied whether personal or non-personal. The details provided below are a summary of how we collect, use, share, transfer and store your **personal information**. The collection and subsequent processing of your **personal information**, how it is held and used by **us** meets all relevant data protection legislation.

Secure technology and procedures are used to help protect your information from inappropriate use and these are revised and updated as new technology becomes available. We also take reasonable security measures to protect your **personal information** in storage.

For full details of **our** privacy policy, please go to www.integra-ins.co.uk/privacy-policy or contact: Data Protection Officer, Integra Insurance Solutions Ltd, Suite 2B, West Village, 114 Wellington Street, Leeds, LS1 1BA

dpo@integra-ins.co.uk

HOW WE OBTAIN AND USE YOUR PERSONAL INFORMATION

You provide **personal information** to your broker as part of your application for home insurance cover either in writing or by phone. We use this information combined with data from third parties, such as credit reference agencies, in order to underwrite, manage and administer your insurance policy and/or any claims that you may make under the terms of your policy. We may also keep information contained in any correspondence you may have with **us** by post or by email and we may record telephone conversations. The information we hold may include:

- your name, address and contact details and date of birth;
- your property construction details, details of what you want to insure, your occupation, and your claims history;
- **sensitive personal data**, where you have provided **us** with **sensitive personal data** relating to someone else, you confirm you have informed them that you have shared this data with **us**.

This information is necessary for **us** to be able to provide you with a home insurance policy.

DO WE USE YOUR PERSONAL DATA FOR MARKETING PURPOSES?

Any information that you choose to give **us** will not be used for marketing purposes by **us**. We will hold your **personal information** only for the purposes of managing and administering your insurance policy and/or any claims that you may make under the terms of your policy. In the event of a claim we may use your contact details to issue you with a claims survey.

SHARING YOUR INFORMATION

We will keep information about you confidential and for the purpose of administering your insurance policy and any claims made against the policy **we** will from time to time share your **personal information** with a number of different organisations, such as:

- other companies within the Group – for the purpose of statistical analysis, audit and compliance monitoring;
- other insurers, via the Claims & Underwriting Exchange Register, run by Insurance Database Services Ltd;
- lawyers, loss adjusters, claim management agencies and/or third parties providing a service to **us** or on **our** behalf;
- organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies, or where **we** have a duty to, or are permitted to disclose your **personal information** to them by law;
- fraud prevention and credit reference agencies.

We will never sell your personal information. Additionally we will never share your **personal information** without the appropriate and necessary care and safeguards being in place.

KEEPING YOUR INFORMATION

We will keep your **personal information** only for as long as is reasonably necessary in order to:

- provide **our** services to you; and
- fulfil **our** legal and regulatory obligations.

For more information about this, please see **our** privacy policy www.integra-ins.co.uk/privacy-policy

TRANSFER OF YOUR PERSONAL DATA OUTSIDE OF THE EUROPEAN ECONOMIC AREA (EEA)

We do not currently transfer your **personal information** outside the EEA. If in the future we transfer your **personal information**, in accordance with the terms of this policy outside of the EEA, **we** will make sure that the receiver agrees to provide the same or similar protection as **we** do and they will only use your **personal information** in accordance with **our** instructions.

DEALING WITH OTHERS ACTING ON YOUR BEHALF

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions.

YOUR RIGHTS

You have a number of rights in relation to the information that **we** hold about you, including:

- the right to access **personal information we** hold about you, known as a subject access request;
- asking **us** to correct, delete or restrict processing of your personal information;
- withdrawing the permission that you previously provided for **us** to use your **personal information**;
- the right to receive your **personal information** which you provided, in a commonly used and machine-readable format for onward transmission by you;
- the right to object to processing based on the legitimate interests grounds, unless our reasons for that processing outweigh any prejudice to your data protection rights;
- complaining to the Information Commissioner's Office (ICO) at any time if you object to the way **we** use your **personal information**. For more information, please see www.ico.org.uk or call the ICO on 0303 123 1113.

Definitions

The following words or expressions have a special meaning. The definitions below will apply wherever they appear in **bold** type in your policy wording. The definitions also apply when used in the **schedule** or **endorsements**.

ACCIDENTAL DAMAGE

An identifiable incident of unexpected and unintended damage caused by sudden and external means but not through **wear and tear** breakdown or malfunction.

BUILDINGS

The **home**, its permanent fixtures and fittings and decorative finishes, patios, terraces, hard sports courts, sunken swimming pools, hot tubs that are a permanent fixture, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings, lamp posts, solar panels, wind turbines, all contained on, or within, or forming the boundaries of the land at the risk address shown in the **schedule**.

Buildings does not include:

- Satellite television receiving equipment, television or radio aerials, aerial fittings, aerial masts or plinths

BUSINESS EQUIPMENT

Personal **computer system** including monitors and keyboards, printers, modems, telephone equipment, answering machines, facsimile machines, photocopiers and any other office equipment or furniture all owned by or the responsibility of **you** or **your family** and used by **you** or them for business or professional purposes.

CLAIM

A single loss or series of losses arising from one event for which cover is provided by this policy.

CLAIM PAYMENT

The amount **we** agree to pay for a **claim**.

The maximum amount **we** will pay for a **claim** is the **sum insured** shown in the **schedule** plus **index-linked** increases less the amount of any **excess** and subject to any relevant policy limits.

COMPUTER SYSTEM

Any computer system, hardware, software, communications systems, electronic device (including, but not limited to smart phones, laptops, tablets, wearable devices), server, cloud or micro- controller including any similar system or any configuration of the above and including any associated input, output, electronic data storage device, networking equipment or backup facility.

CONTENTS

Household goods and appliances, furniture and furnishings, tenant's fixtures and fittings, **money** up to £500, **valuables**, pedal cycles with a single value of up to £1,000 and any other property belonging to or the responsibility of **you** or a member of **your family**.

Contents does not include:

- motor vehicles**, drones, self balancing personal transportation such as hoverboards and Segways, electrically assisted pedal cycles which are designed to go above a speed of 15.5mph and/or require a licence to be used on a public road, e-scooters, electrically assisted wheelchairs and mobility scooters which are designed to go above a speed of 4mph and/or require a licence to be used on a public road, quad bikes, motorcycles, motorcycle helmets, caravans, trailers, watercraft, boats, canoes, sailboards, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
- living creatures, livestock and pets;
- trees, bushes or plants of any kind other than houseplants normally kept in the living accommodation of the **home**;
- the structure, permanent fixtures and fittings and decorations of the **home**;
- plans, drawings, documents, securities or certificates of any kind which are not defined as **money**;
- cookers, hobs or other cooking equipment or electrical appliances forming part of permanently fitted units;
- property held or used wholly or partly for business or professional purposes other than what is defined under **business equipment**;
- property more specifically insured either elsewhere in this policy or on any other policy of insurance.

CREDIT CARDS

Credit, debit, cheque guarantee, charge, bankers and cash dispenser cards that are issued in the UK and held or used by **you** or **your family**.

CYBER ACT

Any unauthorised, malicious or criminal act or series of unauthorised, malicious or criminal acts, regardless of the time and place, or the threat or hoax involving access to, processing of, use of or operation of any **computer system**.

CYBER INCIDENT

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**. Any partial or total unavailability or failures to access, process, use or operation of any **computer system**.

CYBER LOSS

Any loss, damage, liability, **claim**, cost or expenses of any kind directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**, including but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

DOMESTIC EMPLOYEES

A person employed by **you** to carry out domestic duties in connection with **your home** such as a nanny.

Domestic employees does not include a person:

- employed by **you** in connection with **your** business, trade, occupation or profession;
- employed by another company;
- who is self employed.

ENDORSEMENT

A variation in the terms of this policy.

EXCESS

This is an amount **you** must pay towards each and every **claim**. This will be deducted from the **claim payment**.

There are three types of excess:

- Policy Excess:** this is applied to all policies and is part of the policy terms and conditions;

in addition to this excess there may be a:

- Voluntary Excess:** this is an optional amount that **you** can choose which will reduce **your** premium; and/or a
- Compulsory Excess:** this may be applied by **us** to **your** policy to reflect **your** policy risk.

The excesses are shown on **your schedule** and/or by **endorsement**.

FAMILY

You and **your** spouse, civil partner or domestic partner, children, foster children, parents and other relatives all permanently living in the **home**.

Family does not include lodgers, tenants or paying guests.

FLOOD

Water from an external source entering the **buildings** at or below ground level, or above ground level provided part of the body of such water is at ground level, with a volume, weight or force that is substantial and abnormal.

HABITABLE

Fit to live in and no longer in a condition which poses a significant risk to the health or safety of **you** or **your family**.

The **home** may still be considered habitable even if some damage remains or repair work is being carried out.

HOME

The structure comprising **your** living accommodation, including your garages that are part of or attached to the structure, and **your outbuildings**, which are used for private, domestic and/or clerical business use only, provided they are situated on or within the boundaries of the risk address shown in **your schedule**.

Home does not include detached buildings such as annexes that are used, or could be used, as living accommodation.

Clerical business use means carrying out administrative work only.

INDEX-LINKED

The **sum insured** stated on the **schedule** for **buildings** will be adjusted monthly in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors. If the variation is a reduction **we** will not reduce the **sum insured** unless **you** tell **us** in writing to do so.

At each renewal the premium will be calculated on the adjusted **sum insured**.

Where **we** specify in this policy a monetary amount up to which **we** will pay for a **claim** such specific monetary amounts are not index-linked.

LANDLORD'S FIXTURES AND FITTINGS

Fixtures and fittings owned by the landlord that are firmly attached to, installed, or laid into the **home** and are difficult to move. They will almost always be included in the sale of the **home**. They will include but not be limited to:

- Fitted kitchens and bathrooms
- Fixed pipes, cables and central heating system

MONEY

Cash, currency, bank notes or coins, cheques, travellers' cheques, postal and money orders, unused postage stamps, savings certificates, bonds and premium bonds, trading stamps, savings stamps, accumulated credits for retail loyalty schemes, luncheon vouchers, gift vouchers, travel, theatre, sporting event or similar tickets held by **you** or **your family** solely for private purposes.

MOTOR VEHICLES

Any electrically, mechanically, power driven or power assisted vehicle, toy or model.

Motor vehicles does not include:

- a. pedestrian controlled golf trolleys;
- b. electrically assisted pedal cycles which are not designed to go above a speed of 15.5mph and does not require a licence to be used on a public road;
- c. vehicles designed to assist disabled people such as electrically assisted wheelchairs and mobility scooters which are not designed to go above a speed of 4mph and does not require a licence to be used on a public road;
- d. domestic garden implements and equipment used by **you** or **your family** within the boundaries of the risk address shown on **your schedule**.
- e. domestic ride on lawn mowers provided they are stored overnight in a locked building within the boundaries of the risk address shown on **your schedule**.

OUTBUILDINGS

Detached garages, greenhouses, sheds, summerhouses or any permanent brick built constructions with a slate or tile roof which do not form part of the main living accommodation and are used for private and domestic purposes only.

Outbuildings does not include structures:

- a. that are used in connection with a business or profession other than for clerical business use;
- b. which are made of canvas, PVC or any other non rigid material;
- c. which are not constructed on a base;
- d. that are lived in or have previously been lived in;
- e. that are used as stables or agricultural buildings;
- f. that are not fully enclosed, e.g. carports;
- g. that contain an integral real flame fire and/or integral barbecue;
- h. that are constructed in full or in part with asbestos.

OVERSEAS TRAVEL

Temporary absence from the **home** outside the **United Kingdom** for up to 60 days in any one **period of insurance**.

PERIOD OF INSURANCE

The period stated in the **schedule** for which **we** agree to accept and **you** have paid or agreed to pay the premium.

SCHEDULE

The document that shows **your** name and address, details of the insurance cover provided by this policy, the **sum insured**, the **period of insurance** and the sections of the policy which are in force and any **endorsements** which apply. The schedule forms part of the policy.

SUM(S) INSURED

The sum insured as shown in the **schedule** together with any **index-linked** adjustment (where applicable) is the most **we** will pay for any one **claim**. However, if a specific limit applies (as detailed in the policy or the **schedule**) **we** shall not pay more than that specific limit.

The sum insured under section 1 buildings must be adequate to rebuild the whole of the **buildings** in a new condition similar in form, size and style including the cost of professional fees, site clearance costs and costs incurred because of the requirements of local authorities or other statutory organisations.

The sum insured under each of section 2 contents and section 3 optional extensions must be adequate to replace all of the insured items taking into account the basis of claim settlement described at the beginning of each of the sections.

STORM

Strong winds with gusts of 55mph or more, hail that causes damage to hard surfaces or breaks glass, snow to a depth of at least 30cm in 24 hours, heavy rainfall where the downpour is torrential (25mm or more within a one hour period).

UNITED KINGDOM

Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

UNFURNISHED

Left insufficiently furnished, for example, not enough furniture and/or utilities for normal living arrangements.

UNOCCUPIED

Not lived in by **you** or **your family** for more than 30 consecutive days. If **you** and **your family** move out of the **home** with no intention of occupying it again **we** will only allow full policy cover for a maximum of 7 days.

Lived in means that **you** or any member of **your family** is sleeping in the **home** overnight. **We** do not regard daily visits to check on **your home** as being occupied.

UNSPECIFIED PERSONAL POSSESSIONS

Articles composed of precious metals or incorporating precious stones, jewellery, watches, photographic or video equipment, mobile phones, laptops, tablets, binoculars, sports equipment, **money**, **credit cards**, wearing apparel and other articles normally worn or carried.

Unspecified personal possessions do not include:

- a. deeds, securities and documents;
- b. guns and firearms;
- c. living creatures, livestock and pets;
- d. property more specifically insured either elsewhere in this policy or on any other policy of insurance;
- e. camping equipment;
- f. **motor vehicles**, drones, self balancing personal transportation such as hoverboards and Segways, electrically assisted pedal cycles which are designed to go above a speed of 15.5mph and/or require a licence to be used on a public road, e-scooters, electrically assisted wheelchairs and mobility scooters which are designed to go above a speed of 4mph and/or require a licence to be used on a public road, quad bikes, motorcycles, motorcycle helmets, caravans, trailers, watercraft, boats, canoes, sailboats, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
- g. any item used or held for business or professional purposes;
- h. any item being taken out of the **home** by any member of **your family** whilst they are living in halls of residence or shared accommodation;
- i. pedal cycles.

VALUABLES

Any article composed of precious metals or incorporating precious stones, jewellery, watches, works of art, antiques, curios, collections of stamps, coins or medals the value of which does not exceed £2,500, unless specifically shown in the **schedule**.

WE/US/OUR

Accredited Insurance (Europe) Limited – UK Branch.

Please refer to [page 6](#) - 'your insurance policy' for further information.

WEAR AND TEAR

Gradual change or deterioration through normal use which inevitably occurs as a result of normal wear and aging.

YOU/YOUR

The person(s) named in the **schedule** as the insured.

SECTION 1 BUILDINGS

We will pay the cost of loss or damage caused by the following insured perils. Please also refer to the general conditions and exclusions of this policy (see pages 37 - 42).

The **sum insured** stated in the **schedule** is **index-linked**.

BASIS OF CLAIM SETTLEMENT

1. The **sum insured** must be adequate to pay for the full cost of rebuilding the whole of the **buildings** in a new condition similar in form, size and style including the cost of expenses listed in this section under 'insured peril 20. professional costs'.
2. If the **sum insured** is sufficient to pay for the cost of rebuilding as stated in 1. above and the **buildings** have been maintained in good repair **we** will, at **our** option, pay the cost of repairing, reinstating or rebuilding that part of the **buildings** which has been damaged or destroyed by an insured peril. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.
3. If the **sum insured** is not sufficient to pay for the full cost of rebuilding as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of rebuilding the whole of the **buildings**.
4. **We** will not pay more for each **claim** arising out of insured perils 1 to 10, 12 to 15, 20, 21 and 23 than the **sum insured** on **buildings** shown in the **schedule** plus **index-linked** increases.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design, when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. **We** will not pay for the cost of **wear and tear**, gradual deterioration or damp and rot arising from any cause.
7. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
8. The **excess** as shown in the **schedule** will be deducted from the **claim payment** excluding 'insured peril 22. property owner's liability'.

WHAT IS COVERED	WHAT IS NOT COVERED
1. FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THUNDERBOLT OR SUBTERRANEAN FIRE	
2. SMOKE	Loss or damage due to any gradually operating cause.
3. RIOT, CIVIL COMMOTION, STRIKES, LABOUR AND POLITICAL DISTURBANCES	
4. THEFT OR ATTEMPTED THEFT	Theft or damage: <ol style="list-style-type: none">i. while the home is unfurnished or unoccupied;ii. caused by a member of your family or other persons lawfully in the home;iii. if the incident is not reported to the police within a maximum time period of 48 hours of the discovery of the theft and/or damage.
5. VANDALISM AND ACTS OF MALICIOUS PERSONS	Loss or damage: <ol style="list-style-type: none">i. while the home is unfurnished or unoccupied;ii. caused by a member of your family or other persons lawfully in the home.

WHAT IS COVERED	WHAT IS NOT COVERED
6. FLOOD	<ul style="list-style-type: none"> i. Loss of or damage to gates, fences, hedges or hard sports courts and ancillary equipment. ii. Loss or damage: <ul style="list-style-type: none"> a. caused by subsidence, landslip or heave that results from a flood (see insured peril 14); b. due to any gradually operating cause; c. that is a result of rising damp or penetrating damp; d. that is a result of water that has escaped from your tanks, apparatus or pipes.
7. STORM	<ul style="list-style-type: none"> i. Loss of or damage to gates, fences, hedges or hard sports courts and ancillary equipment. ii. Loss or damage: <ul style="list-style-type: none"> a. that did not happen on one identifiable day or night on which the damage occurred; b. caused by frost; c. caused by subsidence, landslip or heave that results from a storm (see insured peril 14); d. due to any gradually operating cause.
8. FALLING TREES OR BRANCHES	<ul style="list-style-type: none"> i. Loss or damage: <ul style="list-style-type: none"> a. resulting from felling or lopping of trees by you, a member of your family or on your behalf; b. to the trees or branches themselves; c. to gates, fences or hedges. ii. The removal of the fallen trees or branches unless the buildings have also been damaged. iii. The cost of removing the trees or branches.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>9. ESCAPE OF WATER</p> <p>Unforeseen and sudden leak of water from fixed tanks, apparatus (for example washing machines and dishwashers) or pipes and damage to such items by freezing.</p>	<ul style="list-style-type: none"> i. Wear and tear to fixed tanks, to the apparatus (for example washing machines and dishwashers), installation or pipes themselves. ii. Loss or damage: <ul style="list-style-type: none"> a. while the home is unfurnished or unoccupied; b. caused by subsidence, heave or landslip that results from an escape of water (see insured peril 14); c. caused by failure of sealant and/or grout; d. caused as a result of, or arising from, wet or dry rot; iii. Repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril. iv. Intermittent leaks which cause damage over a period of time.
<p>10. ESCAPE OF OIL</p> <p>From any fixed domestic oil-fired heating installation, pipes or apparatus.</p>	<ul style="list-style-type: none"> i. Damage to the apparatus, installation or pipes themselves if caused by wear and tear; ii. Loss or damage while the home is unfurnished or unoccupied. iii. Repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.
<p>11. BREAKAGE OR COLLAPSE OF SATELLITE TELEVISION RECEIVING EQUIPMENT, TELEVISION OR RADIO AERIALS, AERIAL FITTINGS OR MASTS</p>	<p>Loss or damage to the equipment itself.</p>
<p>12. IMPACT TO THE BUILDINGS</p> <p>Caused by any vehicle, animal or aircraft or by articles dropped or falling on them.</p>	<p>Loss or damage caused by insects, birds or domestic pets.</p>
<p>13. GLASS AND SANITARY FIXTURES</p> <p>We will pay the cost of replacement or repair following accidental damage to:</p> <ul style="list-style-type: none"> i. fixed glass (including double glazing) in windows, doors, fanlights and skylights forming part of the home; ii. sanitary fixtures in the home; iii. ceramic hobs in the home forming part of permanently fitted units. 	<p>Damage occurring while the home is unfurnished or unoccupied.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>14. SUBSIDENCE OR HEAVE OF THE SITE ON WHICH THE BUILDINGS STAND, OR LANDSLIP</p>	<ul style="list-style-type: none"> i. Damage to or resulting from the movement of solid floor slabs unless the foundations beneath the external walls of the home are damaged at the same time by the same cause. ii. Loss or damage: <ul style="list-style-type: none"> a. caused by or resulting from coastal or river erosion; b. caused by the bedding down of new buildings; c. caused by or resulting from the settlement of newly made up ground; d. resulting from normal settlement, shrinkage or expansion; e. due to demolition, structural alteration or structural repair; f. caused by shrinkable or expandable materials within the foundations; g. caused by the compaction of infill materials within the foundations of the home; h. caused as a result of chemicals (e.g. sulphate) reacting with any building or foundation materials; i. to any part of the home affected that was not built to the correct buildings regulations at the time of construction. iii. Loss of or damage to patios, terraces, hard sports courts, sunken swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lamp posts unless the home is damaged at the same time by the same cause.
<p>15. UNDERGROUND SERVICES</p> <p>We will pay the cost of repair following accidental damage to underground service pipes or cables, that provide services to or from the home, for which you are legally responsible.</p>	<ul style="list-style-type: none"> i. Any costs incurred in clearing blocked sewer pipes, drains, soakaways, pipes or underground tanks. ii. Any costs incurred for damage caused to service pipes or cables whilst clearing or attempting to clear a blockage. iii. Any amount exceeding the sum insured on the buildings. iv. Any loss or damage to pitch fibre pipes caused by: <ul style="list-style-type: none"> a. delamination; b. disfigurement as a result of pressure being applied by weight of soil or fill materials. v. Loss or damage caused by subsidence, landslip or heave that results from damage to underground services (see insured peril 14).

WHAT IS COVERED	WHAT IS NOT COVERED
<p>16. ALTERNATIVE ACCOMMODATION</p> <p>While the home is not habitable as a result of loss or damage insured under this section we will pay you for:</p> <ul style="list-style-type: none"> i. the cost of reasonable alternative accommodation if this is necessary for you, your family, your domestic pets and your resident domestic employees; ii. up to two years ground rent if you continue to be liable to pay it. <p>The most we will pay under this insured peril shall not exceed 20% of the sum insured on buildings for each claim.</p>	<ul style="list-style-type: none"> i. Costs incurred after the home becomes habitable; ii. Any costs or rent incurred without our prior agreement.
<p>17. STOLEN OR LOST KEYS</p> <p>We will pay the cost of replacing the external locks and their keys if the keys to the locks of the external doors of the home are stolen or lost.</p> <p>The most we will pay under this insured peril is £1,000 each claim.</p> <div data-bbox="137 909 751 1037"> <p>If a claim is made under this peril you are unable to make a claim for the same incident under the stolen or lost keys peril in section 2 of this policy.</p> </div>	<p>Any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.</p>
<p>18. TREES, PLANTS AND SHRUBS</p> <p>We will pay for theft, loss of or damage to your trees, plants or shrubs under section 1 for insured perils 1, 3 to 5 and 9, 10 and 12.</p> <p>The most we will pay under this peril is £100 per item and £1,000 each claim.</p>	<ul style="list-style-type: none"> i. Damage caused by: <ul style="list-style-type: none"> a. storm or flood; b. frost or weight of snow; c. animals, birds or insects; d. fungus; e. bonfires or smoke. ii. Loss or damage while the home is unfurnished or unoccupied.
<p>19. DAMAGE BY EMERGENCY SERVICES</p> <p>Damage to any part of your home including its grounds caused by emergency services in circumstances where such damage has not formed part of a claim made under this policy.</p> <p>The most we will pay under this insured peril is £5,000 in any one period of insurance.</p>	<p>Damage caused by police raids.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>20. PROFESSIONAL COSTS</p> <p>Following loss or damage due to an insured peril we will pay for:</p> <ul style="list-style-type: none"> i. architects', surveyors', legal and other fees necessary to repair or rebuild the buildings; ii. the cost of making the buildings safe, removal of debris and clearing the site; iii. the additional costs of rebuilding or repair arising from compliance with government or local authority requirements. 	<p>Costs:</p> <ul style="list-style-type: none"> i. incurred without our prior agreement; ii. incurred in preparing a claim under this policy; iii. arising under a notice served by the government or local authority prior to the loss or damage.
<p>21. CONTRACTING BUYER</p> <p>When you have contracted to sell the home the purchaser, subject to the terms and conditions of the policy, will have the benefit of cover under this section in respect of theft, loss or damage occurring between the period of the exchange of contracts and the completion of the sale of the home.</p>	<ul style="list-style-type: none"> i. Theft, loss or damage insured under any other policy. ii. Any amount payable under insured peril 16. 'alternative accommodation'. iii. Any period the property is unoccupied.
<p>22. PROPERTY OWNER'S LIABILITY</p> <p>We will pay damages, claimants' costs and/or expenses for which you are legally liable in respect of accidents occurring during the period of insurance resulting in the death of, bodily injury to or disease or illness of any person or loss of or damage to property arising:</p> <ul style="list-style-type: none"> i. solely from ownership (not occupation) of the buildings and their land; ii. under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of any private house or flat which you previously owned and occupied. <p>In addition, the insurance provided in respect of liability arising by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 will continue for a period of seven years from the date of cancellation of this policy in respect of the buildings insured at the date of cancellation.</p> <p>The most we will pay under this insured peril is £2,000,000 each claim.</p> <p>In addition we will pay defence costs and expenses incurred with our written consent. In the event of your death, we will indemnify your legal personal representatives under the terms of this peril in respect of liability incurred by you.</p>	<p>Liability:</p> <ul style="list-style-type: none"> i. for death of, bodily injury to or disease or illness of: <ul style="list-style-type: none"> a. a member of your family; b. any person employed by a member of your family where death of, bodily injury to or disease or illness arises out of and in the course of such employment; ii. for damage to property belonging to or under the control of you or a member of your family or a person employed by a member of your family; iii. arising out of any business or profession or the use of lifts or motor vehicles; iv. arising from a contract, whether written or not, which imposes a liability which you or any member of your family would not otherwise have been under; v. under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975 where a more recently effected or current policy covers the liability.

WHAT IS COVERED

23. ACCIDENTAL DAMAGE (OPTIONAL)

Cover for this insured peril under this section applies only if shown in the **schedule**.

WHAT IS NOT COVERED

Damage:

- i. caused by or arising from:
 - a. frost, damp, corrosion, rust, wet or dry rot, however caused, fungus, insects, vermin, woodworm, domestic pets, **wear and tear** or any gradually operating cause;
 - b. cracking, settlement, shrinking, collapsing or moving;
 - c. the lack of general maintenance to **your home**;
 - d. deliberate acts by **you** or a member of **your family**;
 - e. the cost of maintenance and normal redecoration or repair work or replacing electrical or mechanical equipment following its breakdown or misuse;
 - f. faulty workmanship, defective design or the use of defective materials;
- ii. occurring while the **home** is **unfurnished** or **unoccupied**;
- iii. caused by or arising from insured perils 1 to 15 in this section;
- iv. specifically excluded under insured perils 1 to 15 in this section;
- v. to any building or structure whilst in the state of construction or erection (including the building materials).

Section 2 Contents

We will pay the cost of loss or damage caused by the following insured perils. Please also refer to the general conditions and exclusions of this policy (see pages 37 - 42).

The **sum insured** stated in the **schedule** is not **index-linked**.

BASIS OF CLAIM SETTLEMENT

1. The **sum insured** must be adequate to pay for the full cost of replacing all the **contents** in a new condition (after making an allowance for **wear and tear** and depreciation on articles of clothing and household linen).
2. If the **sum insured** is sufficient to pay for the full cost of replacing **your contents** as stated in 1. above **we** will pay for the cost of repair or, where the **contents** are lost or damaged beyond repair, **we** will, at **our** option, replace them or pay for the cost of replacing them in the same form and style as new with no deduction for **wear and tear** or depreciation. However, a deduction for **wear and tear** and depreciation will be made for clothing and household linen. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.
3. If the **sum insured** is not sufficient to pay for the full cost of replacing **your contents** as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of replacing all **your contents**.
4. **We** will pay no more for each **claim** than the **sum insured** shown in the **schedule** arising out of insured perils 1 to 12, 20 to 22 or 31 or no more than the specified amounts stated in the other insured perils in this section.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. Under this section the most **we** will pay is:
 - a. the **sum insured** for **contents** or no more than the amounts stated as specific inner limits in b, c, d and e below;
 - b. the limit for each **valuable** - £2,500, unless the **valuable** is specifically shown in the **schedule**;
 - c. the limit for valuables in total - 30% of the **sum insured** for **contents**;
 - d. the limit for **money** - £500;
 - e. the limit for each pedal cycle is £1,000.
7. **We** will not pay for theft of or damage to **contents** in **outbuildings** other than as provided under insured peril 18 'contents stored in outbuildings'.
8. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
9. The **excess** as shown in the **schedule** will be deducted from the **claim payment** excluding insured peril 29. 'occupier's, personal and employer's liability'.

WHAT IS COVERED	WHAT IS NOT COVERED
1. FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THUNDERBOLT OR SUBTERRANEAN FIRE	
2. SMOKE	
	Loss or damage due to any gradually operating cause.
3. RIOT, CIVIL COMMOTION, STRIKES, LABOUR AND POLITICAL DISTURBANCES	

WHAT IS COVERED	WHAT IS NOT COVERED
<p>4. THEFT OR ATTEMPTED THEFT</p>	<ul style="list-style-type: none"> i. Theft or damage: <ul style="list-style-type: none"> a. occurring while the home is unfurnished or unoccupied; b. caused by a member of your family or other persons lawfully in the home; c. if the incident is not reported to the police within a maximum time period of 48 hours of the discovery of the theft or damage; d. if the home or any part of it is lived in by anyone other than you or your family unless entry is gained by forcible and violent means. ii. Theft of or damage to: <ul style="list-style-type: none"> a. money and the unauthorised use of credit cards unless entry is gained by forcible and violent means; b. contents while being stored in the communal area of the building.
<p>5. VANDALISM AND ACTS OF MALICIOUS PERSONS</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> i. caused by a member of your family or other persons lawfully in the home; ii. while the home is unfurnished or unoccupied. iii. if the home or any part of it is lived in by anyone other than you or your family unless entry is gained by forcible and violent means; iv. contents while being stored in the communal area of the building.
<p>6. FLOOD</p>	<ul style="list-style-type: none"> i. Loss of or damage to property not inside the home. ii. Loss or damage: <ul style="list-style-type: none"> a. caused by frost; b. due to any gradually operating cause; c. that is a result of rising damp or penetrating damp; d. that is a result of water that has escaped from your tanks, apparatus or pipes.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>7. STORM</p>	<ul style="list-style-type: none"> i. Loss or damage: <ul style="list-style-type: none"> a. that did not happen on one identifiable day or night on which the damage occurred; b. caused by frost; c. due to any gradually operating cause. ii. Loss of or damage to: <ul style="list-style-type: none"> a. property not inside the home; b. covers for hot tubs and covers for swimming pools.
<p>8. FALLING TREES OR BRANCHES</p>	<p>Loss or damage resulting from felling or lopping of trees by you, a member of your family or on your behalf.</p>
<p>9. ESCAPE OF WATER</p> <p>Unforeseen and sudden leak of water from fixed tanks, apparatus (for example washing machines and dishwashers) or pipes.</p>	<ul style="list-style-type: none"> i. Loss or damage: <ul style="list-style-type: none"> a. while the home is unfurnished or unoccupied; b. caused by failure of sealant and/or grout; c. caused as a result of, or arising from, wet or dry rot. ii. Theft or loss of the water itself – see insured peril 16 ‘oil and water’. iii. Repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril. iv. Intermittent leaks which cause damage over a period of time.
<p>10. ESCAPE OF OIL</p> <p>From any domestic oil-fired heating installation, pipes or apparatus.</p>	<ul style="list-style-type: none"> i. Loss or damage while the home is unfurnished or unoccupied. ii. Theft or loss of the oil itself - see insured peril 16. ‘oil and water’. iii. Repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.
<p>11. IMPACT</p> <p>By any vehicle, animal or aircraft or by articles dropped or falling from them</p>	<p>Loss or damage caused by insects, birds or domestic pets.</p>
<p>12. SUBSIDENCE OR HEAVE OF THE SITE ON WHICH THE BUILDINGS STAND, OR LANDSLIP</p>	<p>Loss or damage caused by or resulting from coastal or river erosion.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>13. ALTERNATIVE ACCOMMODATION</p> <p>While the home is not habitable as a result of loss or damage insured under this section we will pay for the cost of reasonable alternative accommodation if this is necessary for you, your family, your domestic pets and your resident domestic employees;</p> <p>or</p> <p>rent you are still legally liable to pay for.</p> <p>The most we will pay under this insured peril shall not exceed 20% of the sum insured for contents.</p>	<ul style="list-style-type: none"> i. Costs incurred after the home becomes habitable; ii. If the home is not habitable due to loss or damage to the buildings; iii. Any costs incurred or rent payable without our prior consent.
<p>14. BREAKAGE OR COLLAPSE OF SATELLITE TELEVISION RECEIVING EQUIPMENT, TELEVISION OR RADIO AERIALS, AERIAL FITTINGS OR MASTS</p>	
<p>15. STOLEN OR LOST KEYS</p> <p>If the keys to the locks of the external doors of the living accommodation are stolen or lost, we will pay the cost of replacing the external locks and their keys.</p> <p>The most we will pay under this insured peril is £1,000 each claim.</p> <div data-bbox="137 999 751 1126"> <p>If a claim is made under this peril you are unable to make a claim for the same incident under the stolen or lost keys peril in section 1 of this policy.</p> </div>	<p>Any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.</p>
<p>16. OIL AND WATER</p> <p>We will pay for theft or loss of:</p> <ul style="list-style-type: none"> i. oil from a domestic heating installation; ii. metered water; <p>resulting from an event constituting a valid claim arising from insured perils 1, 3 to 12 and 31 in this section.</p> <p>The most we will pay under this insured peril is £1,000 each claim.</p>	<ul style="list-style-type: none"> i. Theft or loss of oil or water caused by gradual leakage or evaporation. ii. Theft, loss or damage whilst the home is unfurnished or unoccupied.
<p>17. CONTENTS IN THE OPEN</p> <p>We will pay for your contents, including garden furniture and garden ornaments, if they are stolen or damaged by any of the insured perils 1 to 5 and 8 to 12 of this section while they are in the open within the boundaries of the land of the home.</p> <p>The most we will pay under this insured peril is £1,000 each claim.</p>	<ul style="list-style-type: none"> i. Theft of or damage to: <ul style="list-style-type: none"> a. money; b. camping equipment. ii. Theft or damage: <ul style="list-style-type: none"> a. during the course of a permanent removal to or from the home other than whilst in the process of loading onto or unloading from a vehicle; b. caused by storm or flood; c. specifically excluded under insured perils 1 to 5 and 8 to 12 in this section; d. occurring while the home is unfurnished or unoccupied.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>18. CONTENTS STORED IN OUTBUILDINGS</p> <p>We will pay for theft of or damage to your contents which are stored or kept in outbuildings caused by any of insured perils 1 to 12 of this section.</p> <p>The most we will pay under this insured peril is £1,500 each claim, with a maximum of £3,000 any one period of insurance.</p>	<p>Theft:</p> <ul style="list-style-type: none"> i. of money; ii. of or damage to contents: <ul style="list-style-type: none"> a. in outbuildings by theft not involving entry or exit by forcible and violent means; b. stored or kept in greenhouses or in garages, sheds or outbuildings which are not situated within the boundaries of the land of the home; iii. or damage while the home is unfurnished or unoccupied.
<p>19. CONTENTS TEMPORARILY REMOVED</p> <p>We will pay for your contents if, whilst they are temporarily removed from the home to anywhere within the United Kingdom, they are lost or damaged by any of insured perils 1 to 3 and 5 to 12 of this section. In addition we will pay for theft, loss of or damage to your contents caused by or arising from theft or attempted theft while they are in:</p> <ul style="list-style-type: none"> i. any bank or safe deposit or in the course of removal to or from any bank or safe deposit by you or a member of your family; ii. an occupied private house or flat; iii. any building where you or a member of your family are employed or engaged in business; iv. any other building provided forcible and violent means of entry or exit are used. <p>The most we will pay under this insured peril is £5,000 each claim.</p>	<ul style="list-style-type: none"> i. Theft, loss of or damage to contents: <ul style="list-style-type: none"> a. removed for sale or exhibition; b. in the open caused by or arising from storm or flood; c. removed from the home and belonging to or the responsibility of any student member of your family who is living away from the home. ii. Theft, loss of or damage to golf equipment whilst stored at a golf club. iii. Theft, loss of or damage to equestrian equipment including bridles, saddles and rugs whilst stored in tack rooms or stables. iv. Theft of money from any building where you or a member of your family are employed or engaged in business. v. Theft, loss of or damage to camping equipment and any of its accessories.
<p>20. HOUSE REMOVAL</p> <p>We will pay for damage to your contents caused by accidental damage while in the course of removal from the home to any new permanent home within the United Kingdom provided the removal is carried out by professional removal contractors.</p>	<ul style="list-style-type: none"> i. Damage to money. ii. Damage to china, glass, earthenware and other items of a brittle nature unless packed for removal by professional packers. iii. Any amount which is the liability of the carrier.
<p>21. MIRRORS AND GLASS</p> <p>We will pay for damage to mirrors, glass tops, fixed glass in furniture and ceramic hobs in free-standing appliances following accidental damage.</p>	<p>Damage while the home is unfurnished or unoccupied.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>22. HOME ENTERTAINMENT AND COMPUTER EQUIPMENT</p> <p>We will pay for accidental damage to your television and audio equipment, Blu-ray, DVD and video players and recorders, games consoles and computer equipment when in the home, including television aerials and satellite dishes and receiving equipment.</p>	<ul style="list-style-type: none"> i. Mechanical or electrical failure. ii. Wear and tear. iii. Any process of maintenance, repair, erection, dismantling, construction or cleaning. iv. Damage to records, discs, tapes, cassettes, cartridges or computer software. v. Damage: <ul style="list-style-type: none"> a. caused by domestic pets, vermin or insects; b. caused while the home is unfurnished or unoccupied; c. caused by or arising from insured perils 1 to 12 and 14 in this section; d. specifically excluded under insured perils 1 to 12 and 14 in this section; e. caused from removal by the owner with or without your consent. vi. Any items used in connection with any business or occupation. vii. Cyber loss or damage caused directly or indirectly by a cyber act or cyber incident to a computer system. viii. Loss or damage caused directly or indirectly by computer viruses or the actions of the user.
<p>23. BUSINESS EQUIPMENT</p> <p>We will pay for theft of or damage to business equipment in the home caused by insured perils 1 to 12 under this section of the policy.</p> <p>The most we will pay under this insured peril is £5,000 each claim.</p>	<ul style="list-style-type: none"> i. Theft or damage specifically excluded under insured perils 1 to 12. ii. Theft of or damage to business equipment whilst kept or stored in any outbuilding.
<p>24. REFRIGERATED AND FROZEN FOOD</p> <p>We will pay for the cost of replacing food in your domestic refrigerators or freezers in the home, spoiled or damaged as a result of:</p> <ul style="list-style-type: none"> i. accidental breakdown of the refrigeration or freezer unit; ii. escape from the unit of refrigerant and/or refrigerant fumes; iii. accidental failure of the electricity or gas supply. <p>The most we will pay under this insured peril is £1,000 each claim.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> i. caused by the deliberate act of the supply authority or company; ii. as a result of any strike or withdrawal of labour by the supply authority or company; iii. caused by a deliberate act by you or a member of your family or by your domestic employees; iv. involving a refrigerator or freezer unit over 15 years old.
<p>25. JURY SERVICE</p> <p>We will pay you or a member of your family an amount not exceeding £50 per day, for a period not exceeding 20 days, in respect of irrecoverable earnings and expenses arising from service as a juror.</p>	

WHAT IS COVERED	WHAT IS NOT COVERED
<p>26. SPECIAL EVENTS COVER</p> <p>The sum insured for contents is automatically increased by 10%:</p> <ul style="list-style-type: none"> i. during the month of December; ii. for the period of one month before and one month after and during the day of the wedding or civil partnership of you or any member of your family to insure gifts against theft, loss or damage by any of insured perils 1 to 12 of this section when they are in: <ul style="list-style-type: none"> a. the home; b. the building where the reception is held; c. the joint main residence of the partners; d. transit between any of the locations described in a), b) and c) above; iii. for other family celebrations or religious festivals. 	<ul style="list-style-type: none"> i. Theft, loss of or damage to business equipment. ii. Accidental damage.
<p>27. TITLE DEEDS</p> <p>We will pay for the cost of preparing new title deeds to the buildings if they are stolen, lost or damaged by any of insured perils 1 to 12 of this section when in the home or in a bank or safe deposit.</p> <p>The most we will pay under this insured peril is £2,500 each claim.</p>	
<p>28. FATAL INJURY</p> <p>In the event of the death of you and/or your spouse or civil partner within 30 days of and as a direct result of bodily injury caused in the home by fire or thieves we will pay £5,000 to the legal representatives of you or your spouse or civil partner.</p> <p>The most we will pay under this insured peril is £10,000.</p>	

WHAT IS COVERED

29. OCCUPIER'S, PERSONAL AND EMPLOYER'S LIABILITY

We will pay for all sums which **you** or a member of **your family** are legally liable to pay in respect of accidents occurring during the **period of insurance** resulting in:

- i. death of, bodily injury to or illness of any person;
- ii. loss of or damage to property.

The most **we** will pay under this insured peril for each **claim** is:

- a. £2,000,000 other than for death of, injury to or illness of **your domestic employees**;
- b. £10,000,000 in respect of death of, injury to or illness of **your domestic employees** for death, injury or illness arising directly out of and in the course of their employment with **you**.

We will pay for defence costs and expenses incurred with **our** written consent in addition to the amount of £2,000,000 stated in a) above but such costs and expenses shall be included within the amount of £10,000,000 stated in b) above.

In the event of **your** death **we** will indemnify **your** legal personal representatives under the terms of this insured peril in respect of liability incurred by **you** or a member of **your family**.

WHAT IS NOT COVERED

Liability:

- i. for death of, bodily injury to or illness of a member of **your family**;
- ii. for damage to property belonging to or within the custody of or under the control of **you** or a member of **your family** or to a person employed by **you** or a member of **your family**;
- iii. arising from a contract, whether written or not, which imposes a liability which **you** or any member of **your family** would not otherwise have been under;
- iv. arising out of any business or profession;
- v. arising out of the ownership of the **buildings** and their land or any other land or premises;
- vi. arising out of the occupation of land or premises other than the **buildings** and their land at the address of the **home** shown in the **schedule**;
- vii. arising out of the use, ownership or possession of drones, self balancing personal transportation such as hoverboards and Segways, electrically assisted pedal cycles, e-scooters, electrically assisted wheelchairs and mobility scooters, quad bikes, motorcycles, aircraft, hovercraft, watercraft, caravans, **motor vehicles** and any accessory which is designed and can be used with the aforementioned, or lifts;
- viii. arising out of the use, ownership or possession of animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking), the Dangerous Dogs Act 1991 or any other legislation which applies;
- ix. arising from the transmission of any communicable disease or virus;
- x. arising out of the ownership, possession or use of a firearm or other weapons;
- xi. arising out of the use of any sport equipment or whilst undertaking any sporting activities.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>30. TENANT'S LIABILITY</p> <p>If you rent your home, we will pay all sums for your landlord's fixtures and fittings that you are legally responsible for as a tenant under a tenancy agreement in respect of:</p> <ul style="list-style-type: none"> i. loss or damage to: <ul style="list-style-type: none"> Section 1 buildings for insured perils 1 to 10 and 12; ii. accidental damage to: <ul style="list-style-type: none"> Section 1 buildings for insured perils 13 and 15. <p>The most we will pay under this insured peril is £10,000 each claim.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> i. while the home is unoccupied or unfurnished; ii. specifically excluded under Section 1 buildings for insured perils 1 to 10, 12, 13 and 15; iii. specifically excluded in contents 'what is not covered' or in the general exclusions; iv. that you are not legally responsible for; v. to any property you or your family own.
<p>31. ACCIDENTAL DAMAGE (OPTIONAL)</p> <p>Cover for this insured peril under this section applies only if shown in the schedule.</p>	<ul style="list-style-type: none"> i. Damage caused by or arising from: <ul style="list-style-type: none"> a. frost, damp, corrosion, rust, wet or dry rot, however caused, fungus, insects, vermin, woodworm, domestic pets, wear and tear or any gradually operating cause; b. deliberate acts by you or a member of your family; c. the cost of repairing or replacing electrical or mechanical equipment following its breakdown or misuse; d. faulty workmanship, defective design or the use of defective materials; e. any process of cleaning, dyeing, repair, renovation or alteration. ii. Damage occurring while: <ul style="list-style-type: none"> a. the home is unfurnished or unoccupied; b. the home or any part of it is lived in by anyone other than you or your family. iii. Damage caused by or arising from insured perils 1 to 15, 21, 22 and 24 of this section. iv. Damage specifically excluded under insured perils 1 to 15, 21, 22 and 24 of this section. v. Damage to clothing or contact lenses. vi. Damage to domestic pets or livestock. vii. Loss of contents and money within the boundaries of your home. viii. Cyber loss or damage caused directly or indirectly by a computer virus, hacking, the actions of the user, or any cyber incident or any cyber act.

Section 3 Optional Extensions

This section provides cover for outside the **home**. The extensions under this section applies only if shown in the **schedule**. Please also refer to the general conditions and exclusions of this policy (see pages 37 - 42).

BASIS OF CLAIM SETTLEMENT

1. The **sum insured** shown in the **schedule** must be adequate to pay for:
 - i. **unspecified personal possessions** - the maximum value of such property that may be at risk at any one time;
 - ii. specified personal possessions - the current replacement cost of each such specified item;
 - iii. pedal cycles - the current replacement cost of each pedal cycle and its accessories.
2. For extensions 1, 2 and 3 in this section, if the **sum insured** does represent the maximum values or current replacement costs as described in 1.i, ii and iii above the most **we** will pay will be:
 - i. **unspecified personal possessions** - the cost of repairing or replacing the insured property in the same form and style. For items of clothing and household linen **we** will make a deduction for depreciation and **wear and tear**;
 - ii. specified personal possessions - the **sum insured** for each item shown in the **schedule**;
 - iii. pedal cycles - the **sum insured** for each item shown in the **schedule**.
3. For extensions 1, 2 and 3 in this section, if the **sum insured** does not represent the maximum values or current replacement costs as described in 1.i, ii and iii, any **claim payment** will be reduced by the proportion which the **sum insured** bear to the actual amount at risk or current replacement costs (less, if applicable, an allowance for depreciation and **wear and tear**).
4. For extension 4. in this section the most **we** will pay will be the cost of the value of the **money** lost or misappropriated due to the unauthorised use of a **credit card**.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
7. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.

8. The **excess** as shown in the **schedule** will be deducted from the **claim payment**.

WHAT IS NOT COVERED

- i. Mechanical or electrical failure or breakdown.
- ii. Theft, loss or damage arising from confiscation, detention or seizure, depreciation and deterioration from normal use or **wear and tear**, moths, insects, vermin, domestic pets, damp, rust, wet or dry rot or mildew, obsolescence, infestation, the action of light or atmospheric conditions or any gradually operating cause.
- iii. Theft, loss or damage due to any process of cleaning, dyeing, repair, renovation or restoration.
- iv. Items used or held for business or professional purposes.
- v. Theft, loss of or damage to:
 - a. sports equipment whilst in use;
 - b. camping equipment;
 - c. golf equipment whilst stored at a golf club;
 - d. equestrian equipment including bridles, saddles and rugs whilst stored in tack rooms or stables;
 - e. guns and firearms;
 - f. **motor vehicles**, drones, self balancing personal transportation such as hoverboards and Segways, electrically assisted pedal cycles which are designed to go above a speed of 15.5mph and/or require a licence to be used on a public road, e-scooters, electrically assisted wheelchairs and mobility scooters which are designed to go above a speed of 4mph and/or require a licence to be used on a public road, quad bikes, motorcycles, motorcycle helmets, caravans, trailers, watercraft, boats, canoes, sailboards, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
 - g. any item being taken out of the **home** by any member of **your family** whilst they are living in halls of residence or shared accommodation.

WHAT IS NOT COVERED

- vi. Theft or loss from unattended **motor vehicles** unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sun roofs closed.
- vii. Damage to musical instruments caused by changes in atmospheric conditions or arising through breakage of strings, reeds, drumheads or the like or electrical or mechanical failure, breakdown or derangement.
- viii. Theft, loss or damage arising outside the **United Kingdom** except in the circumstances of **overseas travel**.

WHAT IS COVERED

1. UNSPECIFIED PERSONAL POSSESSIONS (OPTIONAL)

- i. The cost of replacing or repairing **your unspecified personal possessions** if they are accidentally lost, destroyed, damaged or stolen.
- ii. Theft, loss of or damage to **money**.
- iii. Loss due to the unauthorised use of **credit cards**.

The most **we** will pay under this extension for each **claim** is:

- i. £1,500 for any one article or the amount shown in the **schedule** if lower;
- ii. the **sum insured** shown in the **schedule**;
- iii. £1,000 for theft from a **motor vehicle** or the amount shown in the **schedule** if lower;
- iv. £500 for **money**;
- v. £500 for unauthorised use of **credit cards**.

WHAT IS NOT COVERED

- i. Theft, loss of or damage to deeds, securities and documents, living creatures, livestock and pets.
- ii. Theft, loss of or damage to manual or electric wheelchairs and prams valued over £1,000.
- iii. Property more specifically insured either elsewhere within this policy or on any other policy of insurance.
- iv. Theft or loss of **money** and possessions in the **home** or within the boundaries of the risk address show in the **schedule**;
- v. Theft, loss of or damage to items, **money** or **credit cards** belonging to **you** or a member of the **family** whilst they are living in halls of residence or shared accommodation.
- vi. Theft, loss of or damage to items stored in an **outbuilding** (please see insured peril 18. 'contents stored in outbuildings' in section 2 of this policy).
- vii. Theft or loss of **money**:
 - a. within the boundaries of the **home**;
 - b. held for business purposes;
 - c. which does not belong to **you** or a member of **your family** or for which **you** or a member of **your family** are not legally responsible;
 - d. not reported to the police within 48 hours of the discovery of the loss or theft;
 - e. arising from the depreciation or confiscation or shortages due to errors or omissions;
- viii. Loss due to unauthorised use of a **credit card**:
 - a. resulting from a lost or stolen **credit card** which has not been reported to the police and issuing authority within 48 hours of the discovery of the loss or theft;
 - b. following the breach of any of the terms and conditions of the issuing authority;
 - c. following fraudulent use by any person related to **you**;
 - d. held by **you** or a member of **your family** for business purposes.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>2. SPECIFIED PERSONAL POSSESSIONS (OPTIONAL)</p> <p>We will pay for the cost of replacing or repairing the items specified in the schedule if they are accidentally lost, destroyed, damaged or stolen.</p> <p>The most we will pay under this extension for each claim is the sum insured shown in the schedule for that item.</p>	<ul style="list-style-type: none"> i. Loss of possessions within the boundaries of the home. ii. Theft, loss of or damage to items stored in an outbuilding (please see insured peril 18. 'contents stored in outbuildings' in section 2 of this policy).
<p>3. PEDAL CYCLES (OPTIONAL)</p> <p>We will pay for the cost of replacing or repairing your pedal cycles, including electrically assisted pedal cycles which are designed not to go above a speed of 15.5mph and does not require a licence to be used on a public road, if they are accidentally lost, destroyed, damaged or stolen.</p> <p>The most we will pay for pedal cycles is the amount shown against each cycle on the schedule.</p>	<ul style="list-style-type: none"> i. Theft, loss or damage to: <ul style="list-style-type: none"> a. pedal cycles outside the boundaries of your home unless they are in a locked building or secured (by a chain, padlock or cycle lock) to a cycles rack or other immovable object; b. pedal cycles owned or used wholly or in part for business purposes; c. pedal cycle accessories unless the pedal cycle is stolen at the same time; d. pedal cycles whilst being used for racing, pacemaking or trials; e. pedal cycle tyres unless the pedal cycle is damaged at the same time; f. pedal cycles that are motorised or electrically assisted pedal cycles which are designed to go above a speed of 15.5mph and/or require a licence to be used on a public road. ii. Damage to the pedal cycle or electrically assisted pedal cycle caused by mechanical or electrical breakdown or failure.

WHAT IS COVERED

4. PERSONAL MONEY AND CREDIT CARDS (OPTIONAL)

If extension 1 unspecified personal possessions is in force, **money** and **credit cards** are covered up to the limits shown below.

We will pay for loss of **money**. The most **we** will pay under this extension for any one **claim** for loss of **money** is £500.

We will pay for loss due to unauthorised use of **credit cards**. The most **we** will pay under this extension for any one **claim** for loss due to unauthorised use of **credit cards** is £500.

WHAT IS NOT COVERED

- i. Theft or loss of **money**:
 - a. in the **home** or within the boundaries of the risk address show in the **schedule**;
 - b. more specifically insured either elsewhere within this policy or on any other policy of insurance;
 - c. belonging to **you** or a member of **your family** whilst they are living in halls of residence or shared accommodation;
 - d. held for business purposes;
 - e. which does not belong to **you** or a member of **your family** or for which **you** or a member of **your family** are not legally responsible;
 - f. not reported to the police within 48 hours of the discovery of the loss or theft;
 - g. arising from the depreciation or confiscation or shortages due to errors or omissions.
- ii. Loss due to the unauthorised use of **credit cards**:
 - a. resulting from lost or stolen **credit cards** which have not been reported to the police and issuing authority within 48 hours of the discovery of the loss or theft;
 - b. following the breach of any of the terms and conditions of the issuing authority;
 - c. following fraudulent use by any person related to **you**;
 - d. held by **you** or a member of **your family** for business purposes.

General Conditions

The following conditions apply to all sections of **your** policy.

1. OBSERVANCE

We shall not pay for any theft, loss, damage or injury insured by this policy if **you** or a member of **your family** or anyone acting on **your** behalf and with **your** knowledge fail to comply with the relevant terms and conditions of this policy.

2. DUTY OF CARE

You and members of **your family** will take all steps to safeguard against theft, loss, damage, accident or injury.

3. MAINTENANCE

You and members of **your family** will keep **your home** in a good state of repair.

4. FRAUDULENT CLAIMS AND MISREPRESENTATIONS

Fraudulent claims

We will not pay for any **claim** which is found to be fraudulent and/ or exaggerated by **you** and/or any person acting for **you**.

If **you** and/or any person acting for **you**:

- i. deliberately cause any injury or damage;
- ii. make an untrue, inaccurate or misleading statement – verbal or written;
- iii. knowingly provide inaccurate or misleading information;
- iv. knowingly provide a false, forged, amended or exaggerated document, estimate or invoice.

Then **we**:

- i. may not pay the current **claim**;
- ii. may not pay for any future **claims**;
- iii. may recover the cost of a previously paid **claim** from **you**;
- iv. may inform the police and/or other financial services organisations;
- v. will either:
 - cancel the policy from the date of the **claim**; or
 - cancel the policy from the date of the fraud.

Misrepresentations

If **you** and/or any person acting for **you** fail to answer all questions honestly and knowingly provide inaccurate or misleading information when obtaining, amending or renewing **your** policy with **us**;

Then **we**:

- i. may void the policy from the inception date of the policy with no return of premium given;
- ii. may cancel the policy from the date of the misrepresentation;
- iii. may update **your** policy with the correct information and apply the correct premium and terms.

5. CLAIMS NOTIFICATION

For any event occurring which is likely to give rise to a **claim**, **you** must:

- i. advise **us** by telephone or in writing as soon as possible;
- ii. advise the police within 48 hours of the discovery if the loss or damage appears to have been caused by theft;
- iii. advise the police as soon as possible if the loss or damage appears to have been caused by malicious persons, riot or civil commotion;
- iv. provide **us** with all evidence, documentation and information as **we** may reasonably require to consider the **claim**;
- v. not admit liability;
- vi. in respect of any claims made against **you** for property owners, occupiers, personal or employer's liability, tell **us** immediately, sending to **us** any writ, summons or any letter of claim, legal proceedings or other communication that **you** receive, without answering it;
- vii. co-operate with **us** and not abandon any property to **us**;
- viii. ensure that **we** have the opportunity to inspect any damage prior to replacement or commencement of permanent repairs.
- ix. if **we** so wish, allow **us** to take over, defend or settle any claim in your name.

6. ARBITRATION

Where **we** have accepted a **claim** under this policy but **we** and **you** cannot agree on the amount of the **claim payment**, **you** have the option to refer the disagreement on the amount of the **claim payment** to an arbitrator. The appointment of an arbitrator is governed by statutory provisions.

7. CANCELLATION

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive **your** policy or renewal documentation, whichever is later. This is known as the cooling off period.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid. Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, less a proportionate deduction for the time **we** have provided cover.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

You may cancel the policy at any time after the cooling off period, in which event a proportion of the premium may be returned to **you**.

You may cancel the policy by contacting **your** broker or intermediary.

We may cancel the policy where there is a valid reason for doing so by sending seven days' notice by recorded delivery to **your** last known address, in which event **we** will refund the unused portion of the premium. Valid reasons may include but are not limited to:

- i. where there is a failure by **you** to exercise the duty of care (see condition 2);
- ii. non co-operation by **you**.

We may also cancel or void **your** policy without any notice where there is a valid reason. Valid reasons may include but are not limited to:

- i. not complying with the general conditions of the policy;
- ii. use of threatening or abusive behaviour or language against **our** employees or suppliers;
- iii. where **we** reasonably suspect fraud in connection with a **claim** or the application, amendment or renewal process.

If **you** or **we** cancel the policy, any return of premium will depend on whether any incident giving rise to a **claim** occurs during the **period of insurance** and on how long the policy has been in force.

You cannot make a **claim** for an event that occurred after the date the policy was cancelled, but cancelling the policy will not affect **your** right to **claim** for an event that occurred before the date the policy was cancelled.

8. CONTRIBUTION

Our liability:

- i. shall not exceed its rateable proportion if any other insurance covers theft, loss, damage or liability insured under this policy;
- ii. shall be limited to the **excess** value beyond the amount of any more specific insurance up to the **sums insured** or limits stated in the policy and **schedule**.

9. SUBROGATION

Before or after **we** pay **your claim**, **you** must if **we** ask **you** take or allow **us** to take in **your** name all the steps needed to enforce **your** rights against any other person. **We** will pay any costs or expenses involved.

10. RIGHTS OF THIRD PARTIES

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

11. DUAL INSURANCE

We will only consider reimbursement of premiums, in whole or in part, going back a maximum of 3 years from the date that **we** are made aware of the dual insurance.

12. CHANGES TO YOUR CIRCUMSTANCES

You must inform **your** broker or intermediary before:

- i. any building work or structural alterations commence within the boundaries of **your home**;
- ii. **you** change **your** address;
- iii. any change of use of **your home**. For example, **you** start running a business from **your home**;
- iv. any change of occupancy of **your home**. For example, **your home** is no longer occupied solely by **you** and **your family**;
- v. **your home** stops being your sole continuous residence and **you** occupy it occasionally for a specific period of time at the weekend, weekday or as a holiday home;
- vi. a change is made to the number of **bedrooms** and/or bathrooms in **your home**;

DEFINITION OF A BEDROOM

- i. A room originally built as a room for sleeping but now used for other purpose. Or
- ii. A room not originally built as a room for sleeping but now used as such. Or
- iii. A room built as a room for sleeping.

DEFINITION OF BUSINESS USE

Any activities carried out at **your home** in connection with **you** or **your** employer's business, trade or profession. This does not include any business visitors, **your** employees coming to **your home** or any stock or business **money** being stored at **your home**.

You must inform **your** broker or intermediary immediately if any of the information contained within **your** proposal form, statement of fact or statement signed or agreed by **you** has changed;

You must inform **your** broker or intermediary at the next renewal date if any of the following occur at any time throughout **your** current **period of insurance**:

- i. **you** or a member of **your family** have any County Court Judgments or other judgments relating to debt against **your** name or that of any of **your family**;
- ii. **you** or a member of **your family** are made bankrupt or involved with a business for which **you** or **your family** member is a Director (including a shadow Director), Partner or Senior Manager which enters into any kind of insolvency process, becomes insolvent or goes into liquidation;
- iii. **you** or a member of **your family** have been convicted (or charged but not yet convicted) of a non-motoring criminal offence;
- iv. **you** become aware that **your** property or a neighbouring property has suffered or is suffering from any subsidence, heave or landslip damage;
- v. **you** change **your** occupation.

A new **schedule**, proposal form, statement of fact, or statement signed or agreed by **you** will be sent to **you** whenever **you** make an acceptable change to **your** insurance and each year before the annual renewal date so **you** can check that the cover still meets **your** needs.

13. FINANCIAL SANCTIONS

We will not provide cover, pay any claim or provide any benefit to the extent that doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

14. THE PREMIUM

You are responsible for the payment of premium when it is due. **Your** broker or intermediary may cancel **your** policy by giving notice of cancellation to **you** in the event of non-payment of premium, or a premium instalment.

If **you** have any queries regarding payment, **you** should contact **your** broker or intermediary.

General Exclusions

The following EXCLUSIONS apply to all sections of your policy.

1. SEIZURE OR CONFISCATION

Theft, loss of or damage to any property caused during seizure or confiscation or attempts at either of these by customs or other authorities.

2. PRE-EXISTING DAMAGE, INCIDENT OR FINANCIAL LOSS

Theft, loss or damage occurring before the commencement of your first **period of insurance**.

3. WILFUL AND DELIBERATE DAMAGE

Wilful, deliberate or malicious acts by **you** or any member of **your family**.

4. LOSS BY DECEPTION

Loss suffered by you due to any person obtaining property by deception.

5. SETS OR SUITES

The cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.

6. RIOT OR CIVIL COMMOTION

Riot or civil commotion outside the **United Kingdom**.

7. GRADUALLY OPERATING CAUSE

Loss or damage which happens gradually over a period of time.

8. WEAR AND TEAR

Loss or damage caused as a result of, or arising from, **wear and tear**.

9. FROST, MOULD, FUNGUS AND ROT

Loss or damage caused as a result of, or arising from, frost, mould, fungus or wet or dry rot, however caused.

10. POLLUTION OR CONTAMINATION

Loss, damage or liability arising from pollution or contamination unless caused by:

- i. a sudden and unforeseen and identifiable accident;
- ii. escape of oil from a domestic oil installation at **your home**.

11. INSECTS AND VERMIN

Loss or damage caused as a result of, or arising from, insects or vermin.

12. DATA RECOGNITION

Loss, destruction or damage; or legal liability of whatsoever nature other than that for which insurance is required by the provisions of any law relating to compulsory insurance of liability to **domestic employees**; directly or indirectly caused by or consisting of or contributed to by or arising from the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether **your** property or not:

- i. to correctly recognise any date as its true calendar date;
- ii. to capture, save or retain, and/or to correctly manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
- iii. to capture, save, retain or to correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or to correctly process such data on or after any date.

13. ILLEGAL USE

Your policy will be void if it is proved that **your home** is used for any illegal purposes.

14. ILLEGAL OR CRIMINAL ACTS

Theft, loss of or damage to the **buildings, contents** or any **outbuilding**, or any liability where **you, your family** or any person lawfully in **your home** commits an illegal or criminal act.

15. UNAUTHORISED USE OF ELECTRONIC DEVICES

Loss, damage or liability caused directly or indirectly by:

- i. computer viruses;
- ii. hacking;
- iii. the actions of the user;
- iv. **cyber act**;
- v. **cyber incident**.

16. STRUCTURAL ALTERATIONS OR BUILDING WORK

- i. Loss, damage or liability caused by or arising from:
 - a. **your home** undergoing any structural alteration or repair;
 - b. **your home** undergoing demolition;
 - c. **your home** having an extension added to its existing structures;
 - d. a new structure or building being constructed within the boundaries of the risk address.
- ii. Loss or damage to the structure or building:
 - a. undergoing the structural alteration or repair;
 - b. undergoing the demolition;
 - c. being extended;
 - d. being constructed or erected;
 - e. if a building regulations completion certificate has not been obtained (if required).

17. KNOWN DAMAGE

Theft, loss or damage which has occurred due to a failure or delay in repairing existing damage which **you** were aware of during and prior to the start date of this policy.

18. COMMUNICABLE DISEASE

Loss, damage, liability, **claim**, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

DEFINITION OF COMMUNICABLE DISEASE

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- ii. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- iii. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

19. RADIOACTIVE CONTAMINATION

We will not pay for any loss, damage, liability, **claim**, cost, expense, death or injury of any kind directly or indirectly caused by, contributed to, arising from, happening through, attributable to or in consequence of:

- i. ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

20. TERRORISM

We will not pay for any loss, damage, liability, **claim**, cost, expense, death or injury of any kind directly or indirectly caused or occasioned by or happening through or in consequence of an act of **terrorism**, or anything connected with **terrorism**, whether or not such consequence has been contributed to by any other cause or event. **We** will not pay for any loss, damage, cost or expense of any kind either directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

DEFINITION OF TERRORISM

Act of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's Government in the **United Kingdom** or any other Government de jure or de facto or to intimidate or put fear in the public or a section of the public.

21. WAR

We will not pay for any loss, damage, liability, **claim**, cost, expense, death or injury of any kind directly or indirectly caused by, contributed to, arising from, happening through, attributable to or in consequence of war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to property by or under the order of any government or public or local authority.

22. SONIC BOOMS

We will not pay for any loss, damage, liability, **claim**, cost, expense, death or injury of any kind directly or indirectly caused by, contributed to, arising from, happening through, attributable to or in consequence of pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

23. BIOLOGICAL AND CHEMICAL CONTAMINATION

We will not pay for any loss, damage to, destruction of, liability, **claim**, cost, expense, death or injury of any kind directly or indirectly caused by or arising from biological or chemical contamination due to or arising from terrorism, consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power or confiscation or nationalisation or requisition or any steps taken to prevent, suppress, control, reduce the consequence of any actual, attempted, threatened, suspected or perceived act relating to any of the above.

Endorsements

If any of these **endorsements** apply details are shown on **your schedule**. If **we** and **you** have agreed on any other **endorsements** these will also be shown on or attached to **your schedule**.

MINIMUM SECURITY ENDORSEMENT

We shall not pay for loss or damage by theft or attempted theft from the **home**, under the cover provided by sections 1, 2 or 3 of this policy, unless **you** have installed and put into operation the following security devices and taken the following precautions at the time of the loss or damage.

- i. The door used as a final exit from the **home** is fitted with:
 - a. in the case of wooden or metal doors, a lock conforming to British Standard BS3621 and showing the British Standard “Kitemark” or a mortice deadlock;
 - b. in the case of uPVC doors, the manufacturer’s installed locking device.
- ii. All other external doors, unless secured as in i above, are fitted with key-operated security bolts fitted top and bottom to each leaf.
- iii. Sliding patio doors not fitted with an anti-lift device are fitted with key-operated locks fitted top and bottom.
- iv. All ground floor and upper floor accessible windows (accessible from any adjoining roofs, porches or via downpipes) and skylights are fitted with key-operated window locks, security bolts or key operated locking handles or, in the case of uPVC windows, the manufacturer’s installed locking device.
- v. All external doors, and windows as in iv above, are secured using the above mentioned security devices whenever the **home** is left unattended or **unoccupied**.
- vi. When **you** and **your family** retire for the night all external doors and windows specified in iv above, except those in occupied bedrooms are secured using the fitted security devices.

ALARM ENDORSEMENT

We shall not pay for loss or damage by theft or attempted theft from the **home**, under the cover provided by sections 1, 2 or 3 of this policy, unless **you** have installed a burglar alarm at the **home** and **you** comply at all times with the following conditions:

- i. the burglar alarm installed at the **home** needs to be maintained in an efficient condition;
- ii. the burglar alarm must be put into operation when **you** and **your family** retire for the night and whilst the **home** is left unattended or **unoccupied**;
- iii. **you** must notify **us** immediately if **you** receive any notice from the police advising that they intend to withdraw their response to calls from the activation of **your** alarm.

nidus

HOME INSURANCE
POLICY BOOKLET



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