

## Household Policy

### Your contract

Welcome to **Your** Home insurance Policy.

The information **You** have supplied forms part of the contract of insurance with the **Insurer** as arranged and administered by **Us**. **Your Policy**, together with the Policy summary, **Schedule** and any applicable **Endorsements**, is evidence of that contract. **You** should read it carefully and keep it in a safe place.

There is a choice of law for this insurance but unless **We** agree otherwise English law applies.

In return for having accepted **Your** premium, the **Insurer** will, in the event of injury, loss or damage happening within the **Period of Insurance**, provide insurance as described in the following pages and referred to in **Your** Schedule. If after reading these documents **You** have any questions please contact **us**.

On behalf of the **Insurer**.

A handwritten signature in black ink, appearing to be 'S. Thomas Cooper'.

Stephen Thomas Cooper Executive Director  
(Authorised Signatory) iGO4 Limited

## 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.

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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 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.

### **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.

### **Endorsement(s)**

A change to the terms of the **Policy** as shown under **Endorsements** in the Schedule.

### **Europe**

Republic of Ireland, England, Wales, Scotland, Northern 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, Yugoslavia (Serbia and Montenegro), Macedonia, Bosnia Herzegovina, Norway, Sweden, Finland, Denmark, Estonia, Latvia and Lithuania.

### **Domestic Partner**

**Your** spouse or civil partner

### **Excess**

The amount **You** are required to pay as the first part of certain claims made under the **Policy**. In the event of a claim being made under more than one Part of the **Policy** for the same incident, **You** are only responsible for one **Excess**.

### **Family/Family's**

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

### **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

### **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 in the **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**

**Your Policy** booklet and most recent Schedule, which include any **Endorsement** that applies.

**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**

**Unfurnished**

Without sufficient furniture and furnishings for normal living purposes.

**Unoccupied**

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

**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  
Ground Floor  
Olympus House  
Staniland Way  
Peterborough. PE4 6NA

Registered in England:

Company No. 5095154,

iGO4 Limited is authorised and regulated by the Financial Services Authority (FSA).

FSA registered number: 536726

**You/Your**

The person or persons named in the Schedule as the Policyholder.

**Your Policy** is designed to help **You** understand the extent of cover provided.

**You** will find on many of the pages these headings:

**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**

## If You have any problems

### Complaints Procedure

**We** are committed to treating our customers fairly. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about **us** or **Your Policy** or a claim under it, **You** should first phone Customer Service on the telephone number shown at the back of this **Policy**;

or write to:

#### The Customer Services Manager;

iGO4 Limited  
Ground Floor  
Olympus House  
Staniland Way  
Peterborough. PE4 6NA

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

Details of **Your Policy** and the **Policy** or claim number along with **Your** name and address will help **Us** to deal with **Your** enquiry.

If **We** are unable to resolve the matter or if **Your** complaint is against **Your** Insurer **You** may write to the **Insurer** identified in **Your** current **Schedule**. If the **Insurer** is a Lloyd's syndicate **You** can write to

### Policyholder & Market Assistance

Department;

Lloyd's

One Lime Street

London

EC3M 7HA

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

Tel: 020 7066 1000

Fax: 020 7066 1099

If **We** or the **Insurer** have given **You** a final response and **You** remain dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service;  
South Quay Plaza;  
183 Marsh Wall;  
London  
E14 9SR

Tel: 0845 0801 800

Please note **You** have 6 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**.

### The Financial Services Compensation Scheme

If **We** or **Your Insurer** were 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**.

1. 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.
2. **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 is not 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 appropriate allowance for wear and tear.

### 3. Changes in Your circumstances

**You** must notify **Us** as soon as possible of any change which may affect this insurance and in particular any of the following:

- 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
- **You** must also notify **us** as soon as possible 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 driving offences.

**We** will then advise **You** of any change in terms. If **You** are in any doubt please contact **us**.

### 4. 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.

### 5. Cancelling Your cover

**We** may cancel **Your Policy** by giving **You** 7 days' notice by letter to **Your** last known address.

**We** reserve the right to cancel this **Policy** immediately in the event of non-payment of the premium or default by **You** under a monthly instalment scheme. No refund will be made to **You** of any instalment paid.

If **You** wish to cancel this **Policy**, **You** must either write to **us** or call **our** Customer Service Department

#### 'Cooling-off period'

If **You** cancel **Your Policy** within **14 days** of the start date **You** will receive a proportionate refund of the premium paid for the unexpired portion of the **Period of Insurance**, providing no claim has been made, less any agreed charges detailed in the **Administrator's** terms of business.

### **Cancellation after 'Cooling-off period'**

Once **You** have received **Your Policy** documents, if **You** cancel **Your Policy** after the cooling off period, and 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 the **Administrator's** terms of business.

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.

If the premium is paid under a monthly instalment scheme and a claim has been settled during the current **Period of Insurance**, **You** must continue with the instalment payments. Alternatively **We** will deduct outstanding instalments from any claim payment that may be due to **You**. No refund of premium will be made under a monthly instalment scheme.

### **6. Premiums paid and up to date**

The cover provided is dependent on all premiums due in the **Period of Insurance** being paid in full.

#### **So for:**

Annual premiums – amounts to have been paid and cleared by **Us**.

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.

### **7. Renewal**

**We** shall renew **Your Policy** and **Home** 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.

## **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 writ, summons, letter of claim or other document;
- If requested send written details of **Your** claim to **Us** within 30 days;
- Supply at **Your** own expense all reports, certificates, plans, specification, information and assistance that **We** may require;
- 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.

## 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. **We** or the **Insurer** have 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**:

- make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect;
- make a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect;
- make 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 be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date;
  - will not make any return of premium;
  - may inform the police of the circumstances.

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



## How the Insurer settles claims

### Lost property

Where property has been lost the **Insurer** will replace with the closest possible match.

### Damaged property

Where possible, damaged property will be repaired. Where repair is not possible the property will be replaced. Where repair or replacement is not possible, the **Insurer** will pay in cash the amount of the loss or damage. Where repair or replacement is possible but under the circumstances the **Insurer** considers it appropriate to make a cash settlement, the sum payable will reflect any discounts the **Insurer** might have received if **They** had replaced the property.

### Cash payment

Wherever cash payments are made, the sum payable reflects the lost or damaged property at today's prices.

### 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 and not undamaged carpet in adjoining rooms or areas.

### 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 4 and Claims Conditions on page 6).

**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**

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, micro processor, 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.

## Inflation protection

To help protect **You** against the effect of inflation the sum insured for **Contents**/ personal possessions and **Buildings** may be increased at the end of each month based on changes in the following indexes:

### **Contents/Personal possessions**

The Consumer Durables section of the Retail Price Index compiled by the Office of National Statistics.

### **Buildings**

The House ReBuilding Cost Index compiled by the Building Cost Information Service of the Royal Institution of Chartered Surveyors.

If an index becomes unavailable, the **Insurer** will use a suitable alternative index. If an index should fall, the sums insured and monetary limits will be maintained.

There is no charge for this inflation protection at the time of the monthly increase but at the next renewal of **Your Policy** the premium will be based on the increased sums insured. Although **You** have the benefit of inflation protection, **You** should not rely on this alone to keep the **Buildings** and **Contents** sum insured at the correct level. The value of **Your Buildings** or **Contents** may be growing faster than inflation – perhaps because of a new extension or acquired items. It is a condition of **Your Policy** to insure for the correct sum – see page 4.

## Part A – Contents standard cover

Your Schedule will show if this Part has been chosen.

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

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.

Inflation Protection applies.

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

What is Covered	What is not covered
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> is 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: a) Frost b) rising ground water levels.
3. Theft or attempted theft.	a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b> 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. 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> i. theft of <b>Pedal Cycles</b> ii. theft of <b>Money</b> 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> iv. loss or damage from any part of the <b>Home</b> which is used for any business, trade, profession or employment purposes. d) Loss or damage caused by any person lawfully in <b>Your Home</b> . e) Loss or damage to <b>Contents</b> in a garage or outbuilding not within the boundaries of the <b>Home</b> .  The <b>Insurer</b> will not pay more than the amount in the <b>Schedule</b> for any one claim for <b>Contents</b> in garage or outbuilding
4. Escape of water from: i. A fixed: • water installation • drainage installation • heating installation  ii. A plumbed-in: • washing machine, • dishwasher, • water bed, • refrigerator • deep freeze cabinet.	Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b> .

**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>Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</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><b>8.</b> Subsidence or ground heave of the site on which the <b>Buildings</b> stand, or landslip.</p>	<p>Loss or damage:  a) Resulting from coastal or riverbank erosion  b) Caused by compaction of infill  c) Caused by settlement, shrinkage or expansion of the <b>Building</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. Anything dropped from them.</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>
<p><b>12.</b> Replacement of locks if 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> <p>i. External doors and windows of the <b>Home</b>  ii. A safe within or an alarm protecting the <b>Home</b> following the loss of their keys.</p>	<p>a) The cost of replacing keys and locks to a garage or outbuilding.  b) Thefts not reported to the police</p> <p>This cover can be found under both the Buildings and Contents 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 the amount</p>

	shown in the <b>Schedule</b> for any one claim.
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**Part A – Contents Standard Cover continued.**

<b>What is Covered</b>	<b>What is not covered</b>
<p><b>13. Liability for Credit Card</b></p> <p><b>You or 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>	<p>a) Any loss unless <b>You</b> or <b>Your Family</b> have complied with the terms and conditions of the issuing authority.</p> <p>b) Any loss or claim due to accounting errors or omissions.</p> <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>14. Contents in the garden</b></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> <ol style="list-style-type: none"> <li>i. <b>Valuables</b> or <b>Money</b>.</li> <li>ii. Plants and trees.</li> </ol> <p>While the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p> <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>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> <ol 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> </ol>	<p>Loss or damage:</p> <ol style="list-style-type: none"> <li>i. By theft unless it involves forcible and violent entry to or exit from a building.</li> <li>ii. From a caravan, mobile home or a motor home.</li> <li>iii. Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.</li> </ol> <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>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> <ol style="list-style-type: none"> <li>i. Rent payable for which <b>You</b> are legally liable; or</li> <li>ii. the reasonable cost of comparable alternative accommodation for <b>You</b> and <b>Your Family</b> and <b>Your</b> domestic pets.</li> </ol>	<p>This cover 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 the amount shown in the <b>Schedule</b> for any one claim.</p>
<p><b>17. Documents</b></p> <p>Loss or damage by causes 1–11 to documents (other than <b>Money</b>) whilst:</p> <ol 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> </ol>	<p>a) Property more specifically covered by any other insurance</p> <p>b) Property used for business, trade, profession or employment purposes</p> <p>The <b>Insurer</b> will not pay more than the amount shown In the <b>Schedule</b> for any one claim</p>

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

What is Covered	What is not covered
<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 the amount shown in the <b>Schedule</b> 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> </ul> <p>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>.</p>	
<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. 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>i. The deliberate act of <b>You</b> or <b>Your Family</b> or any electricity supplier</li> <li>ii. Strike, lock-out or industrial dispute c. property more specifically covered by any other insurance.</li> <li>iii. Property used for business trade profession or employment purposes.</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>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> with <b>Your Home</b>.</p> <p>The most the <b>Insurer</b> will pay for any one item is shown in the <b>Schedule</b></p>	<p>Loss or damage specifically excluded under Part A <b>Contents</b> Standard Cover.</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 United Kingdom, 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 United Kingdom, 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> </ul> </li> </ul> <p>The <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b> in respect of all compensation (which includes costs and expenses agreed by <b>Us</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 Buildings Standard Cover 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. Accidental breakage 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>i. Any business, trade, profession or employment</li> <li>ii. The transmission of any communicable disease or virus</li> <li>iii. Any mechanically propelled or assisted vehicle (other than motorised gardening equipment and wheelchairs)</li> <li>iv. 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>v. 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>vi. Any action for damages brought in a court outside the United Kingdom, the Isle of Man and the Channel Islands.</li> <li>vii. Death and or bodily injury (including disease and illness) to <b>You</b> and <b>Your Family</b>.</li> <li>viii. A contractual obligation</li> <li>ix. The use of firearms other than sporting guns used for sporting purposes</li> <li>x. The use of horses for racing, steeplechasing or hunting</li> <li>xi. The ownership, use or possession of any caravan or trailer whilst being towed</li> <li>xii. Criminal acts</li> <li>xiii. An assault, alleged assault or a deliberate, wilful or malicious act.</li> </ul> <p>The <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b> (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 whilst in the Home.</b></p>	<p><b>Accidental Loss or Accidental Damage:</b></p> <ul style="list-style-type: none"> <li>i. Specifically excluded under Part A – <b>Contents</b> Standard Cover</li> <li>ii. More specifically covered elsewhere in this <b>Policy</b></li> <li>iii. By any gradually operating cause</li> <li>iv. By wear and tear</li> <li>v. By chewing, scratching, tearing or fouling by domestic pets</li> <li>vi. By rot, fungus, insects or vermin</li> <li>vii. Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing</li> <li>viii. By the action of light or any atmospheric or climatic condition</li> <li>ix. By mechanical, electronic or electrical breakdown or failure</li> <li>x. arising directly or indirectly from depreciation in value</li> <li>xi. arising from the cost of remaking any film disc or tape or the value of any information contained on it</li> <li>xii. to computers or computer equipment:</li> <li>xiii. by erasure or distortion of data</li> <li>xiv. by accidental erasure or mislaying or misfiling of documents or records</li> <li>xv. by viruses</li> <li>xvi. by contamination to food, drink and plants</li> <li>xvii. to contact lenses</li> <li>xviii. 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 United Kingdom 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. To <b>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</b> to:</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 caused by any gradually operating cause</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 or on 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 accidental loss 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 the amount shown in the <b>Schedule</b> for any one claim.</p>

## Part C – Personal possessions

Your Schedule will show if this extension has been chosen

Inflation protection applies

**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**
- for Credit Cards
- for any one **Pedal Cycle**
- for any one **Valuable**

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</b> and <b>Personal Effects</b> belonging to <b>You or Your Family</b> whilst:</p> <p>i. Anywhere in <b>Europe</b>, Jordan, Madeira, the Canary 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 Schedule.</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 any gradually operating cause or wear and tear</p> <p>f) caused by theft from unattended road vehicles unless contained in locked concealed luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle, over the maximum limit shown in the Schedule</p> <p>g) to items not in the care, custody or control of <b>You or 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 the maximum limit shown in the <b>Schedule</b> 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 or 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 suitable 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</b> or <b>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.

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.

**Inflation protection applies.**

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 Schedule (increased for cause 8). Not applicable to cover 20
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 subsidence, ground heave or landslip</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.	<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 by any person lawfully in <b>Your Home</b></li> </ul>
4. Escape of water from: <ul style="list-style-type: none"> <li>i. A fixed:               <ul style="list-style-type: none"> <li>a) water installation</li> <li>b) drainage installation</li> <li>c) heating installation</li> <li>d) .</li> </ul> </li> <li>ii. A plumbed-in               <ul style="list-style-type: none"> <li>a) washing machine,</li> <li>b) plumbed-in dishwasher,</li> <li>c) water bed,</li> <li>d) refrigerator or</li> <li>e) deep freeze cabinet</li> </ul> </li> </ul> <p>The <b>Insurer</b> will also pay the necessary reasonable 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 subsidence, ground heave or landslip</li> <li>c) By rot of any kind.</li> </ul> <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if an insured cause is operative.</p>



## Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p>5. 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 Insurer will also pay the necessary reasonable costs that You 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 Insurer will not pay more than the amount shown in the Schedule</p>	<p>Loss or damage while the Home is Unoccupied or Unfurnished.</p> <p>Damage caused by the escape of oil is covered but damage to the items themselves is only covered if an insured cause is operative.</p>
<p>6. Malicious persons or vandals</p>	<p>a) Loss or damage while the <b>Home</b> is <b>Unoccupied</b> or <b>Unfurnished</b>.</p> <p>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>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. Subsidence or ground, heave of the site on which the <b>Buildings</b> stand, or landslip.</p>	<p>The <b>Excess</b> shown in the <b>Schedule</b>. Loss or damage:</p> <ul style="list-style-type: none"> <li>a) Caused by normal settlement, shrinkage, expansion or bedding down of new structures, settlement 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 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> </ul>
<p>9. 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 them.</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>

## Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p><b>10.</b> Falling trees or branches</p>	<p>a) The cost of removal if the fallen tree or branch has not caused damage to the <b>Buildings</b></p> <p>b) Loss or damage caused during tree felling, lopping or topping.</p>
<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. Certain items may be covered under Part A</p> <ul style="list-style-type: none"> <li>– Contents standard cover.</li> </ul>
<p><b>12.</b> Debris removal and Building fees</p> <p>Necessary expenses for rebuilding or repairing the <b>Buildings</b> as a result of damage covered by <b>Buildings</b> standard cover 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>	<p>a) Fees for preparing any claim</p> <p>b) Costs for complying with requirements You were notified of before the loss or damage.</p> <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.</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>	<p>a) The cost of replacing keys and locks to a garage or outbuilding.</p> <p>b) Thefts not reported to the Police.</p> <p>This cover can be found under both the Buildings and Contents Parts of this Policy. 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 the amount shown in the <b>Schedule</b> for any one claim</p>
<p><b>14.</b> Alternative accommodation</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 reasonable 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 cover 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 the amount shown in the <b>Schedule</b> for any one claim.</p>

**Part D – Buildings Standard Cover continued**

What is Covered	What is not covered
<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. Occupation by Squatters</b></p> <p>The <b>Insurer</b> will pay the cost of reasonable comparable alternative accommodation for <b>You, Your Family</b> and domestic pets while <b>Your Home</b> is occupied by squatters</p> <p>Legal fees necessarily incurred in repossessing <b>Your Home</b> may also be covered if <b>You</b> have selected Additional Product Policy – Section 1 Family Legal Protection. This will show on <b>Your Schedule</b>.</p>	<p>The <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b></p>
<p><b>17. 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>18. 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 cover provided by paragraph (ii) for <b>Your</b> present <b>Home</b> will continue for seven years after this Part expires.</p> <p>The <b>Insurer</b> will not pay more than the amount shown in the <b>Schedule</b> (including costs and expenses agreed by <b>us</b> in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>Your 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 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 indemnity under another insurance <b>Policy</b>.</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</b> Standard Cover</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 gradually developing deterioration, settlement 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</b> is <b>Unoccupied</b> or <b>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</b> Schedule.</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 and reasonable 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>	<p>If it is discovered that the cause is not <b>Accidental Damage</b> then unless one of the other causes is operative there will be no cover.</p>

## Part E – Accidental Damage Cover continued

What is Covered	What is not covered
<p><b>3. Glass and sanitary ware 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

### Claims

0800 008 6709

### 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)