

0844 800 8538  
www.igo4.com

FULL  
**POLICY**  
**WORDING**



## Welcome to your iGO4 Household Insurance Policy

Thank **You** for insuring **Your Home** through iGO4. This booklet describes **Your Contract of Home Insurance** and should be read along with **Your current Policy Schedule**.

This insurance is a **Contract** of insurance between the **Insurer** and **You**, the insured.

**You** confirm that the information **You** have given for the purpose of entering into the **Contract** is true to the best of **Your** knowledge and belief. The **Contract** will be in force for any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted or agreed to accept the premium.

In return the **Insurer** will insure **You** against those losses and liabilities detailed in the **Policy** documents during the period referred to in the **Schedule** and during any further period for which the **Insurer** may accept premium.

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

### AUTHORISED SIGNATORY ON BEHALF OF YOUR INSURER

A handwritten signature in black ink, appearing to read 'Matt Munro'.

Matt Munro  
Chief Executive  
(Authorised Signatory) iGO4 Limited

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**Definitions – These apply to all parts of this Policy except where noted otherwise**

Words shown in **bold** have the same meaning wherever they appear in this **Policy**.

**Accidental Damage/Breakage/Loss**

Damage, breakage or loss caused as a direct result of a single unexpected event.

**Buildings**

The structure of the **Home** including landlord's fixtures and fittings and the following if they form part of the property: oil and gas tanks, cesspits, ornamental ponds, fountains, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and domestic outbuildings.

**Business Equipment**

Computer equipment, facsimile machines, photocopiers, typewriters, word processors, telecommunication equipment, office furniture and stock (not held for sale). It does not include tools or stock used for business or trade.

**CDL**

Cheshire Datasystems Limited which provides software solutions to **Us** and the **Insurer**.

**Contents**

Household goods, tenant's fixtures, fittings and interior decorations, **Valuables**, **Money**, and **Business Equipment** within the **Home**, all belonging to **You** or **Your Family** and for which **You** or **Your Family** are legally responsible.

**Contract**

This insurance is made up of three important documents:

- 1) this **Policy Booklet**
- 2) the **Schedule**
- 3) the **Statement of Fact**

All three documents should be read together as part of the contract.

**Cover**

The insurance cover provided by this **Contract**.

**Domestic Partner**

**Your Spouse**, **Civil Partner** or **Common Law Partner**

**Endorsement(s)**

Specific terms and/or conditions that apply to **Your Policy** which are shown in the **Schedule**.

**Excess**

An amount **You** may be obliged to pay in the event of a claim that is shown on **Your Schedule**.

**Europe**

England, Wales, Scotland, Northern Ireland, Republic of Ireland, The Channel Islands, Isle of Man, The Faroe Islands, Iceland, France, Germany, Switzerland, Austria, Holland, Belgium, Liechtenstein, Czech Republic, Slovakia, Hungary, Romania, Bulgaria, Poland, Albania, Italy, Vatican City, San Marino, Monaco, Cyprus, Malta, Spain, Portugal, Andorra, The Azores, Canary Islands, Balearic Islands, Gibraltar, Croatia, Slovenia, Serbia and Montenegro, Macedonia, Bosnia Herzegovina, Norway, Sweden, Finland, Denmark, Estonia, Latvia and Lithuania.

**Family**

**Your Domestic Partner** and each member of **Your** family permanently residing with **You**.

**Heave**

Upward movement of the ground beneath the **Buildings** as a result of the soil expanding.

### **Home**

The private residence shown in the **Schedule** including its garages and domestic outbuildings if they form part of the property at the address shown in the **Schedule**.

### **Insurer/Their/They**

The authorised Insurer or Lloyd's syndicate shown on the current **Schedule**.

All **Insurers** are directly or indirectly authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority website which includes a register of all regulated firms can be visited at [www.fca.org.uk/register](http://www.fca.org.uk/register) or can be contacted on 0800 111 6768.

### **Landslip**

Downward movement of sloping ground.

### **Money**

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

### **Pedal Cycles**

Non-mechanically propelled or assisted cycles.

### **Period of Insurance**

The dates shown on **Your** current **Schedule**.

### **Personal Effects**

Clothes and articles of a strictly personal nature likely to be worn, used or carried and also portable radios, portable televisions, sports equipment and **Pedal Cycles**.

### **Policy**

The **Contract** for **Cover** underwritten by the **Insurer**.

### **Policy Booklet**

This insurance policy document.

### **Schedule**

The document which shows details of **Your Home**, the level of cover provided and the **Excess** which will apply should **You** need to make a claim on **Your Policy**.

### **Settlement**

Downward movement as a result of the soil being compressed by the weight of the **Buildings** within ten years of construction.

### **Spouse, Civil Partner, Common Law Partner**

**Your** legally married partner, legally recognised civil partner or common law partner.

### **Statement of Fact**

The document containing information supplied by **You**.

### **Subsidence**

Downward movement of the ground beneath the **Buildings** other than by **Settlement**.

### **Unfurnished**

Without sufficient furniture and furnishings for normal living purposes.

### **United Kingdom (UK)**

England, Wales, Scotland and Northern Ireland.

### **Unoccupied**

Not lived in by **You** or **Your Family** for more than 30 consecutive days.

**Valuables**

Jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

**We/Us/Our**

iGO4 Limited, the intermediary arranging **Cover** on behalf of the **Insurer**. **We** can be contacted at iGO4 Limited, Olympus House, Staniland Way, Peterborough. PE4 6NA. Email: [customerservices@iGO4.com](mailto:customerservices@iGO4.com).

**You, Your**

Any person named as an insured person in the **Schedule**.

**What is Covered**

These sections give detailed information on the insurance provided and must be read with '**What is Not Covered**' at all times.

**What is Not Covered**

These sections draw **Your** attention to what is not included in the scope of **Your Policy**.

## How to identify Your Cover

**Your Schedule** says which level of **Cover** and product level **You** have.

**You** must make sure **You** have the **Cover You** need under this insurance. Please read carefully and contact **Us** immediately if there is anything **You** do not understand or agree with.

### Statement of Demands and Needs

This product meets the demands and needs of those who wish to protect their **Buildings** and/or **Contents** against a range of specified events such as fire, theft and weather related losses throughout the duration of the **Policy**.

The decision to take this product is entirely the customer's and therefore **We** cannot offer **You** a personal opinion or recommendation to take it.

## Information and changes we need to know about

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your Policy**.

You agree to tell **Us** immediately if there are any changes to the information set out in the **Statement of Fact** or on **Your Schedule**. **You** also agree to tell **Us** immediately about any of the following changes:

- Change of address
- Structural alteration to **Your Home**
- If **You** or **Your Family** intend to lend, let or sub-let **Your Home**
- If **You** or **Your Family** intend to use **Your Home** for any reason other than private residential purposes
- If **Your Home** will be **Unoccupied** for more than 30 consecutive days
- if **You** or **Your Family** have received a conviction or a Police caution for, or been charged with but not yet tried, for any offence other than a driving offence.
- If the full replacement cost of **Your Contents** is more than the **Contents** sum insured.

Note: This list is not exhaustive. If in doubt, please notify **Us**.

When **We** are notified of a change, **We** will tell **You** if this affects **Your Policy**, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your Policy**.

Please note that if **You** do not use reasonable care to answer **Our** questions correctly and accurately **We** or the **Insurer** may be entitled to:

- cancel **Your Policy**, refuse to pay any claim and in certain circumstances retain any premiums paid; or
- refuse all claims but return premiums paid; or
- revise the terms of the **Policy**; or
- proportionately reduce the amount to be paid on a claim.

## Law applicable to the Contract

**You** and **We** are free to choose the law applicable to this **Contract** but in the absence of agreement to the contrary the law of the country in which **You** are resident at the time of the **Contract** will apply. However if **You** are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales.

## Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## Data Protection

It is a condition of this insurance that **You** and all other people covered by this insurance read and accept the terms in this data protection notice. This notice explains how **We** and others may use **Your** details and tells **You** about the systems and databases **We** (and others) have in place to detect and prevent fraud. **You** should show this notice to anyone else covered under the **Policy**.

**You** must tell **Us** about any incident which could be claimed for under this **Policy** (such as an accident, fire or theft), whether or not **You** will make a claim. When **You** tell **Us** about an incident **We** will pass information about it to the **Insurer** and relevant agencies. **We** may search the databases held by those agencies when **You** apply for insurance or make a claim.

**We** and the **Insurer** may record phone calls **You** make to each of us and use the recordings to prevent fraud, for staff training and for quality-control purposes.

## Insurance Administration

Information **You** supply may be used for the purposes of insurance administration by **Us**, the **Insurer**, its associated companies, agents and by reinsurers. It may be disclosed to other regulatory bodies for the purposes of monitoring and/or enforcing **Our** and the **Insurer's** compliance with any regulatory rules/codes. In assessing any claims made, the **Insurer** may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions).

Information may also be shared with other insurers directly or via those acting for the insurers (such as loss adjusters or investigators). In order to assess the terms of the insurance **Contract** or administer claims that arise, **We** and the **Insurer** may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By purchasing this **Policy You** are giving **Your** consent to such information being processed by **Us**, the **Insurer** and their agents. With limited exceptions, **You** have the right to access and if necessary rectify information held about **You**.

**We** use a third party to securely store **Your** card details in accordance with industry standards. Unless **You** have advised otherwise **We** will use these card details to renew **Your Policy**, process refunds and additional premiums due following changes to **Your Policy** and to collect any charges and outstanding debt. In all cases **We** will advise **You** of **Our** intention to take payment and give **You** the opportunity to make alternative arrangements if necessary.

## Credit Searches

In assessing an application for insurance or **Policy** renewal, **We** or the **Insurer** may pass **Your** details (and the details of any other person to be insured) to credit reference agencies who will conduct a credit search including full electoral roll, public information and previous search records. The credit reference agencies keep a record of that search. The search will be carried out on **Our** behalf by **Our** software house, **CDL**, and will be recorded on **Your** credit report in **CDL's** name. **We** or the **Insurer** may also pass to credit reference agencies information **We** hold about **You** and **Your** payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. **We** or the **Insurer** may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used, acceptance or rejection of **Your** application will not depend only on the results of the credit scoring process.



## Preventing and Detecting Fraud

Fraudulent claims are a serious problem for insurers and any costs arising from such activity are inevitably passed on to honest policyholders. In order to protect **Your** interests and the interests of the vast majority of **Our** policyholders, the **Insurer** will fully investigate all claims, and where fraud is detected may report to the authorities under the Proceeds of Crime Act (POCA).

In order to prevent and detect fraud **We** or the **Insurer** may at any time:

- Share information about **You** with other organisations and public bodies including the police.
- It is **Our** practice to co-operate fully with the police authorities in the detection and prosecution of those involved in fraud.
- Pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd).
- Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this.

The aim is to help insurers to check the information provided and also to prevent fraudulent claims. When **Your** request for insurance is dealt with, the registers will be searched. In the event of a claim the information **You** supply together with any other information relating to the claim, will be put on the register and made available to participants.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities and recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees; and
- Undertaking credit searches and additional fraud searches.

**We** or the **Insurer** may keep certain documents, such as proof of no claims bonus, while **We** are awaiting payment of outstanding premium or administration charges.

Please contact **Us** if **You** want to receive details of the relevant fraud prevention agencies.

**You** may report information confidentially in respect of bogus/fraudulent claims to the **ABI Cheatline** on **0800 328 2550**. The Cheatline is manned by Crimestoppers 24 hours a day. All information can be reported anonymously and will be treated in the strictest confidence. The Cheatline is manned by experienced fraud investigators who may share the information with other interested parties such as the **Insurer** concerned (if known). Savings obtained from information provided to the Cheatline will help to reduce insurance premiums. More information can be provided if requested.

## Complaints Procedure

**We** aim to maintain the highest levels of fairness in the way **We** deal with **Our** policy holders. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about **Us** or **Your Policy**, **You** should phone Customer Service on 0844 800 8538;

or write to:

The Customer Services Manager;  
iGO4 Limited  
Olympus House  
Staniland Way  
Peterborough  
PE4 6NA

Email: [complaints@iGO4.com](mailto:complaints@iGO4.com)

Please include **Your** name, address and customer reference number to help **Us** deal quickly with **Your** enquiry. The majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

If **You** are still dissatisfied with the final response to **Your** complaint, **You** can contact the Financial Ombudsman Service (FOS) for help and advice.

Financial Ombudsman Service  
Exchange Tower;  
Harbour Exchange Square;  
London  
E14 9GE

Tel: 0800 023 4567

Please note **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS. Referral to the FOS will not affect **Your** rights to take legal action against **Us** or the **Insurer**.

For **Our** joint protection, calls may be monitored or recorded.

### The Financial Services Compensation Scheme

If **We** or **Your Insurer** are unable to meet **Our** obligations **You** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **Us**.

## General conditions

**You and Your Family** must comply with the following conditions to have the full protection of **Your Policy**. If **You or Your Family** do not comply with them **We** or the **Insurer** may at **Our** or **Their** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

### 1. Keeping Your sums insured at the correct level.

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

Full value means:

- For the **Buildings**: the estimated cost of rebuilding if the **Buildings** were completely destroyed. This may be lower than the market value;
- For the **Contents**: (other than clothes, furs and household linen) the current cost as new;
- For clothes, furs and household linen: the current cost as new less an allowance for wear and tear.

### 2. Taking care of Your property

**You and Your Family** must take all reasonable precautions to avoid injury, loss or damage and take all practicable steps to safeguard all the property insured from loss or damage. **You** must maintain the insured property in good repair.

### 3. Premiums paid and up to date

The **Cover** provided is dependent on all premiums due in the **Period of Insurance** being paid in full. If **You** pay annually, the full premium must have been paid to and cleared by **Us**. For payment by Direct Debit, if the premiums are paid monthly these will be collected on the date agreed with **You** when **You** take out the **Policy**.

If one or more instalments have been paid, non-payment of a subsequent instalment will cancel this **Policy** with effect from the due date of the unpaid instalment.

### 4. Renewal

**We** will renew **Your Policy** and additional products automatically on an annual basis for **Your** convenience. **We** will confirm this by sending **You Your** renewal documents detailing the premium payable and the terms and conditions applicable to the renewal **Policy**. If **You** do not wish **Your Policy** to renew, **You** should call **Our** Customer Services Department to advise, prior to **Your** renewal date and cancel **Your** direct debit or continuous credit card mandate.

**Note: There may be occasions where we are unable to offer renewal; if this is the case we will confirm this to you before your renewal date.**

## Cancellation of Your Policy

### 'Cooling-off period'

**You** may cancel **Your Policy** within 14 days of the date of purchase or the date **You** received the policy documentation, whichever is later. Please call or write to **Us**. If **You** pay **Your** premium by instalments, cancellation of **Your Policy** will also operate to cancel **Your** credit agreement.

Where this happens **You** will receive a proportionate refund of the premium paid for the unexpired portion of the **Period of Insurance** less any agreed charges detailed in **Our** terms and conditions document, unless a claim has been reported and then the premium in full must be paid. Unless **You** tell **Us** otherwise, **We** will assume **You** also wish to cancel any additional products **You** may have purchased alongside **Your Policy**, such as Family Legal Protection.

### Cancellation after 'Cooling-off period'

If **You** cancel **Your Policy** after the cooling off period, provided that **You** have not claimed in the current **Period of Insurance**, and **You** have paid the premium in full, **We** will give **You** a proportionate refund of the premium paid for the unexpired portion of the **Period of Insurance**, less any agreed charges detailed in **Our** terms and conditions document.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

### **Cancellation by Us or the Insurer**

**We** or the **Insurer** may cancel **Your Policy** if there are serious grounds to do so such as non-payment of premium or default under a monthly payment scheme, failure to supply requested validation documentation or provision of incorrect information, and **You** have failed to put this right when requested. Where possible **We** will provide **You** with 7 days prior written notice of cancellation. On cancellation **We** will refund a proportionate refund of the premium paid for the unexpired portion of the **Period of Insurance** unless a claim has been reported or there has been any incident likely to give rise to a claim during the current **Period of Insurance** and then the premium must be paid in full. If **We** or the **Insurer** cancel **Your Policy** on the grounds of fraud, cancellation may be immediate and **We** may keep any premium **You** have paid. **We** may also inform the police of the circumstances.

### **Claims conditions**

These conditions do not apply to Family Legal Protection where separate conditions apply.

**You** and **Your Family** must comply with the following claims conditions to have the full protection of **Your Policy**. If **You** or **Your Family** do not comply with them, the **Insurer** may at their option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of any claim payment.

#### **The first thing You must do**

If property is lost or theft or malicious damage is suspected, **You** must immediately inform the Police and obtain a crime or lost property reference number. Failure to do so may invalidate **Your** claim.

#### **We recommend that You check Your Policy cover**

Check that the loss or damage is covered. The **Policy** contains details of what is covered and how claims are settled.

**You** should always immediately:

- contact **Us** by phone on the number shown on the back of **Your Policy Booklet**;
- take all reasonable steps to recover missing property;
- take all reasonable steps to prevent further damage.

### **Claims process**

If **You** telephone **Us**, **We** will:

- Take details of the loss;
- Notify the loss to the **Insurer**;
- Where necessary arrange for someone to call or contact **You** by phone as soon as possible to discuss **Your** claim. This person may be one of the **Insurer's** own claims staff or an independent Chartered Loss Adjuster.

### **What You must do after making Your claim**

- Tell **Us** and provide full details in writing immediately if someone is holding **You** or **Your Family** responsible for damage to their property or bodily injury to them, and send to **Us** immediately any court claim form, letter of claim or other document;
- If requested send written details of **Your** claim to **Us** within 30 days;
- For any one **Valuable** item over £2,500 if **You** have not already provided evidence of value or proof of purchase, the **Insurer** will reserve the right not to pay a claim until such evidence is provided;
- To help prove **Your** claims the **Insurer** may require **You** to provide original purchase receipts, invoices, bank or credit cards statements, instruction booklets, photographs, utility bills, pre purchase surveys or plans and deeds of **Your** property;

- To help assist in dealing with **Your** claim the **Insurer** may require **You** to obtain estimates for the replacement or repair of damaged property.

The **Insurer** will only ask for information relevant to **Your** claim and will pay for any pre-agreed expenses **You** incur in providing them with the above information as part of **Your** claim.

#### **What You must not do**

- Admit or deny any claim made by someone else against **You** or **Your Family** or make any agreement with them. The **Insurer** has the right to negotiate, settle or defend any such claim in **Your** name and on **Your** behalf and take possession of the property insured and deal with salvage
- Abandon any property to **Us** or the **Insurer**
- Dispose of damaged items as **We** or the **Insurer** may need to see them.

To do so may invalidate **Your** claim.

#### **Fraud**

**You** or **Your Family** must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- makes a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect;
- makes a statement in support of a claim knowing the statement to be false in any respect or submits a document in support of a claim knowing the document to be forged or false in any respect;
- makes a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance;

then the **Insurer**:

- will not pay the claim;
- will not pay any other claim which has been or will be made under the **Policy**;
- may at **Their** option declare the **Policy** void;
- will seek to recover any costs the **Insurer** has incurred;
- will not make any return of premium;
- may inform the Police of the circumstances.

If **You** have any queries please contact **Us**.

## **How the Insurer settles claims**

#### **Damaged/Lost property**

The **Insurer** may repair, reinstate or replace the lost or damaged property. If the **Insurer** cannot replace or repair the property **They** may pay for the loss or damage in cash. Where the **Insurer** can offer repair or replacement through a preferred supplier, but **They** agree to pay a cash settlement, then payment will not exceed the amount the **Insurer** would have paid **Their** preferred supplier. If no equivalent replacement is available then the **Insurer** will pay the full replacement cost of the item with no discount.

#### **Replacement**

Where replacement of property is arranged, the **Insurer's** settlement cheque will be sent directly to the supplier.

#### **Matching items or areas and carpets**

Where loss or damage occurs and an exact repair or replacement is not possible, the **Insurer** will endeavour to provide the closest match. If the lost or damaged item or area matched others in the **Home**, the **Insurer** will only pay for the lost or damaged item or area.

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced. Undamaged carpet in adjoining rooms or areas will not be replaced.

#### **Will a deduction be made for wear and tear?**

**Contents** – There will be a deduction for clothes, furs and household linen. There will be no deduction for all other **Contents** provided they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions on page 10 and Claims Conditions on page 11).

**Buildings** – If repair or reinstatement is carried out there will be no deduction provided that the sum insured represents the full value of the property and it has been maintained in good repair.

#### **Other insurance policies**

If any injury, loss or damage is covered by any other insurance the **Insurer** will not pay more than its proportion.

### **General exclusions**

These exclusions apply throughout **Your Policy**

The **Insurer** will not pay for:

#### **1. Riot/Civil commotion**

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

#### **2. Sonic bangs**

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

#### **3. Reduction in market value**

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

#### **4. Confiscation**

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

#### **5. Radioactive contamination**

Any loss or damage to any property or any loss or expense resulting or arising there from or any legal liability, directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

#### **6. War risks**

Any loss, damage or liability directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power or martial law.

#### **7. Pollution/Contamination**

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

- A sudden and unforeseen and identifiable incident;
- Leakage of oil from a domestic oil installation at **Your Home**.

## 8. Date change and Computer viruses

1. Any loss or damage to any computer or other equipment, data processing service product, microchip, microprocessor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system directly or indirectly caused by:
  - Failure to correctly recognise data representing any calendar date in such a way that it does not work properly or at all;
  - Computer viruses.
2. Any legal liability directly or indirectly arising from:
  - any computer or other equipment, data processing service product, microchip, microprocessor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system failing to correctly recognise data representing any calendar date in such a way that it does not work properly or at all.
  - computer viruses

Subsequent loss or damage or legal liability for which **Cover** is in force under this **Policy** is not affected.

## 9. Terrorism

Any loss or damage directly or indirectly caused by, or in connection with any act of terrorism, regardless of any other cause or event.

For the purpose of this exclusion 'terrorism' includes the use of any destructive, or potentially destructive weapon or device, biological and / or nuclear force or contamination and / or threat thereof by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and / or to put the public in fear. Losses caused by, or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded under this exclusion.

## 10. Deliberate Act

Any loss or damage intentionally caused by **You, Your Family** or anyone working on **Your** behalf.

## 11. Indirect Loss

Any loss that is not directly associated with the incident that caused **You** to claim, unless specifically stated in this **Policy**.

## 12. Wear and Tear

Any loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any damage that happens gradually over a period of time.

## 13. Motor Vehicles

Any loss or damage caused to any motor vehicle (other than private garden vehicle), caravans, trailers or watercraft and / or their accessories.

## 14. Domestic Pets

Any loss or damage caused by domestic pets, insects or vermin.

## Part A – Contents standard cover

Your Schedule will show if this Part has been chosen.

This section provides cover for household goods, tenant's fixtures, fittings and interior decorations, **Valuables, Money**, and **Business Equipment** within the **Home**, all belonging to **You** or **Your Family** and for which **You** or **Your Family** are legally responsible.

### What Contents are not covered?

- a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles and children's motor cycles and motor cars, quad bikes and children's quad bikes) but lawnmowers, garden implements, wheelchairs, models and toys are covered.
- b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in (a) above
- c) Plants or any living creature
- d) Property more specifically insured by any other insurance
- e) Documents other than as shown in cover 17
- f) Lottery tickets and raffle tickets
- g) Any part of the structure of the **Buildings** other than fixtures and fittings for which **You** are responsible as occupier.
- h) Any loss, damage, legal liability, cost or expense of any kind for any property which **You** hold in trust or use in connection with any business, trade or profession (other than **Business Equipment**).

### What is the most the Insurer will pay?

The **Insurer** will not pay more in total than the sum insured shown for **Contents** in **Your Schedule** for any one claim under causes 1 - 11 and covers 27 and 28. The **Insurer** will pay in addition amounts due under covers 12 – 26 and 29 up to the limits shown in **Your Schedule**.

Limits will apply for the following which will be shown in **Your Schedule**:

- for any one **Valuable £2,500**
- for any one claim for **Valuables** 1/3 of **Contents** sum insured
- for **Money £500**
- for **Credit Cards £1,000**
- for frozen food **£1,000**
- for any one **Pedal Cycle £500** or any limit more specifically referred to in this Part of the **Policy**.

These are the standard limits; if **You** have increased any of them the revised limits that apply to **Your Policy** will be shown in **Your Schedule**.



**Part A – Contents Standard Cover continued.**

<b>What is Covered</b>	<b>What is not covered</b>
Loss or damage to <b>Your</b> or <b>Your Family's Contents</b> while they are in the <b>Home</b> by the following causes:	The amount of <b>Excess</b> as shown in the <b>Schedule</b>
1. Fire, smoke, explosion, lightning, earthquake.	Smoke damage arising gradually or out of repeated exposure.
2. Storm or flood	Loss or damage caused by: <ul style="list-style-type: none"> <li>a) Frost</li> <li>b) Rising ground water levels.</li> </ul>
3. Theft or attempted theft.	<ul style="list-style-type: none"> <li>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b></li> <li>b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.</li> <li>c) The <b>Insurer</b> will not pay for the following unless there has been forcible and violent entry to or exit from the <b>Home</b> <ul style="list-style-type: none"> <li>i. theft of <b>Pedal Cycles</b></li> <li>ii. theft of <b>Money</b></li> <li>iii. loss or damage from the <b>Home</b> if any part is let, lent or sub-let, or occupied by anyone but <b>You</b> or <b>Your Family</b></li> <li>iv. loss or damage from any part of the <b>Home</b> which is used for any business, trade, profession or employment purposes.</li> </ul> </li> <li>d) Loss or damage caused by any person lawfully in <b>Your Home</b>.</li> <li>e) Loss or damage to <b>Contents</b> in a garage or outbuilding not within the boundaries of the <b>Home</b>.</li> </ul> <p>The <b>Insurer</b> will not pay more than £5,000 for any one claim for <b>Contents</b> in a garage or outbuilding</p>
4. Escape of water from: <ul style="list-style-type: none"> <li>i. A fixed: <ul style="list-style-type: none"> <li>• water installation</li> <li>• drainage installation</li> <li>• heating installation</li> </ul> </li> <li>ii. A plumbed-in: <ul style="list-style-type: none"> <li>• washing machine,</li> <li>• dishwasher,</li> <li>• water bed,</li> <li>• refrigerator</li> <li>• deep freeze cabinet.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>b) The escape of water <b>Excess</b> as detailed in <b>Your Schedule</b>.</li> <li>c) Loss or damage to the apparatus and/or pipes from which the water escaped.</li> </ul>

**Part A – Contents Standard Cover continued.**

<b>What is Covered</b>	<b>What is not covered</b>
<p><b>5.</b> Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation</p>	<p>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.  b) The escape of oil <b>Excess</b> as detailed in <b>Your Schedule</b>.  c) Loss or damage to the apparatus and/or pipes from which the oil escaped.</p>
<p><b>6.</b> Malicious persons or vandals.</p>	<p>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.  b) Loss or damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b>.</p>
<p><b>7.</b> Riot, civil commotion, strikes, labour and political disturbances.</p>	<p>Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the <b>United Kingdom</b>, the Isle of Man or the Channel Islands.</p>
<p><b>8.</b> <b>Subsidence</b> or ground <b>Heave</b> of the site on which the <b>Buildings</b> stand, or <b>Landslip</b>.</p>	<p>Loss or damage:  a) Resulting from coastal or riverbank erosion  b) Caused by compaction of infill  c) Caused by <b>Settlement</b>, shrinkage or expansion of the <b>Buildings</b>  d) Arising from defective design, defective materials or faulty workmanship  e) Occurring whilst the <b>Home</b> is undergoing demolition, structural alteration or structural repair  f) Caused by the action of chemicals on or with any materials from which the <b>Home</b> is built.</p>
<p><b>9.</b> Collision by:  i. Aircraft  ii. Aerial devices  iii. Road or rail vehicles  iv. Animals  v. Or anything dropped from the above</p>	<p>Loss or damage caused by:  a) Domestic pets.  b) Insects.</p>
<p><b>10.</b> Falling trees or branches.</p>	<p>a) The cost of removal of the fallen tree or branch  b) Loss or damage caused during tree felling, lopping or topping.</p>
<p><b>11.</b> Breakage or collapse of:  i. Satellite dishes  ii. TV or radio aerials, aerial fittings or masts  iii. Lamp posts  iv. Telegraph poles  v. Electricity pylons, poles or overhead cables.</p>	<p>Loss or damage of the items themselves.</p>

**Part A – Contents Standard Cover continued.**

What is Covered	What is not covered
<p><b>12. Replacement of locks if keys are lost or stolen</b></p> <p>The <b>Insurer</b> will pay for the cost of replacing keys and locks or lock mechanism to:</p> <ul style="list-style-type: none"> <li>i. External doors and windows of the <b>Home</b></li> <li>ii. A safe within or an alarm protecting the <b>Home</b> following the loss of their keys.</li> </ul>	<ul style="list-style-type: none"> <li>a) The cost of replacing keys and locks to a garage or outbuilding.</li> <li>b) Thefts not reported to the police</li> </ul> <p>The <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b> for any one claim.</p>
<p><b>13. Liability for Credit Card</b></p> <p><b>You</b> or <b>Your Family's</b> liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from the <b>Home</b> and following its unauthorised use by any person not related to or residing with <b>You</b>.</p>	<ul style="list-style-type: none"> <li>a) Any loss unless <b>You</b> or <b>Your Family</b> have complied with the terms and conditions of the issuing authority.</li> <li>b) Any loss or claim due to accounting errors or omissions.</li> </ul> <p>The <b>Insurer</b> will not pay more than £1,000 for any one claim</p>
<p><b>14. Contents</b> in the garden</p> <p>Loss or damage by causes 1–11 to <b>Contents</b> while in the open within the boundaries of the land belonging to the <b>Home</b>.</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> <li>a) <b>Valuables</b> or <b>Money</b>.</li> <li>b) Plants and trees.</li> <li>c) Damage caused by Storm or Flood.</li> </ul> <p>Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p> <p>The <b>Insurer</b> will not pay more than £1,000 for any one claim.</p>
<p><b>15. Temporary removal</b></p> <p>Loss or damage by causes 1–11 to <b>Contents</b> temporarily removed from the <b>Home</b> to:</p> <ul style="list-style-type: none"> <li>i. Any bank or safe deposit</li> <li>ii. Any occupied private dwelling</li> <li>iii. Any building where <b>You</b> or <b>Your Family</b> are working or temporarily residing while anywhere in <b>Europe</b>.</li> </ul>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>a) By theft unless it involves forcible and violent entry to or exit from a building.</li> <li>b) From a caravan, mobile home or a motor home.</li> <li>c) Outside the <b>United Kingdom</b>, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.</li> </ul> <p>The <b>Insurer</b> will not pay more than 20% of the sum insured for <b>Contents</b> for any one claim.</p>
<p><b>16. Alternative accommodation</b></p> <p>While the <b>Home</b> cannot be lived in because of loss or damage covered by this <b>Policy</b>, the <b>Insurer</b> will pay for:</p> <ul style="list-style-type: none"> <li>i. Rent payable for which <b>You</b> are legally liable; or</li> <li>ii. the cost of comparable alternative accommodation for <b>You</b> and <b>Your Family</b> and <b>Your</b> domestic pets.</li> </ul>	<p>This <b>Cover</b> can be found under both the <b>Buildings</b> and <b>Contents</b> Parts of the <b>Policy</b>. Where both Parts are in force the <b>Insurer</b> will only pay under one Part.</p> <p>The <b>Insurer</b> will not pay more than 20% of the sum insured for <b>Contents</b> for any one claim.</p>

**Part A – Contents Standard Cover continued.**

<b>What is Covered</b>	<b>What is not covered</b>
<p><b>17. Documents</b></p> <p>Loss or damage by causes 1–11 to documents (other than <b>Money</b>) whilst:</p> <ul style="list-style-type: none"> <li>i. Within the main building of the <b>Home</b> or</li> <li>ii. Deposited for safe custody in any bank safe deposit, bank or solicitor's strong room anywhere in the world.</li> </ul>	<ul style="list-style-type: none"> <li>a) Property more specifically covered by any other insurance</li> <li>b) Property used for business, trade, profession or employment purposes</li> </ul> <p>The <b>Insurer</b> will not pay more than £250 for any one claim</p>
<p><b>18. Visitors' Personal Effects</b></p> <p>Loss or damage by causes 1–11 to visitors' <b>Personal Effects</b> while they are in the <b>Home</b>.</p>	<p>The <b>Insurer</b> will not pay more than £1,000 for each visitor for any one claim</p>
<p><b>19. Automatic 10% increase in sum insured for gifts and provisions:</b></p> <p>The <b>Contents</b> sum insured is automatically increased by 10% for gifts and provisions:</p> <ul style="list-style-type: none"> <li>i. During the period of 1st December to 15th January</li> <li>ii. During the period 30 days before and 30 days after <b>Your</b> wedding day or that of a member of <b>Your Family</b>.</li> </ul>	
<p><b>20. Frozen food</b></p> <p>Loss or damage to food in the cold compartment of any refrigerator or deep freeze cabinet which is made unfit for human consumption by:</p> <ul style="list-style-type: none"> <li>i. a change in temperature</li> <li>ii. contamination by refrigerant or refrigerant fumes.</li> </ul> <p>The refrigerator or deep freeze cabinet must be:</p> <ul style="list-style-type: none"> <li>a) in the <b>Home</b></li> <li>b) b. owned by or the responsibility of <b>You</b> or <b>Your Family</b></li> </ul>	<p>Loss or damage resulting from:</p> <ul style="list-style-type: none"> <li>a) The deliberate act of <b>You</b> or <b>Your Family</b> or any electricity supplier</li> <li>b) Strike, lock-out or industrial dispute</li> <li>c) Property more specifically covered by any other insurance.</li> <li>d) Property used for business, trade, profession or employment purposes.</li> </ul> <p>The <b>Insurer</b> will not pay more than £1,000 for any one claim.</p>
<p><b>21. Business Equipment</b></p> <p>The <b>Insurer</b> will pay up to the amount shown in the <b>Schedule</b> for loss or damage to <b>Business Equipment</b> within <b>Your Home</b>.</p>	<p>Loss or damage specifically excluded under Part A <b>Contents Standard Cover</b>.</p> <p>The most the <b>Insurer</b> will pay for any one item is shown in the <b>Schedule</b></p>

**Part A – Contents Standard Cover continued.**

What is Covered	What is not covered
<p><b>22. Liability to domestic staff</b></p> <p>Any amount that <b>You</b> or <b>Your Family</b> become legally liable to pay as compensation (including claimant's costs and expenses) for bodily injury or illness (including death or disease) of any domestic staff under a contract of service at the insured address with <b>You</b> solely for private domestic duties within the <b>United Kingdom</b>, the Channel Islands and the Isle of Man.</p>	<p>a) Legal liability to pay compensation for bodily injury (including death or disease) or damage to property sustained by any domestic staff when domestic staff are:</p> <ul style="list-style-type: none"> <li>i. Carried in or upon a vehicle; or</li> <li>ii. Entering or getting on to or alighting from a vehicle; where such injury or damage is caused by or arises out of the use by <b>You</b> or <b>Your Family</b> of a vehicle. For the purpose of this exception the expressions, "use" and "vehicle" have the same meaning as in the Road Traffic Act 1988 or similar legislation.</li> <li>iii. Any claim or other proceedings against <b>You</b> or <b>Your Family</b> lodged or prosecuted in a court outside the <b>United Kingdom</b>, Isle of Man and the Channel Islands.</li> <li>iv. Legal liability to pay any compensation or costs arising from <ul style="list-style-type: none"> <li>– the transmission of any communicable disease.</li> <li>– the ownership, possession or use of an animal of a dangerous species or specially controlled dog, as defined in the Animals Act 1971 or any other legislation (including subsequent legislation of similar intent if applicable) and any dog specified under the Dangerous Dogs Act (1991) or the Dangerous Dogs (Northern Ireland) Order 1991 or any amending legislation.</li> <li>– owning, possessing or using a dangerous dog of one of the following breeds: Pit Bull, Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro and cross breeds of these with any other breed.</li> </ul> </li> </ul> <p>The <b>Insurer</b> will not pay more than £10,000,000 in respect of all compensation (which includes costs and expenses agreed by <b>Them</b> in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>

Part A – Contents Standard Cover continued.

What is Covered	What is not covered
<p><b>23. Tenant's liability</b></p> <p>Any amount up to the amount shown in the <b>Schedule of Contents</b> sum insured for any claim or series of claims arising from any one event or one source or original cause that <b>You or Your Family</b> become legally liable to pay as tenant of the <b>Home</b> in respect of:</p> <ul style="list-style-type: none"> <li>i. Damage to the <b>Buildings</b> by any cause specified under <b>Buildings</b> Standard <b>Cover</b> of this <b>Policy</b>.</li> <li>ii. <b>Accidental Damage</b> to any cable, pipe (including any drain inspection cover) or underground sewage tank providing a service to the <b>Home</b>.</li> <li>iii. <b>Accidental Breakage</b> of fixed glass in: <ul style="list-style-type: none"> <li>– Windows</li> <li>– Doors</li> <li>– Fanlights</li> <li>– Skylights</li> <li>– Greenhouses</li> <li>– Conservatories</li> <li>– Verandas</li> </ul> </li> <li>iv. Fixed ceramic hobs or hob covers</li> <li>v. Fixed sanitary ware and bathroom fittings.</li> </ul>	<ul style="list-style-type: none"> <li>a) Loss or damage to gates, hedges and fences.</li> <li>b) Loss or damage if the <b>Home</b> has been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> </ul>

**Part A – Contents Standard Cover continued.**

What is Covered	What is not covered
<p><b>24. Liability to the public</b></p> <p>Any amount that <b>You</b> or <b>Your Family</b> become legally liable to pay as compensation (including claimant's costs and expenses) occurring in respect of accidental:</p> <ul style="list-style-type: none"> <li>i. Death, bodily injury or illness of any person not an employee of either <b>You</b> or <b>Your Family</b></li> <li>ii. Damage to property not belonging to or in the custody or control of <b>You</b> or <b>Your Family</b> and arising from: <ul style="list-style-type: none"> <li>– The occupation of the <b>Home</b> (but not its ownership) or</li> <li>– the private pursuits of <b>You</b> or <b>Your Family</b></li> </ul> </li> </ul>	<p>Legal liability to pay compensation or costs arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>a) Any business, trade, profession or employment</li> <li>b) The transmission of any communicable disease or virus</li> <li>c) Any mechanically propelled or assisted vehicle (other than motorised gardening equipment and wheelchairs)</li> <li>d) Lift, caravan, aircraft or watercraft (except models toys or any hand or foot propelled watercraft under 5 metres in length, sailboards or surfboards) owned by or in the custody or control of <b>You</b> or <b>Your Family</b></li> <li>e) The ownership, possession or use of an animal of a dangerous species or specially controlled dog, as defined in the Animals Act 1971 or any other legislation (including subsequent legislation of similar intent if applicable) and any dog specified under the Dangerous Dogs Act (1991) or the Dangerous Dogs (Northern Ireland) Order 1991 or any amending legislation</li> <li>f) owning, possessing or using a dangerous dog of one of the following breeds: Pit Bull, Terrier, Japanese Tosa, Dogo Argentino, Fila Brasileiro and cross breeds of these with any other breed.</li> <li>g) Any action for damages brought in a court outside the <b>United Kingdom</b>, the Isle of Man and the Channel Islands.</li> <li>h) Death and or bodily injury (including disease and illness) to <b>You</b> and <b>Your Family</b>.</li> <li>i) A contractual obligation</li> <li>j) The use of firearms other than sporting guns used for sporting purposes</li> <li>k) The use of horses for racing, steeplechasing or hunting</li> <li>l) The ownership, use or possession of any caravan or trailer whilst being towed</li> <li>m) Criminal acts</li> <li>n) An assault, alleged assault or a deliberate, wilful or malicious act.</li> </ul> <p>The <b>Insurer</b> will not pay more than £2,000,000 (including costs) for any claim or series of claims arising from any one event or one source or original cause.</p>

## Part B – Accidental Damage to the Contents

Your Schedule will show if this extension has been chosen

What is Covered	What is not covered
<p><b>25. Accidental Loss or Accidental Damage to Contents</b> whilst in the <b>Home</b>.</p>	<p><b>Accidental Loss or Accidental Damage:</b></p> <ul style="list-style-type: none"> <li>a) Specifically excluded under Part A – <b>Contents Standard Cover</b></li> <li>b) More specifically covered elsewhere in this <b>Policy</b></li> <li>c) By any damage that happens gradually over a period of time.</li> <li>d) By wear and tear</li> <li>e) By chewing, scratching, tearing or fouling by domestic pets</li> <li>f) By rot, fungus, insects or vermin</li> <li>g) Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing</li> <li>h) By the action of light or any atmospheric or climatic condition</li> <li>i) By mechanical, electronic or electrical breakdown or failure</li> <li>j) arising directly or indirectly from depreciation in value</li> <li>k) arising from the cost of remaking any film disc or tape or the value of any information contained on it</li> <li>l) to computers or computer equipment:</li> <li>m) by erasure or distortion of data</li> <li>n) by accidental erasure or mislaying or misfiling of documents or records</li> <li>o) by viruses</li> <li>p) by contamination to food, drink and plants</li> <li>q) to contact lenses</li> <li>r) while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</li> </ul>
<p><b>26. House removal</b></p> <p><b>Accidental Loss or Accidental Damage to Contents</b> whilst in the course of removal by professional removal contractors from the <b>Home</b> to any new private residence within the <b>United Kingdom</b> or the Channel Islands or the Isle of Man.</p>	<p><b>Accidental Loss or Accidental Damage:</b></p> <ul style="list-style-type: none"> <li>i. <b>To Money</b></li> <li>ii. To china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors</li> <li>iii. To jewellery</li> <li>iv. During sea transit</li> <li>v. Whilst the <b>Contents</b> are in storage</li> <li>vi. By mechanical, electronic or electrical breakdown or failure</li> </ul>
<p><b>27. Mirrors and glass</b></p> <p><b>Accidental Breakage of:</b></p> <ul style="list-style-type: none"> <li>i. Mirrors</li> <li>ii. Fixed glass in and glass tops of furniture</li> <li>iii. Ceramic hobs and ceramic tops of movable cookers</li> <li>iv. Glass oven doors.</li> </ul>	<p>Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p>



**Part B – Accidental Damage to the Contents continued**

What is Covered	What is not covered
<p><b>28. Home entertainment equipment</b> <b>Accidental Damage to:</b></p> <ul style="list-style-type: none"> <li>i. Television sets and their aerials</li> <li>ii. Radios</li> <li>iii. Record players, compact disc players and tape recorders</li> <li>iv. Video recorders (VCR's)</li> <li>v. DVD players</li> <li>vi. Home computers</li> <li>vii. Cable/satellite/digital television receivers.</li> </ul>	<ul style="list-style-type: none"> <li>a) Mechanical, electronic or electrical breakdown or failure</li> <li>b) Loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it</li> <li>c) Damage caused by or in the process of cleaning, maintenance, repair, dismantling, altering or dyeing</li> <li>d) Loss or damage by chewing, scratching, tearing or fouling by domestic pets</li> <li>e) Damage caused by wear and tear</li> <li>f) Damage caused by rot, fungus, insects or vermin</li> <li>g) Damage caused by the action of light or any atmospheric or climatic condition</li> <li>h) Damage that happens gradually over a period of time</li> <li>i) <b>Accidental Damage</b> or contamination to computers or computer equipment by: <ul style="list-style-type: none"> <li>– Erasure or distortion of data</li> <li>– Accidental erasure or mislaying or misfiling of documents or records</li> <li>– Viruses</li> </ul> </li> <li>j) Damage to records, discs, cassettes and tapes</li> <li>k) Damage to equipment not in the <b>Home</b></li> <li>l) Damage to equipment designed to be portable whilst being transported carried or moved (e.g. laptops, computers, portable compact disc players and portable televisions).</li> </ul>
<p><b>29. Accidental Loss</b> of oil and metered water.</p> <p>The <b>Insurer</b> will pay for <b>Accidental Loss</b> of domestic heating oil and metered water.</p>	<p>Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p> <p>The <b>Insurer</b> will not pay more than £1,000 for any one claim.</p>

## Part C – Personal possessions

Your Schedule will show if this extension has been chosen

### What are personal possessions?

**Personal Effects, Valuables, Pedal Cycles, Credit Cards and Money**, provided that they belong to **You** or **Your Family** or **You** or **Your Family** are legally responsible for them and they are mainly used for private purposes.

### What is the most the Insurer will pay?

The **Insurer** will not pay more in total than the sum insured shown for personal possessions in **Your Schedule** for any one claim under this Part of the **Policy**.

NB: The sum insured under this Part is included within the sum insured for **Contents Standard Cover** and is not in addition to it.

Limits apply to the following and these are shown in the **Schedule**

- for **Money** **£500**
- for Credit Cards **£1,000**
- for any one **Pedal Cycle** **£500**
- for any one **Valuable** **£2,500**

These are the standard limits. If **You** have increased any of them, the revised limits that apply to **Your Policy** will be shown by **Endorsement** in **Your Schedule**.

What is Covered	What is not covered
<p>1. Loss or damage to <b>Valuables, Money and Personal Effects</b> belonging to <b>You</b> or <b>Your Family</b> whilst:</p> <p>i. Anywhere in <b>Europe</b>, Jordan, Madeira and/or Mediterranean Islands and those countries bordering the Mediterranean or</p> <p>ii. Anywhere in the world for up to the number of days shown in the <b>Schedule</b></p>	<p>The amount of the <b>Excess</b> shown in the <b>Schedule</b>.</p> <p>The <b>Insurer</b> will not pay for loss or damage:</p> <p>a) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it</p> <p>b) caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing</p> <p>c) caused by chewing, scratching, tearing or fouling by domestic pets</p> <p>d) caused by rot, fungus, insects or vermin</p> <p>e) caused by wear and tear or damage that occurs gradually over a period of time.</p> <p>f) caused by theft from unattended road vehicles unless contained in a locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle, up to the maximum limit shown in the <b>Schedule</b></p> <p>g) to items not in the care, custody or control of <b>You</b> or <b>Your Family</b> or an authorised person</p> <p>h) caused by theft or attempted theft from an unlocked hotel room</p> <p>i) arising directly or indirectly from depreciation in value</p> <p>j) by mechanical, electronic or electrical breakdown or failure</p>

Part C – Personal Possessions continued.

What is Covered	What is not covered
<p><b>1. continued</b></p>	<p><b>1 continued</b></p> <ul style="list-style-type: none"> <li>k) To watercraft (which includes sailboards and windsurfers) aircraft, caravans, trailers, <b>Pedal Cycles</b> valued over £500 and mechanically propelled vehicles (which includes motorcycles and children’s motorcycles and motor cars, quad bikes and children’s quad bikes) but lawnmowers garden implements and wheelchairs, models and toys are covered</li> <li>l) To parts, accessories, tools and fitted radios, cassette players and compact disc players for the things excluded in (k) above</li> <li>m) To any property used for business, trade, profession or employment purpose</li> <li>n) By theft of any unattended <b>Pedal Cycle</b> unless in a locked building or secured by a locking device to a permanent structure or a motor vehicle</li> <li>o) To plants or any living creature</li> <li>p) To documents</li> <li>q) To contact lenses</li> <li>r) Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason</li> <li>s) Specifically provided for elsewhere in this <b>Policy</b></li> <li>t) To computers or computer equipment <ul style="list-style-type: none"> <li>– By erasure or distortion of data</li> <li>– By accidental erasure or mislaying or misfiling of documents or records</li> <li>– By viruses</li> </ul> </li> <li>u) By contamination</li> <li>v) To personal possessions left in <b>Your Home</b> after the <b>Home</b> is left <b>Unoccupied</b> or <b>Unfurnished</b></li> <li>w) To property more specifically covered by any other insurance</li> <li>x) To lottery tickets and raffle tickets.</li> <li>y) To sports equipment while in use</li> <li>z) To <b>Pedal Cycles</b> used for races, time trials and competitions and while practising for them</li> <li>aa) for thefts not reported to the police</li> </ul>
<p><b>2. Your or Your Family’s</b> liability under the terms of any credit card or cash dispenser card agreement as a result of its unauthorised use by any person not related to or residing with <b>You or Your Family</b>.</p>	<p>Any loss or claim:</p> <ul style="list-style-type: none"> <li>a) Unless <b>You</b> and <b>Your Family</b> have complied with the terms and conditions of the issuing authority</li> <li>b) Due to accounting errors or omissions.</li> </ul>

## Part D – Buildings Standard Cover

Your Schedule will show if this Part of the Policy has been chosen.

This section details the cover provided for the structure of the **Home** including landlord's fixtures and fittings and the following if they form part of the property: oil and gas tanks, cesspits, ornamental ponds, fountains, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and domestic outbuildings.

What is the most the **Insurer** will pay?

The **Insurer** will not pay more in total than the sum insured shown for **Buildings** in **Your Policy Schedule** for any one claim under causes 1–11 and covers 15 and 17. The **Insurer** will pay in addition amounts due under covers 12, 13, 14, 15, 16 and 18 up to the limits shown in **Your Schedule**.

What is Covered	What is not covered
Loss or damage to the <b>Buildings</b> by the following causes:	The amount of the <b>Excess</b> shown in the <b>Schedule</b>
1. Fire, smoke, explosion, lightning, earthquake.	Smoke damage arising gradually or out of repeated exposure.
2. Storm or flood.	Loss or damage: <ul style="list-style-type: none"> <li>a) By <b>Subsidence</b>, ground <b>Heave</b> or <b>Landslip</b></li> <li>b) To gates, hedges, fences, drives or paths</li> <li>c) To radio or television aerials</li> <li>d) By frost</li> <li>e) Caused by rising ground water levels.</li> </ul>
3. Theft or attempted theft.	a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b> b) Loss or damage by any person lawfully in <b>Your Home</b>
4. Escape of water from: <p>A fixed:</p> <ul style="list-style-type: none"> <li>a) water installation</li> <li>b) drainage installation</li> <li>c) heating installation</li> </ul> <p>A plumbed-in</p> <ul style="list-style-type: none"> <li>a) washing machine,</li> <li>b) dishwasher,</li> <li>c) water bed,</li> <li>d) refrigerator or</li> <li>e) deep freeze cabinet</li> </ul> <p>The <b>Insurer</b> will also pay the necessary costs that <b>You</b> incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling removed or damaged during the search for the leak but the <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b></p>	The <b>Excess</b> shown in the <b>Schedule</b> <p>Loss or damage</p> <ul style="list-style-type: none"> <li>a) While the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b></li> <li>b) By <b>Subsidence</b>, ground <b>Heave</b> or <b>Landslip</b></li> <li>c) By rot of any kind.</li> <li>d) To the apparatus and/or pipes from which the water has escaped</li> </ul> <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if due to another insured cause.</p>

**Part D – Buildings Standard Cover continued**

What is Covered	What is not covered
<p><b>5.</b> Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p>The <b>Insurer</b> will also pay the necessary costs that <b>You</b> incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling removed or damaged during the search for the leak but the <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b></p>	<p>Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p> <p>Damage caused by the escape of oil is covered but damage to the items themselves is only covered if due to another insured cause.</p> <p>Any loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination</p> <p>Loss or damage</p> <ul style="list-style-type: none"> <li>a) by <b>Subsidence</b>, ground <b>Heave</b> or <b>Landslip</b></li> <li>b) by rot of any kind</li> <li>c) to the apparatus and/or pipes from which the oil has escaped</li> </ul>
<p><b>6.</b> Malicious persons or vandals</p>	<ul style="list-style-type: none"> <li>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>b) Loss or damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b>.</li> </ul>
<p><b>7.</b> Riot, civil commotion, strikes, labour and political disturbances.</p>	<p>Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the <b>United Kingdom</b>, the Isle of Man or the Channel Islands.</p>
<p><b>8.</b> <b>Subsidence</b> or ground <b>Heave</b> of the site on which the <b>Buildings</b> stand, or <b>Landslip</b>.</p>	<p>The first £1,000 of any damage.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>a) Caused by normal <b>Settlement</b>, shrinkage, expansion or bedding down of new structures, <b>Settlement</b> or movement of made-up ground</li> <li>b) Resulting from coastal or riverbank erosion</li> <li>c) Arising from construction, structural alteration or repair or demolition or ground works or excavation</li> <li>d) Arising from defective design, defective materials or faulty workmanship</li> <li>e) To boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, tennis hard courts, and swimming pools, hot tubs, service tanks, central heating oil tanks, ground source heating pumps unless the <b>Home</b> has been damaged at the same time by the same cause.</li> <li>f) To or resulting from movement of solid floor slabs and non-load-bearing walls unless the foundations beneath the load bearing walls of the <b>Home</b> are damaged at the same time and by the same cause</li> <li>g) To the <b>Buildings</b> caused by the action of chemicals on or with any materials which form part of the <b>Buildings</b>.</li> <li>h) Caused by compaction of infill</li> </ul>

**Part D – Buildings Standard Cover continued**

<b>What is Covered</b>	<b>What is not covered</b>
<p><b>9.</b> Collision by:</p> <ul style="list-style-type: none"> <li>i. Aircraft</li> <li>ii. aerial devices</li> <li>iii. road or rail vehicles</li> <li>iv. animals or</li> <li>v. anything dropped from the above.</li> </ul>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>a) Domestic pets</li> <li>b) Insects.</li> </ul>
<p><b>10.</b> Falling trees or branches</p>	<ul style="list-style-type: none"> <li>a) The cost of removal if the fallen tree or branch has not caused damage to the <b>Buildings</b></li> <li>b) Loss or damage caused during tree felling, lopping or topping.</li> </ul>
<p><b>11.</b> Breakage or collapse of:</p> <ul style="list-style-type: none"> <li>i. Satellite dishes</li> <li>ii. TV or radio aerials, aerial fittings or masts</li> <li>iii. Lamp posts</li> <li>iv. Telegraph poles</li> <li>v. Electricity pylons, poles or overhead cables.</li> </ul>	<p>Loss or damage of the items themselves.</p>
<p><b>12.</b> Debris removal and Building fees Necessary expenses for rebuilding or repairing the <b>Buildings</b> as a result of damage covered by <b>Buildings</b> standard <b>Cover</b> for:</p> <ul style="list-style-type: none"> <li>i. Architect's, surveyor's, consulting engineers and legal fees;</li> <li>ii. The cost of clearing debris from the site or demolishing or shoring up the <b>Buildings</b>;</li> <li>iii. The cost to comply with government or local authority requirements.</li> </ul>	<ul style="list-style-type: none"> <li>a) Fees for preparing any claim</li> <li>b) Costs for complying with requirements <b>You</b> were notified of before the loss or damage.</li> </ul> <p>The <b>Insurer</b> will not pay more than 12.5% of the sum insured for <b>Buildings</b> for any one claim</p>
<p><b>13.</b> Replacement of locks if the keys are lost or stolen</p> <p>The <b>Insurer</b> will pay for the cost of replacing keys and locks or lock mechanism to:</p> <ul style="list-style-type: none"> <li>i. External doors and windows of the <b>Home</b></li> <li>ii. A safe within or an alarm protecting the <b>Home</b> following the loss of their keys.</li> </ul>	<ul style="list-style-type: none"> <li>a) The cost of replacing keys and locks to a garage or outbuilding.</li> <li>b) Thefts not reported to the Police.</li> </ul> <p>This <b>Cover</b> can be found under both the <b>Buildings</b> and <b>Contents</b> Parts of this <b>Policy</b>. Where both Parts are in force the <b>Insurer</b> will only pay under one Part.</p> <p>The <b>Insurer</b> will not pay more than £500 for any one claim</p>

**Part D – Buildings Standard Cover continued**

What is Covered	What is not covered
<p><b>14. Alternative accommodation</b></p> <p>While the <b>Home</b> cannot be lived in because of loss or damage covered under this <b>Policy</b> the <b>Insurer</b> will pay for:</p> <ul style="list-style-type: none"> <li>i. The increased cost of alternative comparable accommodation for <b>You, Your Family</b> and <b>Your</b> domestic pets; or</li> <li>ii. The amount of rent <b>You</b> and <b>Your Family</b> lose.</li> </ul>	<p>This <b>Cover</b> can be found under both the <b>Buildings</b> and <b>Contents</b> Parts of this <b>Policy</b>. Where both Parts are in force the <b>Insurer</b> will only pay under one Part.</p> <p>The <b>Insurer</b> will not pay more than 20% of the sum insured for <b>Buildings</b> for any one claim.</p>
<p><b>15. Emergency Entry</b></p> <p>Loss or damage to the <b>Buildings</b> caused if the fire, police or ambulance service has to force an entry to the <b>Buildings</b> because of an emergency involving <b>You</b> or <b>Your Family</b></p>	
<p><b>16. Contracting Purchaser</b></p> <p>If <b>You</b> have contracted to sell the <b>Home</b> the purchaser shall have the full protection of <b>Your Policy</b> in respect of the <b>Buildings</b> up to the date of completion of the purchase as long as the <b>Home</b> is not covered by any other insurance.</p>	

## Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p><b>17. Property owner's liability</b></p> <p>Any amount that <b>You</b> or <b>Your Family</b> become legally liable to pay as compensation (including claimant's costs and expenses) arising from <b>Your</b> ownership (but not occupation) of the premises which causes accidental bodily injury (including death or disease) to any person or damage to property:</p> <ul style="list-style-type: none"> <li>i. Solely as owner (not as occupier) of the <b>Buildings</b>;</li> <li>ii. In connection with any previous private residence which <b>You</b> owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, provided that <b>You</b> had disposed of all legal title and interest at the time of any such occurrence.</li> </ul> <p>If <b>You</b> cancel or do not renew Part D of <b>Your Policy</b> following sale of <b>Your Home</b>, the <b>Cover</b> provided by paragraph (ii) for <b>Your</b> present <b>Home</b> will continue for seven years after this Part expires.</p>	<p><b>Your</b> legal liability to pay compensation arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>a) An agreement which imposes a liability on <b>You</b> which <b>You</b> would not be under in the absence of such an agreement</li> <li>b) The use or occupation of the <b>Home</b> for any business, trade, profession or employment</li> <li>c) Death or bodily injury, illness or disease to any person who is a member of <b>Your Family</b> residing with <b>You</b> or any person under a contract of service</li> <li>d) Damage to property belonging to or under the control of <b>You</b> or a member of <b>Your Family</b> permanently residing with <b>You</b></li> <li>e) Death, bodily injury or damage caused by lifts, hoists or mechanically propelled or assisted vehicles (other than motorised gardening equipment and pedestrian controlled vehicles) motor cycles, children's motor cycles, quad bikes and children's quad bikes.</li> <li>f) The cost of rectifying any fault or alleged fault.</li> </ul> <p>If <b>You</b> are entitled to cover under another insurance <b>Policy</b>.</p> <p>The <b>Insurer</b> will not pay more than £2,000,000 (including costs and expenses agreed by <b>Them</b> in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>



## Part E – Accidental Damage to the Buildings

Your Schedule will show if this extension has been chosen

What is Covered	What is not covered
<p><b>1. Accidental Damage to the Buildings</b></p>	<p><b>Accidental Damage:</b></p> <ul style="list-style-type: none"> <li>a) Specifically excluded under Part D – <b>Buildings Standard Cover</b></li> <li>b) More specifically covered elsewhere in this <b>Policy</b></li> <li>c) By frost</li> <li>d) By wear and tear or gradual deterioration, <b>Settlement</b> or shrinkage of the <b>Buildings</b></li> <li>e) By vermin, insects, fungus, wet or dry rot</li> <li>f) By chewing, scratching, tearing or fouling by domestic pets</li> <li>g) By mechanical or electronic or electrical breakdown or failure</li> <li>h) Arising from the alteration or extension of the <b>Buildings</b> or the cost of maintenance or routine decoration</li> <li>i) Arising from faulty workmanship, defective design or use of defective materials</li> <li>j) Whilst the <b>Home is Unoccupied or Unfurnished.</b></li> <li>k) Occurring whilst the <b>Buildings</b> or any part of them are let or lent.</li> <li>l) Any <b>Excess</b> as outlined in the <b>Policy Schedule.</b></li> </ul>
<p><b>2. Service pipes and cables</b> <b>Accidental Damage to:</b></p> <ul style="list-style-type: none"> <li>i. Cables</li> <li>ii. Drain inspection covers</li> <li>iii. Underground drains, pipes or tanks providing services to or from the <b>Home</b> and for which <b>You</b> are legally responsible.</li> </ul> <p>The <b>Insurer</b> will also pay the necessary costs that <b>You</b> incur in locating the source of the damage including the reinstatement of any wall, drive, fence or path removed or damaged during the search but the <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b> for any one claim</p>	<ul style="list-style-type: none"> <li>a) Any cost arising from clearance of a blockage not directly resulting from a breakage of the pipe.</li> <li>b) Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.</li> </ul>

**Part E – Accidental Damage Cover continued**

What is Covered	What is not covered
<p><b>3. Glass and sanitary ware</b> <b>Accidental Breakage of:</b></p> <ul style="list-style-type: none"> <li>i. Fixed glass in:               <ul style="list-style-type: none"> <li>– windows</li> <li>– doors</li> <li>– fanlights</li> <li>– skylights</li> <li>– greenhouses</li> <li>– conservatories</li> <li>– verandas</li> </ul> </li> <li>ii. fixed ceramic hobs or hob covers</li> <li>iii. fixed sanitary ware and bathroom fittings.</li> </ul>	<ul style="list-style-type: none"> <li>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>b) Damage to property that does not form part of the <b>Home</b>.</li> <li>c) Malicious damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b>.</li> </ul>

## Useful telephone numbers

### Customer Service

0844 800 8538

### Renewals

0844 800 8539

### Hours of opening

Monday to Friday 8.00am to 8.00pm

Saturday 9.00am to 5.00pm

Sunday 10.00am to 4.00pm

Bank Holidays 10.00am to 4.00pm

(Excluding Christmas Day)

### 24 hour claims line open 365 days a year

0800 008 6709

If **You** would like to complete a private car or commercial vehicle insurance quotation with one of **Our** agents please call **Us** on 0800 783 6040, alternatively **You** can visit **Our** website [www.igo4.com](http://www.igo4.com).

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