

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**.

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.

Please tell **Us** immediately if there are any changes to the information set out in the Statement of Fact or on your **Schedule**. You must also tell **Us** immediately to let **Us** know about 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
- **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.
- If the full replacement cost of **Your Contents** is more than the **Contents** sum insured,

If **You** are in any doubt, please contact **Us**.

When **We** are notified of a change, **We** will tell 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** may be entitled to:

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change the compulsory excess, or
- reduce proportionately the amount to be paid on a claim.

On behalf of the **Insurer**.



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

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Registered address: Olympus House, Staniland Way, Peterborough, PE4 6NA. FCA registered number: 536726

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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 Conduct Authority (FCA).

FCA 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: complaints@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

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 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** immediately if at any time any of the information on which this insurance is based is incorrect or changes. For example:

- 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.
- If the full replacement cost of **Your Contents** is more than the **Contents** sum insured.

The above list is not exhaustive and **You** should contact **Us** if **You** are unsure about whether **You** need to inform **Us** of a change. Failure to do so may result in **Your** insurance no longer being valid and claims not being met. If in doubt about any change, please let **Us** know. The changes if accepted by **Us** will apply from the date indicated on **Your** updated Statement of Fact. In this case **We** will be entitled to vary the premium and terms on the rest of the period of insurance.

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'

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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, 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.

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 £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
- any limit more specifically referred to in this Part of the **Policy**.
- for any one **Pedal Cycle £500**

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 Your or Your Family's Contents while they are in the Home by the following causes:	The amount of Excess is shown in the Schedule
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 Home is Unoccupied or Unfurnished 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 Insurer will not pay for the following unless there has been forcible and violent entry to or exit from the Home <ol style="list-style-type: none"> i. theft of Pedal Cycles ii. theft of Money iii. loss or damage from the Home if any part is let, lent or sub-let, or occupied by anyone but You or Your Family iv. loss or damage from any part of the Home which is used for any business, trade, profession or employment purposes. d) Loss or damage caused by any person lawfully in Your Home . e) Loss or damage to Contents in a garage or outbuilding not within the boundaries of the Home . The Insurer will not pay more than £5000 for any one claim for Contents in garage or outbuilding
4. Escape of water from: <ol style="list-style-type: none"> i. A fixed: <ul style="list-style-type: none"> • water installation • drainage installation • heating installation ii. A plumbed-in: <ul style="list-style-type: none"> • washing machine, • dishwasher, • water bed, • refrigerator • deep freeze cabinet. 	Loss or damage while the Home is Unoccupied or Unfurnished .

Part A – Contents Standard Cover continued.

What is Covered	What is not covered
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	Loss or damage while the Home is Unoccupied or Unfurnished .
6. Malicious persons or vandals.	a) Loss or damage while the Home is Unoccupied or Unfurnished . b) Loss or damage caused by You or Your Family or any person lawfully in Your Home .
7. Riot, civil commotion, strikes, labour and political disturbances.	
8. Subsidence or ground heave of the site on which the Buildings stand, or landslip.	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 Building d) Arising from defective design, defective materials or faulty workmanship e) Occurring whilst the Home is undergoing demolition, structural alteration or structural repair f) Caused by the action of chemicals on or with any materials from which the Home is built.
9. Collision by: i. Aircraft ii. Aerial devices iii. Road or rail vehicles iv. Animals v. Anything dropped from them.	Loss or damage caused by a) Domestic pets. b) Insects.
10. Falling trees or branches.	a) The cost of removal of the fallen tree or branch b) Loss or damage caused during tree felling, lopping or topping.
11. 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.	Loss or damage of the items themselves.
12. Replacement of locks if keys are lost or stolen The Insurer will pay for the cost of replacing keys and locks or lock mechanism to: i. External doors and windows of the Home ii. A safe within or an alarm protecting the Home following the loss of their keys.	a) The cost of replacing keys and locks to a garage or outbuilding. b) Thefts not reported to the police This cover can be found under both the Buildings and Contents Parts of the Policy . Where both Parts are in force the Insurer will only pay under one Part. The Insurer will not pay more than the amount shown in the Schedule for any one claim.

Part A – Contents Standard Cover continued.

What is Covered	What is not covered
<p>13. Liability for Credit Card</p> <p>You or Your Family's liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from the Home and following its unauthorised use by any person not related to or residing with You.</p>	<p>a) Any loss unless You or Your Family 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 Insurer will not pay more than £1,000 for any one claim</p>
<p>14. Contents in the garden</p> <p>Loss or damage by causes 1–11 to Contents while in the open within the boundaries of the land belonging to the Home.</p>	<p>Loss or damage to:</p> <ol style="list-style-type: none"> i. Valuables or Money. ii. Plants and trees. <p>While the Home is Unoccupied or Unfurnished.</p> <p>The Insurer will not pay more than £1,000 for any one claim.</p>
<p>15. Temporary removal</p> <p>Loss or damage by causes 1–11 to Contents temporarily removed from the Home to:</p> <ol style="list-style-type: none"> i. Any bank or safe deposit ii. Any occupied private dwelling iii. Any building where You or Your Family are working or temporarily residing while anywhere in Europe. 	<p>Loss or damage:</p> <ol style="list-style-type: none"> i. By theft unless it involves forcible and violent entry to or exit from a building. ii. From a caravan, mobile home or a motor home. 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. <p>The Insurer will not pay more than 20% of the sum insured for contents for any one claim.</p>
<p>16. Alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered by this Policy, the Insurer will pay for:</p> <ol style="list-style-type: none"> i. Rent payable for which You are legally liable; or ii. the reasonable cost of comparable alternative accommodation for You and Your Family and Your domestic pets. 	<p>This cover can be found under both the Buildings and Contents Parts of the Policy. Where both Parts are in force the Insurer will only pay under one Part.</p> <p>The Insurer will not pay more than 20% of the sum insured for contents for any one claim.</p>
<p>17. Documents</p> <p>Loss or damage by causes 1–11 to documents (other than Money) whilst:</p> <ol style="list-style-type: none"> i. Within the main building of the Home or ii. Deposited for safe custody in any bank safe deposit, bank or solicitor's strong room anywhere in the world. 	<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 Insurer will not pay more than £250 for any one claim</p>

Part A – Contents Standard Cover continued.

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

Part A – Contents Standard Cover continued.

What is Covered	What is not covered
<p>22. Liability to domestic staff</p> <p>Any amount that You or Your Family 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 You 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"> i. Carried in or upon a vehicle; or 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 You or Your Family 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. iii. Any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom, Isle of Man and the Channel Islands. iv. Legal liability to pay any compensation or costs arising from <ul style="list-style-type: none"> – the transmission of any communicable disease. – 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. <p>The Insurer will not pay more than £10,000,000 in respect of all compensation (which includes costs and expenses agreed by Us 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>23. Tenant's liability</p> <p>Any amount up to the amount shown in the Schedule of Contents sum insured for any claim or series of claims arising from any one event or one source or original cause that You or Your Family become legally liable to pay as tenant of the Home in respect of:</p> <ul style="list-style-type: none"> i. Damage to the Buildings by any cause specified under Buildings Standard Cover of this Policy. ii. Accidental Damage to any cable, pipe (including any drain inspection cover) or underground sewage tank providing a service to the Home. iii. Accidental breakage of fixed glass in: <ul style="list-style-type: none"> – Windows – Doors – Fanlights – Skylights – Greenhouses – Conservatories – Verandas iv. Fixed ceramic hobs or hob covers v. Fixed sanitary ware and bathroom fittings. 	<ul style="list-style-type: none"> a) Loss or damage to gates, hedges and fences. b) Loss or damage if the Home has been left Unoccupied or Unfurnished.

Part A – Contents Standard Cover continued.

What is Covered	What is not covered
<p>24. Liability to the public</p> <p>Any amount that You or Your Family 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"> i. Death, bodily injury or illness of any person not an employee of either You or Your Family ii. Damage to property not belonging to or in the custody or control of You or Your Family and arising from: <ul style="list-style-type: none"> – The occupation of the Home (but not its ownership) or – the private pursuits of You or Your Family 	<p>Legal liability to pay compensation or costs arising directly or indirectly from:</p> <ul style="list-style-type: none"> i. Any business, trade, profession or employment ii. The transmission of any communicable disease or virus iii. Any mechanically propelled or assisted vehicle (other than motorised gardening equipment and wheelchairs) 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 You or Your Family 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 vi. Any action for damages brought in a court outside the United Kingdom, the Isle of Man and the Channel Islands. vii. Death and or bodily injury (including disease and illness) to You and Your Family. viii. A contractual obligation ix. The use of firearms other than sporting guns used for sporting purposes x. The use of horses for racing, steeplechasing or hunting xi. The ownership, use or possession of any caravan or trailer whilst being towed xii. Criminal acts xiii. An assault, alleged assault or a deliberate, wilful or malicious act. <p>The Insurer 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>25. Accidental Loss or Accidental Damage to Contents whilst in the Home.</p>	<p>Accidental Loss or Accidental Damage:</p> <ul style="list-style-type: none"> i. Specifically excluded under Part A – Contents Standard Cover ii. More specifically covered elsewhere in this Policy iii. By any gradually operating cause iv. By wear and tear v. By chewing, scratching, tearing or fouling by domestic pets vi. By rot, fungus, insects or vermin vii. Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing viii. By the action of light or any atmospheric or climatic condition ix. By mechanical, electronic or electrical breakdown or failure x. arising directly or indirectly from depreciation in value xi. arising from the cost of remaking any film disc or tape or the value of any information contained on it xii. to computers or computer equipment: xiii. by erasure or distortion of data xiv. by accidental erasure or mislaying or misfiling of documents or records xv. by viruses xvi. by contamination to food, drink and plants xvii. to contact lenses xviii. while the Home is Unoccupied or Unfurnished.
<p>26. House removal</p> <p>Accidental Loss or Accidental Damage to Contents whilst in the course of removal by professional removal contractors from the Home to any new private residence within the United Kingdom or the Channel Islands or the Isle of Man.</p>	<p>Accidental Loss or Accidental Damage:</p> <ul style="list-style-type: none"> i. To Money ii. To china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors iii. To jewellery iv. During sea transit v. Whilst the Contents are in storage vi. By mechanical, electronic or electrical breakdown or failure
<p>27. Mirrors and glass</p> <p>Accidental Breakage of:</p> <ul style="list-style-type: none"> i. Mirrors ii. Fixed glass in and glass tops of furniture iii. Ceramic hobs and ceramic tops of movable cookers iv. Glass oven doors. 	<p>Loss or damage while the Home is Unoccupied or Unfurnished.</p>

Part B – Accidental Damage to the Contents continued

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

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** **£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 Valuables, Money and Personal Effects belonging to You or Your Family whilst:</p> <p>i. Anywhere in Europe, 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 Schedule</p>	<p>The amount of the Excess shown in the Schedule.</p> <p>The Insurer 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 You or Your Family 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>1 continued</p>	<p>1 continued</p> <ul style="list-style-type: none"> k) To watercraft (which includes sailboards and windsurfers) aircraft, caravans, trailers, Pedal Cycles 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 l) To parts, accessories, tools and fitted radios, cassette players and compact disc players for the things excluded in (k) above m) To any property used for business trade or profession or employment purpose n) By theft of any unattended Pedal Cycle unless in a locked Building or secured by a suitable locking device to a permanent structure or a motor vehicle o) To plants or any living creature p) To documents q) To contact lenses 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 s) Specifically provided for elsewhere in this Policy t) To computers or computer equipment <ul style="list-style-type: none"> – By erasure or distortion of data – By accidental erasure or mislaying or misfiling of documents or records – By viruses u) By contamination v) To personal possessions left in Your Home after the Home is left Unoccupied or Unfurnished w) To property more specifically covered by any other insurance x) To lottery tickets and raffle tickets. y) To sports equipment while in use z) To Pedal Cycles used for races, time trials and competitions and while practising for them aa) for thefts not reported to the police
<p>2. Your or Your Family's 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 You or Your Family.</p>	<p>Any loss or claim:</p> <ul style="list-style-type: none"> a) Unless You and Your Family have complied with the terms and conditions of the issuing authority b) Due to accounting errors or omissions.

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 Buildings by the following causes:	The amount of the Excess 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"> a) By subsidence, ground heave or landslip b) To gates, hedges, fences, drives or paths c) To radio or television aerials d) By frost e) Caused by rising ground water levels.
3. Theft or attempted theft.	<ul style="list-style-type: none"> a) Loss or damage while the Home is Unoccupied or Unfurnished b) Loss or damage by any person lawfully in Your Home
4. Escape of water from: <ul style="list-style-type: none"> i. A fixed: <ul style="list-style-type: none"> a) water installation b) drainage installation c) heating installation d) . ii. A plumbed-in <ul style="list-style-type: none"> a) washing machine, b) plumbed-in dishwasher, c) water bed, d) refrigerator or e) deep freeze cabinet <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>	The Excess shown in the Schedule <p>Loss or damage</p> <ul style="list-style-type: none"> a) While the Home is Unoccupied or Unfurnished b) By subsidence, ground heave or landslip c) By rot of any kind. <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 Home is Unoccupied or Unfurnished.</p> <p>b) Loss or damage caused by You or Your Family or any person lawfully in Your Home.</p>
<p>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. Subsidence or ground, heave of the site on which the Buildings stand, or landslip.</p>	<p>The first £1,000 of any damage.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a) Caused by normal settlement, shrinkage, expansion or bedding down of new structures, settlement or movement of made-up ground b) Resulting from coastal or riverbank erosion c) Arising from construction, structural alteration or repair or demolition or ground works or excavation d) Arising from defective design, defective materials or faulty workmanship e) To boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, tennis hard courts, and swimming pools unless the Home has been damaged at the same time by the same cause. 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 Home are damaged at the same time and by the same cause. g) To the Buildings caused by the action of chemicals on or with any materials which form part of the Buildings.
<p>9. Collision by:</p> <ul style="list-style-type: none"> i. Aircraft ii. aerial devices iii. road or rail vehicles iv. animals or v. anything dropped from them. 	<p>Loss or damage caused by</p> <ul style="list-style-type: none"> a) Domestic pets b) Insects.

Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p>10. Falling trees or branches</p>	<p>a) The cost of removal if the fallen tree or branch has not caused damage to the Buildings</p> <p>b) Loss or damage caused during tree felling, lopping or topping.</p>
<p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> 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>Loss or damage of the items themselves. Certain items may be covered under Part A – Contents standard cover.</p>
<p>12. Debris removal and Building fees Necessary expenses for rebuilding or repairing the Buildings as a result of damage covered by Buildings standard cover for:</p> <ul style="list-style-type: none"> i. Architect's, surveyor's, consulting engineers and legal fees; ii. The cost of clearing debris from the site or demolishing or shoring up the Buildings; iii. The cost to comply with government or local authority requirements. 	<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 Insurer will not pay more than 12.5% of the sum insured for buildings for any one claim</p>
<p>13. Replacement of locks if the keys are lost or stolen</p> <p>The Insurer will pay for the cost of replacing keys and locks or lock mechanism to:</p> <ul style="list-style-type: none"> i. External doors and windows of the Home ii. A safe within or an alarm protecting the Home following the loss of their keys. 	<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 Insurer will only pay under one Part.</p> <p>The Insurer will not pay more than £500 for any one claim</p>
<p>14. Alternative accommodation</p> <p>While the Home cannot be lived in because of loss or damage covered under this Policy the Insurer will pay for:</p> <ul style="list-style-type: none"> i. The reasonable increased cost of alternative comparable accommodation for You, Your Family and Your domestic pets; or ii. The amount of rent You and Your Family lose. 	<p>This cover can be found under both the Buildings and Contents Parts of this Policy. Where both Parts are in force the Insurer will only pay under one Part.</p> <p>The Insurer will not pay more than 20% of the sum insured for buildings for any one claim.</p>

Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p>15. Emergency Entry</p> <p>Loss or damage to the Buildings caused if the fire, police or ambulance service has to force an entry to the Buildings because of an emergency involving You or Your Family</p>	
<p>16. Occupation by Squatters</p> <p>The Insurer will pay the cost of reasonable comparable alternative accommodation for You, Your Family and domestic pets while Your Home is occupied by squatters</p> <p>Legal fees necessarily incurred in repossessing Your Home may also be covered if You have selected Additional Product Policy – Section 1 Family Legal Protection. This will show on Your Schedule.</p>	<p>The Insurer will not pay more than £10,000 for any one claim.</p>
<p>17. Contracting Purchaser</p> <p>If You have contracted to sell the Home the purchaser shall have the full protection of Your Policy in respect of the Buildings up to the date of completion of the purchase as long as the Home is not covered by any other insurance.</p>	

Part D – Buildings Standard Cover continued

What is Covered	What is not covered
<p>18. Property owner's liability</p> <p>Any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) arising from Your 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"> i. Solely as owner (not as occupier) of the Buildings; ii. In connection with any previous private residence which You 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 You had disposed of all legal title and interest at the time of any such occurrence. <p>If You cancel or do not renew Part D of Your Policy following sale of Your Home, the cover provided by paragraph (ii) for Your present Home will continue for seven years after this Part expires.</p> <p>The Insurer will not pay more than £2,000,000 (including costs and expenses agreed by us 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"> a) An agreement which imposes a liability on You which You would not be under in the absence of such agreement b) The use or occupation of the Home for any business, trade, profession or employment c) Death or bodily injury, illness or disease to any person who is a member of Your Family residing with You or any person under a contract of service d) Damage to property belonging to or under the control of You or a member of Your Family permanently residing with You 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. f) The cost of rectifying any fault or alleged fault. <p>If You are entitled to indemnity under another insurance Policy.</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>1. Accidental Damage to the Buildings</p>	<p>Accidental Damage:</p> <ul style="list-style-type: none"> a) Specifically excluded under Part D – Buildings Standard Cover b) More specifically covered elsewhere in this Policy c) By frost d) By wear and tear or gradually developing deterioration, settlement or shrinkage of the Buildings e) By vermin, insects, fungus, wet or dry rot f) By chewing, scratching, tearing or fouling by domestic pets g) By mechanical or electronic or electrical breakdown or failure h) Arising from the alteration or extension of the Buildings or the cost of maintenance or routine decoration i) Arising from faulty workmanship, defective design or use of defective materials j) Whilst the Home is Unoccupied or Unfurnished. k) Occurring whilst the Buildings or any part of them are let or lent. l) Any Excess as outlined in the Policy Schedule.
<p>2. Service pipes and cables Accidental Damage to:</p> <ul style="list-style-type: none"> i. Cables ii. Drain inspection covers iii. Underground drains, pipes or tanks providing services to or from the Home and for which You are legally responsible. <p>The Insurer will also pay the necessary and reasonable costs that You 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 Insurer will not pay more than the amount shown in the Schedule for any one claim</p>	<p>If it is discovered that the cause is not Accidental Damage 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>3. Glass and sanitary ware Accidental Breakage of:</p> <ul style="list-style-type: none"> i. Fixed glass in: <ul style="list-style-type: none"> – windows – doors – fanlights – skylights – greenhouses – conservatories – verandas ii. fixed ceramic hobs or hob covers iii. fixed sanitary ware and bathroom fittings. 	<ul style="list-style-type: none"> a) Loss or damage while the Home is Unoccupied or Unfurnished. b) Damage to property that does not form part of the Home. c) Malicious damage caused by You or Your Family or any person lawfully in Your Home.

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)