

Home insurance policy wording



» Need to claim or change your cover?
See back cover for useful contact information.

Welcome to your home insurance policy

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Introduction and important information

This policy is a contract of insurance between **you** and **us** and is made up of this booklet, together with **your schedule** and any **endorsements** that **we** have issued to **you**.

We agree to provide cover in line with the terms and conditions set out in this **policy** and the sections shown in **your schedule** for loss, damage, injury or liability that arise during the **period of insurance**.

You agree to pay the premium for the **period of insurance** and to keep to all the terms and conditions of the **policy**. If **you** do not do this, the contract may not be valid and **you** may not be able to make a claim.

You have the right to cancel any cover **you** have bought at any time during the **period of insurance**. Please see page 6 for more details.

It is important that you do the following.

- Check that the information in **your schedule** is accurate and that **your schedule** shows the sections of cover **you** have requested.
- Tell **us** if any of the information in the **schedule** is not correct, and tell **us** if any of the information in the **schedule** changes or if **your** needs change during the period of insurance. **We** will update the contract every time **we** agree to a change, and give **you** a new **schedule** each time **we** renew the contract or make any changes to it. Please see general condition 2 on page 6 for guidance on the changes **you** need to tell **us** about.
- Meet **your** duties under each section of the **policy** and the insurance as a whole. This includes making any claims honestly and without making any false, misleading or fraudulent statements or using any false, fraudulent or stolen documents or devices. If **you** do not do the things above, this could reduce **your** insurance cover and **we** may not pay any claim **you** make.

Information you have given us

The contract is based on the statements and information **you** gave **us**, or that was given on **your** behalf, when **you** applied for the insurance. **We** use that information to assess the cover **we** will provide **you** with and to set the premium and **policy** conditions. A copy of the questions and answers that **you** gave **us** is

available in **your** account on the Policy Expert website or **you** can ask **us** for a printed copy. **You** must check this information carefully and let Policy Expert know immediately if any of the information **you** have given **us** is incorrect.

You must take care when answering any questions **we** ask, and make sure that all the information **you** provide is accurate and complete. When **you** provide information about other people insured under this policy, it is **your** responsibility to check that the information **you** provide is accurate.

About this policy

The **policy** is arranged in different sections. It is important that **you** are clear which sections **you** have asked for as the insurance relates only to the sections of the **policy** which are shown in the **schedule** as being included.

Throughout this **policy** certain words and phrases have specific meanings. These are defined in the definitions section of the **policy** on page 2 and are highlighted throughout the document in bold font.

There are some general exclusions that apply to the whole contract of insurance and these are defined in the general exclusions section of the **policy** on page 11.

Your insurers

We, Policy Expert Home Plus, have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C67694.

We have designed this Policy Expert Home Plus policy booklet carefully to help **you** understand the cover **we** will provide. Please take the time to read the **policy** and make sure that the cover meets **your** needs. If **you** want to change anything or if there is anything **you** do not understand, please contact **us**.

For and on behalf of Policy Expert Home Plus



Tony Deacon

Definitions

The following definitions have the same meaning wherever they appear in **your policy** or **your schedule**. They will always appear in bold font.

Accidental damage

Sudden, unexpected and physical damage which:

- i. happens at a specific time; and
- ii. was not deliberate; and
- iii. was caused by something external and identifiable.

Bedroom

Any room in **your home**, including in **outbuildings**, that is currently used as a bedroom or was originally designed and built to be a bedroom even if it is now used for another purpose.

Buildings

Any permanent structure within **your property**.

This includes:

- the structure of **your home**;
- permanently installed septic tanks, cesspits and domestic fixed central-heating gas or oil tanks;
- drives, patios, footpaths and terraces;
- boundary and garden walls;
- gates, fences and hedges;
- permanently installed swimming pools, fixed hot tubs and their fixtures and fittings, covers, enclosures and accessories;
- permanently fixed, professionally installed wind turbines as long as **you** have told **us** about these and are following the manufacturer's guidelines when using them;
- hard tennis courts;
- plants, trees, flowers and shrubs not in moveable pots or containers;
- radio and television aerials, satellite dishes, their fittings and masts; and
- the underground services, inspection hatches and covers supplying **your home** which **you** are responsible for.

Buildings also includes the permanent fixtures and fittings in or mounted upon the **buildings** that could not easily be removed and reused, such as fixed solar panels (that have been professionally installed), fixed sanitary fittings (for example, toilets, sinks and baths) and laminated, wood-effect or vinyl floor coverings.

All items must belong to **you**, or be **your** legal responsibility, and must be used for domestic or business administration purposes.

Buildings does not include marquees and their accessories.

Business equipment

Office equipment, including computers, laptops, software, phones, printers, fax machines, photocopiers and other equipment used for business purposes in relation to administration work carried out at **your home**.

Business equipment does not include:

1. any items belonging to **your** employer;
2. any stock, tools or materials belonging to the business or used for business purposes;
3. **money** or **credit cards** belonging to the business or used for business purposes; and
4. any property more specifically insured by any other insurance.

Computer viruses

A set of corrupting, harmful or unauthorised (or corrupting, harmful and unauthorised) instructions or codes, which are introduced maliciously and are intentionally created to spread, damage, interfere with or otherwise negatively affect a computer system or network.

Computer viruses includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

Consequential loss

Any loss, damage or expense which happens indirectly as a result of, or is a side effect from, the event which led to **your** claim.

Contents

All of **your** or **your family's** belongings or property which **you** or **your family** are legally responsible for, which are kept in **your home** and gardens, including furniture, fixtures and fittings which can be easily removed and reused such as carpets and curtains, **personal belongings, valuables, money, credit cards, pedal cycles, gadgets, business equipment**, household goods, and plants, trees, flowers and shrubs in moveable pots or containers.

If **you** are a tenant, **we** will insure the fixtures and fittings of the **buildings** which **you** become legally liable to pay under the terms of **your** tenancy agreement (including radio and television aerials, satellite dishes, their fittings and masts) as long as **you** do not own or are not responsible for insuring the **buildings**, and the fixtures and fittings are not insured under another insurance policy.

Contents does not include:

1. mechanically propelled or assisted vehicles (including adults' and children's motor vehicles, adults' and children's motorcycles, models, ride-on toys and off-road vehicles such as quad bikes) and their parts, spares, keys and accessories, except for:
 - i. domestic gardening equipment while it is being used within **your property**; and
 - ii. golf trolleys which are controlled by someone on foot;
2. electric wheelchairs and mobility scooters;
3. caravans, trailers and their parts, keys and accessories;
4. watercraft (including sailboards and surfboards) and their parts, keys and accessories;
5. aircraft (including gliders and hang-gliders) or any other flying device (such as drones) and their parts, keys and accessories;
6. medical equipment (including insulin pumps, oxygen tanks and bottles);
7. animals, birds, fish or any living thing;
8. business stock, tools or materials;
9. lottery and raffle tickets; and
10. marquees and their accessories.

Cost of rebuilding

The full cost of rebuilding the **buildings** in the same form, size, style and condition as when they were new, including the cost of keeping to any government or local authority requirements, fees and associated costs, including architects' and surveyors' fees, which **we** have agreed with **you** before **you** pay.

Credit cards

Credit cards, cheque-guarantee cards, debit cards, charge cards, store cards or cash cards held for private purposes and issued in the British Isles.

Domestic employee

Any person **you** employ to carry out domestic duties relating to **your home** and gardens.

Domestic employee does not include:

1. people who are employed to provide medical or nursing care for **you** or **your family**; and
2. people who **you** employ in connection with **your** or **your family's** business, trade or profession.

Electronic data

Facts, concepts and information converted to a form that can be communicated, interpreted or processed by electronic and electromechanical data processing or electronically controlled equipment. **Electronic data** includes programmes, software and other coded instructions for processing and manipulating data or directing and manipulating this equipment.

Endorsement

A specific term, condition or variation to the **policy**, which will be shown in **your schedule**.

Excess

The first amount of any claim which **you** are responsible for. If **you** make a claim under more than one part of the **policy** for the same incident, **you** will only have to pay one **excess**.

Family

As long as they permanently live with **you** in **your home** during the **period of insurance**, and they are not paying for their accommodation:

- **your** husband, wife, partner or civil partner;
- **your** children; and
- other members of **your** family.

Gadgets

Personal and portable communication devices including mobile phones, tablets, laptops, handheld computers and games consoles.

Gadgets does not include **gadgets** used for business purposes.

Heave

The upward movement of the site **your buildings** stand on as a result of the soil expanding.

Home

The main building which **you** live in, garages which are part of or attached to the main building, and **outbuildings** all within the boundaries of the address shown on **your schedule**.

All of the **home** must be at the same address in the **United Kingdom** and must be used by **you** and **your family** for domestic or business administration purposes.

Unless **we** agree otherwise, the main building which **you** live in must be made of brick, stone or concrete and have a slate, tile or concrete roof.

Landslip

Sudden movement of soil on a slope or gradual creep of a slope over a period of time.

Money

Personal **money** which **you** or **your family** own for private purposes, including coins and banknotes used as legal tender, postage stamps (not in a collection), postal and money orders, cheques, including traveller's cheques, saving and trading stamps, saving certificates and premium bonds, luncheon vouchers, travel tickets and gift tokens.

Outbuildings

Detached garages, sheds, greenhouses, summer houses and other permanent structures set apart from the main building which **you** live in and which are used for domestic or business administration purposes.

Outbuildings does not include:

1. caravans;
2. mobile homes;
3. stables;
4. agricultural buildings;
5. car ports or any structure that is open on one or more sides;
6. aviaries, pigeon lofts and tree houses; and
7. any inflatable or non permanent structure.

Pedal cycles

A bicycle including its tyres and accessories, as long as it does not have an engine or its own power source.

Period of insurance

The period shown in **your schedule** which **we** agree to provide cover for, as long as **you** have paid the full premium to **us**. If the policy is cancelled, the **period of insurance** ends on the cancellation date.

Personal belongings

Personal items belonging to **you** or **your family** which **you** are likely to wear, use or carry with **you** or upon **you** (for example in **your** pocket), including clothes, luggage, bags, glasses, hearing aids, sports equipment and musical instruments or equipment.

Personal belongings does not include **valuables, gadgets, pedal cycles, money or credit cards** or anything used for professional purposes.

Personal possessions

Contents which **you** or **your family** take outside of **your property** and are mainly used for private purposes.

Personal possessions does not include **pedal cycles**.

Policy

The **policy** incorporates the policy booklet and the most recent **schedule** that **we** have issued to **you**. These documents together contain all the terms and conditions of **your** insurance contract with **us**.

Property

The risk address shown in **your schedule** which **you** are legally responsible for, including the land and gardens.

Schedule

The document which provides specific details of **your home**, the insurance cover in force, the **excess** which will apply if **you** need to make a claim on **your policy**, and details of any **endorsements** that have been issued to **you**.

Subsidence

Downward movement of the ground **your buildings** stand on that is not a result of settlement.

Sum insured

The maximum amount under each section of the **policy** that **we** will pay if **you** make any claim on this **policy**, as shown in **your schedule**.

Unfurnished

Without enough furniture and furnishings for normal living purposes.

United Kingdom

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

Unoccupied

We consider **your home** to be unoccupied when it is not lived in by **you** or **your family** for more than 45 days in a row.

Lived in means slept in frequently (**we** will not accept visits to the **home** or occasional overnight stays as living in **your home**).

We consider **your home** to be unoccupied from the first day that the **home** was not lived in, which may be before the date this insurance starts.

We consider **your home** to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission.)

Valuables

Articles made from or containing gold, silver and other precious metals or stones, jewellery (including costume jewellery), watches, devices such as a camera or camcorder (including any accessories) where the main function is to take photos or video recordings (but not including those meant for professional use), telescopes, binoculars, clocks, barometers, furs and **works of art** which belong to **you** or **your family** or which **you** are legally responsible for.

We, us, our

Policy Expert Home Plus on behalf of QIC Europe Limited.

Works of art

Art and collectibles which are of particular value due to their age, style, artistic merit or collectability, including paintings, drawings, etchings, photographs, prints, manuscripts, maps, books, curios, tapestries, porcelain items, sculptures, statues, guns and collections of stamps or coins or medals.

You, your

The person (or people) named in the **schedule** as the policyholder (or policyholders) who normally live in the **home** or, in the event of their death, their legally appointed representative.

General conditions

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

1. Providing accurate and complete information

A copy of the questions and answers that **you** gave **us** is available in **your** account on **our** website or **you** can ask **us** for a printed copy. **You** must check this information carefully and let **us** know immediately if any of the information **you** have given **us** is incorrect.

It is important that the information **you** provide is correct. If **we** find that it is not correct, **we** may:

- cancel **your** policy;
- refuse to pay any claim;
- pay only part of a claim;
- reassess **your** premium;
- alter the level of **your** cover; or
- treat **your** **policy** as though it had never existed.

2. Changes in your circumstances we need to know about

You must tell **us** about any changes to the answers **you** gave **us** when taking out this **policy** and any changes in **your** circumstances which happen during the **period of insurance**.

It is important that **you** tell **us** about a change before it happens or as soon as **you** know about it.

Here are some examples of changes that **you** must tell **us** about.

1. If **your** address changes.
2. If **you** change occupation.
3. If **you** add items to, or take items off, **your** **policy**.
4. If **you** or **your** **family** have been declared bankrupt (sequestration in Scotland) or there have been bankruptcy proceedings against **you** or **your** **family**, or a county court judgement or similar.
5. If **you** or **your** **family** have been convicted of any offence other than a driving offence.
6. If **your** **home** will be **unoccupied** or **unfurnished** for more than 45 days in a row in any **period of insurance** (losses are more likely to happen in **unoccupied** or **unfurnished** properties).
7. If **you** are having any building work done. **You** must tell **us** before the start of any building work, conversions, renovations, demolitions and extensions at **your** **property**.

You must tell **us** about the work at least 30 days before it starts.

(**You** do not need to tell **us** if the work is for redecoration only, is routine maintenance or is to replace or refit existing kitchen or bathroom fittings and does not involve making any structural changes to walls, ceilings or floors.)

You must also tell **us** if the building work alters the number of **bedrooms** or bathrooms.

8. If **you** or **your** **family** intend to let or sublet **your** **home** or if **your** **home** is no longer occupied only by **you** or **your** **family**.
9. If **you** or **your** **family** intend to use **your** **home** for any other purpose than:
 - i. domestic purposes; or
 - ii. business administration purposes.
10. If the property is no longer **your** main home.

This is not a complete list and **you** should contact **us** if **you** are not sure whether a change of circumstances may affect **your** **policy**.

When **you** tell **us** about a change **we** will let **you** know if it will affect **your** insurance. For example, **we** may change the terms of **your** insurance, **you** may have to pay more for **your** insurance, or **we** may cancel **your** insurance in line with the Cancellation section below.

If **you** don't tell **us** when **you** realise that information **you** have provided is inaccurate, or if **you** fail to tell **us** about any changes to **your** circumstances, **we** may treat this **policy** as if it had never existed, **we** may not pay **your** claim (or any payment could be reduced), and **we** may cancel the **policy** in line with the Cancellation section below.

3. Cancellation

If **you** decide that, for any reason, this **policy** does not meet **your** insurance needs, **you** may cancel it at any time by letting **us** know.

Policy Expert
Customer Relations
Silbury Court West
352 - 390 Silbury Boulevard
Milton Keynes
MK9 2AF
Phone: 0330 0600 632

Our refund and fees policy

If **you** return the **policy** to **us** within 14 days of the date of issue, as long as **you** have not made a claim, **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for.

If **you** want to cancel **your policy** after 14 days, as long as **you** have not made a claim, **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for, but **you** may have to pay a cancellation fee of £25.

Our right to cancel your policy

We have the right to cancel **your policy** at any time if there is a valid reason for doing so, (for example, if **you** haven't given **us** the correct information), by sending 14 days' notice to **you** at the last address **we** have on file for **you**. **We** will tell **you** our reason for cancelling the **policy**.

As long as **you** have paid the premium in full, **you** will be entitled to a refund of any premium **you** have paid that relates to the period shown on the insurance documents that has not yet passed (unless **we** cancel **your policy** because of fraud).

We do not have to accept any application **you** make to renew the insurance.

If **we** or **you** cancel this **policy**, **we** will automatically cancel any other insurance **you** bought with it (for example legal expenses cover).

4. Using your property for business purposes

You must not use **your property** to carry out any business activities other than office administration work on behalf of **your** business or the business of **your** employer.

You must not carry out any form of manufacturing, packaging of goods or manual work, including using machinery or tools, in **your property** (including in any **outbuildings** or garages which are part of or attached to the main building).

You must not have visitors entering **your property** for the purpose of carrying out business, and **you** must not have any employees working at **your home** for the purpose of carrying out business.

You must not store any business stock at **your property** (including in any **outbuildings** or garages which are part of or attached to the main building).

We have the right to declare **your policy** void if these conditions are not met.

5. Contracts (Rights of Third Parties) Act

No person, company or business who is not named on this **policy** will have any rights to enforce any terms or conditions of this **policy**. This will not affect any other rights that person, company or business has apart from under this Act.

6. Fraud

In order to protect **our** customers from the cost of fraud, **we** work to detect and prevent fraud.

We expect **you** and **your family**, and anyone acting for **you**, to act honestly.

If **we** find that **you** carelessly provided **us** with false or misleading information, this could affect **your** insurance cover and any claim **you** make. For example, **we** may do the following.

- Treat this insurance as if it had never existed, refuse to pay all claims, and return the premium **you** have paid. **We** will only do this if we provided **you** with insurance cover which **we** would not have offered if **you** had given **us** accurate information.
- Change the terms of **your** insurance. If a claim has been affected by **your** carelessness, **we** may apply the amended terms as if they were already in place before the claim.
- Charge **you** more for **your** insurance or reduce the amount **we** pay if **you** make a claim. The changes to the amount **you** must pay for **your** insurance or the amount **we** will pay following a claim will be in line with the extra amount **we** would have charged for **your** insurance if **you** had given **us** accurate information.
- Cancel your insurance in line with the Cancellation section above.

We will write to **you** if **we** intend to treat this insurance as if it never existed, if **we** need to change the terms of **your** insurance, or if **you** will have to pay more for **your** insurance.

If **you** make a fraudulent claim under this **policy**, **we**:

- a) do not have to pay the claim;
- b) may recover from **you** any amounts **we** have paid **you** in connection with the claim; and
- c) may treat the contract as having ended at the time of the fraudulent act.

We will give **you** notice if **we** plan to do any of the things listed above.

If **we** use **our** right under clause (c) above, **we**:

- (i) will not be liable to **you** for any loss, damage, injury or liability which arose after the time of the fraudulent act; and
- (ii) do not have to return any premiums **you** have paid.

If this **policy** provides cover for any other person besides **you** (a 'covered person'), and a fraudulent claim is made under this **policy** by or on behalf of a covered person, **we** may use **our** rights set out in this clause 6 as if there were a separate contract between **us** and the covered person. If **we** decide to do this, it will not affect the cover **we** provide under the **policy** to any other person.

We have the right to recover from **you** or **your family** **our** and **our** representatives' costs in investigating any fraudulent claim.

If this insurance becomes void because of fraud or **we** suspect that a crime may have been committed in respect of this **policy**, **we** have the right to tell the police or other relevant authority.

7. Indexation

If **you** have provided **us** with the **sums insured** in Sections 1 and 2, these may be adjusted each month according to an appropriate index.

You will not have to pay any extra premium for any monthly increase, but at each renewal **we** will calculate the premium based on the revised **sums insured**, which will be shown in **your** renewal **schedule**.

8. Joint policyholders

The most **we** will pay is the relevant **sum insured**. If there is more than one policyholder, the total amount **we** will pay will not be more than the amount **we** would have to pay to any one of **you**.

9. Other insurance

We will not pay any claim that would be covered under any other insurance policy if this **policy** did not exist.

However, if the other insurance cover has all been used up, **we** will pay the amount that is over the cover available under that other insurance. If there is more than one insurance policy in place, the total amount **you** receive will not be more than the amount **we** would have to pay **you** if only this **policy** was in place.

10. Premium payments

We will not make a payment for any claim made under this **policy** unless **you** have paid the premium due to **us**.

If **you** pay **your** annual premium by monthly direct debit and **we** do not receive **your** monthly payments when they are due, **you** will not be able to make a claim.

11. Reasonable care and preventing loss

i) **You** must take all necessary and reasonable steps to prevent or limit any accident, injury, loss or damage to **your buildings** and **contents** or liability to others.

ii) **You** must make sure that **your buildings** are maintained in a good state of repair.

iii) **You** must keep the **contents** covered under this **policy** in good condition.

iv) If any security measures are installed to protect the **buildings** (for example, window locks), **you** must use these whenever the **buildings** are left unattended, as well as when everyone in the **home** has gone to bed for the night.

If **you** make a claim under this **policy** and **we** decide that the loss, damage, liability, cost or expense that led to the claim was caused or made worse by **you** failing to meet **your** obligations under this clause, **we** may refuse to pay the claim or **we** may reduce the amount of any payment **we** make for the claim, pay only part of the claim or **we** may cancel **your policy**.

12. Renewal

During the month before **your policy** is due to end **we** will let **you** know by phone, letter or email if **we** are able to continue offering **you** insurance.

If **we** offer to renew **your** current **policy**, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'. **We** will always tell **you** whether or not **we** intend to renew **your** cover automatically. **We** will do this before **we** take full payment. This does not affect **your** right to cancel this **policy** in line with **our** cancellation policy.

Our renewal offer will include the premium and any changes in the terms and conditions for the next period.

If **you** do not want to renew **your** insurance, please let **us** know before the renewal date of **your policy**.

If **we** are unable to offer to renew **your policy**, **we** will write to **you** at the last address **we** have on file for **you**.

We strongly advise **you** to review **your policy** each year to make sure **you** have suitable cover in place.

The value of some of **your personal belongings** and **valuables** is likely to vary over time. **We** recommend that **you** review the valuation of any specific items regularly (at least every two years) and get professional advice if necessary. Please let **us** know if the value of any of these items changes, otherwise **you** may find yourself overinsured or underinsured.

Claims procedures and conditions

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

If you need to make a claim under this policy, you must do the following:

1. Contact **our** claims management service to provide full details of **your** claim as soon as possible after the event and always within 30 days. Write to:

Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT

Or phone: 0330 0600 633
2. If the loss or damage was caused by theft, attempted theft, loss of money, malicious damage, violent disorder, riots or civil commotion, immediately tell the police and get a crime reference number, and tell **us** within seven days of the event.
3. Take all steps that are necessary to reduce further loss, damage or injury.
4. At **your** own expense, **we** may ask **you** to provide **us** with all the information, evidence and help **we** need to investigate the claim, including written estimates, reports and proof of ownership and value, which may include original receipts, invoices, bank or credit card statements.
5. **You** may carry out any temporary repairs that are necessary to reduce any further loss or damage, but do not carry out any permanent repairs without first getting **our** written permission.
6. **You** must not, under any circumstances, admit any liability or responsibility or negotiate or settle any part of any claim without first getting **our** permission in writing.
7. **You** must not destroy or get rid of any damaged items without **our** agreement, as **we** may need to inspect them.
8. Immediately tell **us** and provide full details in writing if someone is holding **you** or **your family** responsible for damage to their property or for injury to them. **You** must send **us** any letter of claim, claim form, writ, summons or other legal document as soon as reasonably possible. Do not answer these and do not admit liability.

9. **You** must co-operate with **us** (and **our** appointed representatives if this applies) in investigating and assessing any claim or circumstances which may lead to a claim. This may include confirming the information **you** gave **us** when **you** applied for this insurance and when **you** renew **your policy**. **You** must make any claim honestly. **We** will not have to pay any claim if **you** use any false, fraudulent or stolen documents or devices or make any false or misleading statements in connection with that claim.

If **you** fail to meet one or more of these conditions, **we** may refuse to pay the claim or pay only part of the claim.

When we receive a claim, we may do the following:

1. Enter any buildings following loss or damage. **We** will always arrange this with **you** beforehand.
2. Carry out any work that is needed to reduce any further loss or damage and secure the site to prevent unauthorised entry, especially if the site may be a risk to health and safety.
3. Negotiate, defend or settle any claim made against **you**.
4. Prosecute or start court proceedings against any other person or business in **your** name for **our** benefit in respect of any claim **we** may have to pay.
5. Arrange the rebuilding work, repairs or replacements, and dispose of any damaged items appropriately. **We** have the right to choose which contractors to instruct to carry out the work.

General exclusions

The following exclusions apply to all sections of this policy.

Any additional exclusions are shown in the sections they apply to.

1. Radioactive contamination

Loss or damage to any property resulting or arising from any **consequential loss**, cost or expense or legal liability directly or indirectly caused by, or contributed to by, or arising from any nuclear energy or radioactivity of any kind, including but not limited to any of the following. (This exclusion applies regardless of any other cause or event.)

- a. Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component.
- c. Any weapon or device which uses atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter.

2. War

Loss, damage or liability directly or indirectly caused by war, riot, revolution or any similar event.

3. Confiscation

Loss, damage or liability caused by or resulting from **your** or **your family's** property being confiscated, taken, damaged or destroyed under the order of any government, public or local authority or other body, including any compulsory purchase order.

4. Terrorism

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

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

5. Riot or civil commotion

Loss, damage or liability which is caused by or happens because of a riot or civil commotion outside the **United Kingdom**.

6. Pollution

Loss or damage due to contamination, pollution, impurity, soot, dust contamination, chemical fallout poisoning, epidemic and disease or due to not being able to use certain objects because of a risk to health.

7. Deliberate acts

Loss, damage or liability caused intentionally or maliciously by:

- you** or **your family**; or
- anyone acting on **your** behalf; or
- anyone lawfully in **your home**.

8. Illegal acts

Loss, damage or liability directly or indirectly caused by any illegal activity by:

- you** or **your family**; or
- anyone acting on **your** behalf; or
- anyone lawfully in **your home**.

9. **Existing damage**

Loss or damage which happens before **your** insurance **policy** starts.

10. **Sonic pressure**

Loss or damage caused by pressure waves from aircraft or other flying devices travelling at sonic or supersonic speeds.

11. **Consequential loss**

Consequential loss as a result of any claim under this **policy**.

12. **Any gradual or maintenance-related loss or damage**

Loss or damage as a result of wear and tear, fall in value over time, gradual deterioration (whether **you** were aware of it or not), the effects of the light or the atmosphere, normal settlement, warping or shrinkage, rusting or corrosion, wet or dry rot (regardless of the cause), fungus, mould or infestation and costs that arise from using or maintaining **your buildings and contents** normally.

13. **Poor workmanship**

Loss or damage caused by poor workmanship, use of faulty materials (including latent defects) or poor design (a latent defect is a fault which exists but which only causes a problem at a later stage under certain conditions).

14. **Computer data recognition and viruses**

- a. Loss, damage, destruction, distortion, erasure, corruption or alteration to any computer, other equipment or **electronic data** directly or indirectly caused by computer data changes or **computer viruses**. For the purposes of this exclusion, '**computer viruses**' includes any programs or software which affect computer programs or the way computers work. This exclusion will not apply to physical damage caused by fire or explosion as described in this **policy**.
- b. Legal liability directly or indirectly arising from **computer viruses**.

Section 1 - Buildings cover

Buildings cover is included if it is shown in **your schedule**.

We cover your buildings up to the **sum insured** shown in **your schedule** against loss or damage directly caused by the following covers. The loss or damage must take place at **your home** during the **period of insurance**.

We do not cover the amount of the **excess**, as shown in **your schedule** or as shown in this Section 1.

The amounts shown below are the most **we will pay** for the following items for any loss or damage which happens at **your property**.

- i. **Buildings** – up to the **buildings sum insured** shown in **your schedule**.
- ii. Plants, trees, flowers and shrubs not in moveable pots or containers – up to £5,000. The most **we will pay** for any one plant, tree or shrub is £250.

Please see the relevant cover below for full details of any limits and exclusions that apply.

1. Fire, smoke, explosion, lightning or earthquake

We don't cover:

- a. loss or damage from smoke caused by smog, emissions from agricultural or industrial operations or anything that happens gradually from repeated exposure.

2. Flood

We will cover loss or damage caused by flood.

A flood is a substantial and abnormal build-up of water from an external source. It does not include water which has escaped from pipes, tanks and other fixed water apparatus at **your property**.

We don't cover:

- a. loss or damage caused by frost;
- b. loss or damage to domestic fixed central-heating gas or oil tanks in the open, drives, patios, footpaths and terraces, gates, fences, hedges, wind turbines and hard tennis courts;
- c. loss or damage to radio and television aerials or satellite dishes, and their fittings and masts;
- d. loss or damage to swimming pools, fixed hot tubs and their fixtures, fittings, covers, enclosures and accessories;
- e. loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water); and
- f. anything that happens gradually.

3. Storm

We will cover loss or damage caused by storm winds of Force 10 or above (as defined under the internationally recognised Beaufort Scale).

We don't cover:

- a. loss or damage caused by frost;
- b. loss or damage to domestic fixed central-heating gas or oil tanks in the open, drives, patios, footpaths and terraces, gates, fences, hedges, wind turbines and hard tennis courts;
- c. loss or damage to radio and television aerials or satellite dishes, and their fittings and masts;
- d. loss or damage to swimming pools, fixed hot tubs and their fixtures, fittings, covers, enclosures and accessories; and
- e. anything that happens gradually.

4. Escape of water or oil

We will cover loss or damage caused by:

- i. escape of water from any:
 - fixed domestic water installation;
 - heating system (including radiators and boilers);
 - washing machine, dishwasher, fridge or freezer;
 at **your property**; or
- ii. water freezing in tanks, apparatus and pipes at **your property**; or
- iii. escape of oil from any fixed domestic oil installation at **your property**.

We will also pay up to £1,000 in any **period of insurance** for loss of metered water or domestic heating oil following a successful claim for loss or damage under this cover 4.

We will also pay up to the **buildings sum insured** for reasonable and necessary costs that **you** have to pay to find the source of damage to **your home** caused by:

- i. water escaping from any fixed water or heating installation, apparatus or pipes; or
- ii. oil escaping from any fixed oil-fired heating installation, apparatus or pipes.

We don't cover:

- a. the first £500 of every claim, unless **your schedule** says otherwise;
- b. loss or damage to the apparatus or pipes the water or oil has escaped from;
- c. loss or damage caused by a gradual water or oil leak;
- d. loss or damage arising from leaks from swimming pools or fixed hot tubs;
- e. loss or damage caused by subsidence, landslip or heave as a result of escape of water;
- f. loss or damage caused by sealant or grout failing to work properly or by an inappropriate sealant or grout being used;
- g. loss or damage caused by water overflowing as a result of taps being left on in sinks, baths and other sanitary fittings;

h. loss or damage while the **buildings** are **unoccupied** or **unfurnished**;

- i. water freezing in tanks, apparatus and pipes in **outbuildings**; and
- j. water freezing in tanks, apparatus and pipes while **your home** is not being lived in for more than five days in a row, unless **you** have met the following conditions.

Winter months

If **you** are going away for more than five days between 1 November and 31 March (which would normally be classed as the colder, winter months), **you** must either:

- i. set the heating system to maintain a continuous minimum temperature of 12°C to allow warm air to reach **your pipes**;
- or
- ii. turn off the water supply at the mains and drain the water system.

5. Theft or attempted theft

We will cover loss or damage:

- i. caused by theft or attempted theft following forced and violent entry to **your home**; or
- ii. where deception has been used to gain entry to **your home**.

We don't cover:

- a. theft or attempted theft by any person who is lawfully in **your home**; and
- b. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

We may require **you** to have minimum security precautions in place. Please check **your schedule** for any specific **endorsement**.

6. Collision damage

We will cover loss or damage caused by being hit by:

- i. an animal, vehicle or train; or
- ii. aircraft or other flying device (or any items dropped from these).

We don't cover:

- a. loss or damage caused by domestic pets.

7. Riot

We will cover loss or damage caused by riot, civil commotion, labour disputes or political disturbances.

8. Malicious damage or vandalism

We will cover loss or damage caused by malicious people or vandals.

We don't cover:

- a. malicious damage or vandalism by any person who is lawfully in **your home**; and
- b. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

9. Subsidence, heave, landslip

We will cover loss or damage caused by:

- i. **subsidence** and **heave** of the site **your buildings** stand on; or
- ii. **landslip**.

We don't cover:

- a. the first £500 of every claim, unless **your schedule** says otherwise;
- b. loss or damage caused by erosion of any coast or riverbank;
- c. loss or damage to septic tanks, cesspits, domestic fixed fuel-oil tanks in the open, drives, patios, footpaths, terraces, gates, fences, hedges, swimming pools, hot tubs, hard tennis courts, boundary and garden walls, unless the main building which **you** live in is damaged at the same time and by the same cause;
- d. loss or damage caused by alterations,

extensions, renovations, demolitions or structural repairs;

- e. normal settlement, shrinkage or expansion;
- f. loss or damage that was caused before this **policy** started;
- g. costs to repair the original cause of the **subsidence** (for example, removing trees);
- h. loss or damage that is covered under a guarantee or a National House Building Council (NHBC) warranty;
- i. loss or damage to solid floors or caused by the movement of solid floors, unless the foundations beneath the external walls of the main building which **you** live in are damaged at the same time and by the same cause; and
- j. loss or damage to **buildings** caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the **buildings**.

10. Falling objects

We will cover loss or damage caused by:

- i. falling telegraph poles, lamp posts, fixed aerials, satellite dishes, fixed solar panels and masts; or
- ii. falling trees and branches.

We will also pay the cost of removing the fallen item which has caused the loss or damage.

We don't cover:

- a. loss or damage caused by maintenance to trees;
- b. loss or damage to the items themselves;
- c. the cost of removing any part of a tree that remains below ground;
- d. the cost to remove the item unless damage has been caused to **your buildings** by its fall; and
- e. loss or damage to gates, fences and hedges.

11. Emergency access

We will provide cover for damage to **your home**, land and gardens caused when the fire, police or ambulance services have to force their way into the **buildings** as a result of an emergency or suspected emergency involving **you** or **your family**, or to prevent damage to property insured under this **policy**.

12. Accidental damage to glass and sanitary fittings

We will pay the costs of any repairs or replacements which are necessary due to **accidental damage** to fixed glass (including double glazing), ceramic hobs in fitted kitchen units, fixed sanitary fittings (for example, baths, sinks and toilets) and solar panels that form part of the **buildings** you are responsible for.

We don't cover:

- a. loss or damage caused by chipping, denting or scratching;
- b. loss or damage caused by domestic pets, insects or vermin;
- c. damage to window frames and door frames;
- d. damage to property which was not maintained in a good state of repair;
- e. malicious damage caused by **you**, **your family** or anyone who is lawfully in **your home**; and
- f. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

13. Accidental damage to mains services

We will pay the costs of repairing **accidental damage** to underground pipes, tanks, cables and services that reach from the **buildings** to the public supply and septic tanks, which **you** are legally responsible for.

We don't cover:

- a. loss or damage due to wear and tear or gradual deterioration;
- b. loss or damage caused by gradual deterioration which means an installation has reached the end of its useful life;

- c. loss or damage caused by domestic pets, insects or vermin;
- d. cleaning blocked drains or sewer pipes unless the blockage is caused by damage to the drains themselves; and damage to pitch fibre pipes caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.

Optional, upgraded cover

The following cover is included only if shown in **your schedule**.

14. Additional accidental damage to the buildings

If **you** have asked for this cover, we will pay for **accidental damage to your buildings**.

We don't cover:

- a. the first £250 of every claim unless **your schedule** says otherwise;
- b. loss or damage caused by domestic pets, including chewing, scratching, tearing or fouling;
- c. loss or damage caused by vermin, insects, parasites, woodworm, fungus, wet rot, dry rot or atmospheric conditions;
- d. loss or damage caused by frost;
- e. loss or damage which happens gradually, including water damage, or is caused by normal wear and tear, or loss of value;
- f. loss or damage as a result of any alterations, extensions, renovations or repairs to the **buildings**, including settlement or shrinkage of **buildings**;
- g. the cost of normal maintenance or routine decoration;
- h. loss or damage as a result of mechanical or electrical breakdown or failure;
- i. loss or damage to wind turbines;
- j. loss or damage caused by water entering **your home**;
- k. loss or damage which is specifically excluded from covers 1 to 10 under this Section 1; and
- l. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

More cover

The following cover is provided as standard when **you** buy **buildings** insurance.

15. Alternative accommodation

We will pay up to £150,000 for:

- i. the reasonable and necessary costs for alternative accommodation for **you** and **your family** and any pet cats and dogs; and
- ii. any ground rent which **you** may have to pay;

if **you** cannot stay in **your home** because **your home** has become unfit for living in following loss or damage caused under covers 1 to 13, and also cover 14 if **you** have selected that cover.

How much **we** will pay for alternative accommodation will depend on **your family's** needs and **you** must agree the costs with **us** before **you** pay.

This cover is included under both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, **we** will only pay under one section.

We don't cover:

- a. losses **you** suffer more than 12 months after the date that the **buildings** became unfit for living in.

16. Architects' fees and clearing debris

Following a successful claim for loss or damage under Section 1 - Buildings, **we** will pay:

- i. the cost to remove debris from the site or prop up parts of the **buildings**;
- ii. the cost to keep to government or local authority requirements (but not if they told **you** about these requirements before the loss or damage happened); and
- iii. architects' and surveyors' fees which are essential to reinstate the **buildings**. (We have the right to choose who does this work.)

We don't cover:

- a. any fees charged to help **you** prepare **your** claim; and
- b. any fees which **we** do not consider necessary to complete work needed to reinstate the **buildings**.

17. Purchaser's interest

If **you** have entered into a contract to sell the **buildings** covered under this section, the person buying them will have the right to benefit from covers 1 to 13 of Section 1 – Buildings cover of this **policy** between the date contracts (or missives in Scotland) are exchanged and the date the sale completes, as long as they complete the purchase. Any optional cover which **you** have bought does not apply to this cover 17.

We don't cover:

- a. any payment if the **building** being sold is covered under other insurance;
- b. loss or damage that would not be covered by the normal terms and conditions of this **policy**; and
- c. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

18. Replacing locks and keys

We will pay up to £1,000 per incident for replacing locks and keys to:

- external doors and windows of **your home**;
- safes within **your home**; or
- an alarm protecting **your home**;

if the keys to the locks are stolen or lost in the **United Kingdom**, or if the locks are damaged.

This cover is included under both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, **we** will only pay under one section.

19. Property owner's liability

This cover applies if **you own your property**, regardless of whether there is an outstanding mortgage on the **property** or whether **you own** the property outright.

We will pay up to £5,000,000 for any one claim or series of claims arising from any one event towards the following.

- i. Amounts **you** legally have to pay as the owner of the **property** for:
 - i. compensation for accidental death or injury to any person that happens during the **period of insurance**;
 - ii. compensation for accidental loss of or damage to someone else's property that happens during the **period of insurance**; and
 - iii. any costs and expenses **you** have to pay in connection with defending any claim, provided that **you get our** written permission beforehand.

Any liability that arises from **you** occupying **your home** is not covered under this section, but is included in Section 2 - Contents if you have bought that cover.

- ii. **Your** legal liability for buildings **you** owned in the past. This includes any amounts that **you** are liable for under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in connection with an accident which happens during the **period of insurance** and was caused by faulty work carried out by or for **you, your family** on any home **you** previously lived in within the **United Kingdom**.

We don't cover:

- a. any cost or expense **we** have not agreed in writing;
- b. death or injury (including illness or disease) to any **domestic employee** or member of **your family**;
- c. any claim arising directly or indirectly from passing on a contagious disease or virus;
- d. loss of or damage to property which **you,**

- your family** or **your domestic employees** own or are responsible for;
- e. any claim arising out of using **your home** for any trade, profession, employment or business;
- f. loss or damage arising out of any passenger lift which **you** are responsible for maintaining;
- g. any claim arising out of pollution or contamination;
- h. any claim where **you** are entitled to cover under any other insurance;
- i. the cost of putting right any fault or alleged fault; and
- j. any liability **you** have under an agreement if **you** would not have that liability if the agreement did not exist.

Settling claims under building covers

(See also general exclusions and general conditions.)

1. How much we will pay

For loss or damage to the **buildings**, we will pay up to the full **cost of rebuilding**, as long as the **buildings** are regularly maintained, in a good state of repair and they are insured for the full **cost of rebuilding**.

When settling **your** claim, if we decide that we can offer rebuilding work, repairs or replacements, we will ask **you** to choose one of the following options.

- i) We will choose a contractor (**our** preferred contractor) and instruct them to carry out the rebuilding work, repairs or replacements.
- ii) We will pay **you** a cash settlement for the same amount it would have cost **us** to use **our** preferred contractor.

If we cannot offer rebuilding work, repairs or replacements (as defined by **us**) through **our** preferred contractor, we will pay **you** fair and reasonable costs to have the work carried out by **your** chosen supplier.

Unless we tell **you** otherwise, each limit shown in this booklet and in **your** schedule applies to each claim **you** make.

For any claim made under this **policy**, we will not pay more than:

1. the proportion of the **sum insured** that relates to the full **cost of rebuilding** the **buildings**, as shown in **your** schedule;
2. the **sum insured** for the **buildings**, as shown in **your** schedule; or
3. any limit shown in the **policy** or in **your** schedule.

It is **your** responsibility to make sure that, at all times, the **buildings sum insured** reflects the full value of the **buildings** insured. The full value is the estimated cost of rebuilding if the **buildings** were destroyed (this is not the same as the market value). It must be enough to include the cost of removing debris from the site, rebuilding expenses and associated costs.

If **you** fail to keep the amount insured at the full value, we may reduce the amount we pay for each claim in proportion to the assessed shortfall in insurance.

We will not reduce the **sum insured** under this section following a claim, as long as **you** agree to carry out any recommendations we make to prevent further loss or

damage.

If **you** do not carry out or arrange suitable repairs that we recommend and **you** make another claim that is caused fully or in part by **you** failing to carry out suitable repairs, we have the right to refuse to pay the claim or to reduce the amount of any payment we make for the claim.

2. Settling liability claims

In dealing with a liability claim under the terms of this **policy**, either before or after we pay **your** claim, we may do the following.

- i) Defend or settle any claim and choose the solicitor who will represent **us** and **you** in any legal action. If we do this, we will pay any fees involved.
- ii) Take any legal action in **your** name or in the name of any other person covered by this **policy**. Once legal action has started, we will have complete control of the matter.

3. Pairs, sets and suites

We will not pay the cost of replacing or repairing any undamaged parts of the **building** which form part of a pair, set, suite or part of a common design.

4. Removing debris

Under the **buildings** section we will also pay to remove debris following an insured claim.

5. Maintenance

A well-maintained building should withstand all but the most severe weather conditions. It is important to remember that **you** are responsible for maintaining **your** home in a good state of repair. If the **buildings** have not been maintained in a good state of repair, when assessing a claim, we will take into account the condition of **your** property and we may refuse to pay the claim or we may reduce the amount of any payment we make for the claim.

We will not cover the costs of repairs or replacements, where the costs arise through **you** failing to regularly maintain the **buildings** properly.

6. Repair guarantee

All repairs carried out by **our** approved suppliers as a result of an insured claim under this section of **your** **policy** are guaranteed for 12 months.

Section 2 - Contents cover

Contents cover is included if it is shown in **your schedule**.

We will pay up to the **sum insured** for any **contents** shown in **your schedule** which belong to **you** or **your family** or which **you** or **your family** are legally responsible for against loss or damage directly caused by the following covers. The loss or damage must take place at **your property** during the **period of insurance**.

We do not cover the amount of the **excess**, as shown in **your schedule** or as shown in this Section 2.

The amounts shown below are the most **we** will pay.

Sums insured

- i. **Contents** – up to the **contents sum insured** shown in **your schedule**.
- ii. Unspecified **valuables** – £10,000 or the amount shown in **your schedule**, whichever is higher. The most **we** will pay for any single unspecified valuable is £2,000.
- iii. Specified **valuables** – if **you** have specified any **valuables**, these will be shown in **your schedule**.

Policy limits

- i. **Business equipment** – up to £5,000 for any one loss.
- ii. **Pedal cycles in your home** or in the open within the boundaries of **your property** – up to £3,000 for any one loss, or the amount shown in **your schedule**, whichever is higher.
- iii. **Money** – up to £1,000 for any one loss.
- iv. Unspecified **gadgets** – up to £2,000 for any one loss.
Also, if **you** have specified any **gadgets** they will be insured up to the amount shown in **your schedule**.
- v. **Contents** in the open within the boundaries of **your property** – up to £1,000 for any one loss.
- vi. **Contents** (including **pedal cycles**) in **outbuildings** within the boundaries of **your property** – up to £5,000 for any one loss. (All covers apart from theft.)
- vii. Hearing aids, sports equipment and musical instruments – up to £2,000 per item, or the amount shown in **your schedule**, whichever is higher.

Please see the relevant cover below for full details of any limits and exclusions that apply.

1. Fire, smoke, explosion, lightning or earthquake

We don't cover:

- a. loss or damage from smoke caused by smog, emissions from agricultural or industrial operations or anything that happens gradually from repeated exposure.

2. Flood

We will cover loss or damage caused by flood.

A flood is a substantial and abnormal build-up of water from an external source. It does not include water which has escaped from pipes, tanks and other fixed water apparatus at **your property**.

We don't cover:

- a. **contents** in the open;
- b. loss or damage caused by frost;
- c. loss or damage to radio and television aerials or satellite dishes, and their fittings and masts;
- d. loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water); and
- e. anything that happens gradually.

3. Storm

We will cover loss or damage caused by storm winds of Force 10 or above (as defined under the internationally recognised Beaufort Scale).

We don't cover:

- a. **contents** in the open;
- b. loss or damage caused by frost;
- c. loss or damage to radio and television aerials or satellite dishes, and their fittings and masts; and
- d. anything that happens gradually.

4. Escape of water or oil

We will cover loss or damage caused by:

- i. escape of water from any:
 - fixed domestic water installation;
 - heating system (including radiators and boilers);
 - washing machine, dishwasher, fridge or freezer;at **your property**; or
- ii. water freezing in tanks, apparatus and pipes at **your property**; or
- iii. escape of oil from any fixed domestic oil installation at **your property**.

We will also pay up to £1,000 in any period of insurance for accidental loss of metered water or domestic heating oil following a successful claim for loss or damage under this cover 4.

We don't cover:

- a. the first £500 of every claim, unless **your schedule** says otherwise;
- b. loss or damage to the apparatus or pipes the water or oil has escaped from;
- c. loss or damage caused by a gradual water or oil leak;
- d. loss or damage caused by sealant or grout failing to work properly or by an inappropriate sealant or grout being used;
- e. loss or damage caused by water overflowing as a result of taps being left on in sinks, baths and other sanitary fittings; and
- f. loss or damage while **your home** is **unoccupied or unfurnished** and
- g. water freezing in tanks, apparatus and pipes while **your home** is not being lived in for more than five days in a row, unless **you** have met the following conditions.

Winter months

If **you** are going away for more than five days between 1 November and 31 March (which would normally be classed as the colder, winter months), **you** must either:

- i. set the heating system to maintain a continuous minimum temperature of 12°C

to allow warm air to reach **your** pipes; or

- ii. turn off the water supply at the mains and drain the water system.

5. Theft or attempted theft

We will cover loss or damage to your contents while they are in **your home** if:

- i. caused by theft or attempted theft following forced and violent entry to **your home**; or
- ii. deception has been used to gain entry to **your home**.

We don't cover:

- a. loss or damage caused by theft or attempted theft by any person who is lawfully in **your home**;
- b. loss or damage to **contents** in an **outbuilding** that is not within the boundaries of **your property**;
- c. any loss or damage to a **pedal cycle** that is not within the boundaries of **your property**;
- d. any amount over £3,000 for any **contents** kept in **outbuildings** within the boundaries of **your property**; and
- e. loss or damage while **your home** is **unoccupied or unfurnished**.

We may require you to have minimum security precautions in place. Please check **your schedule** for any specific **endorsement**.

6. Collision damage

We will pay for loss or damage to your contents after being hit by:

- i. an animal, vehicle or train; or
- ii. aircraft or other flying device (or any items dropped from these).

We don't cover:

- a. loss or damage caused by domestic pets.

7. Riot

We will cover loss or damage caused by riot, civil commotion, labour disputes or political disturbances.

8. Malicious damage or vandalism

We will cover loss or damage caused by malicious people or vandals.

We don't cover:

- a. malicious damage or vandalism by any person who is lawfully in **your home**; and
- b. loss or damage while **your home** is **unoccupied** or **unfurnished**.

9. Subsidence, heave, landslip

We will cover loss or damage caused by:

- i. **subsidence** and **heave** of the site **your buildings** stand on; or
- ii. **landslip**.

We don't cover:

- a. loss or damage caused by erosion of any coast or riverbank;
- b. loss or damage caused by alterations, extensions, renovations, demolitions or structural repairs;
- c. normal settlement, shrinkage or expansion;
- d. loss or damage that was caused before this **policy** started;
- e. costs to repair the original cause of the **subsidence** (for example, removing trees);
- f. loss or damage caused by the movement of solid floors, unless the foundations beneath the external walls of the main building which **you** live in are damaged at the same time and by the same cause; and
- g. loss or damage to **contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **buildings**.

10. Falling objects

We will cover loss or damage caused by:

- i. falling telegraph poles, lamp posts, fixed aerials, satellite dishes, fixed solar panels and masts; or
- ii. falling trees and branches.

We will also pay the cost of removing the fallen item which has caused the loss or damage.

We don't cover:

- a. loss or damage caused by maintenance to trees;
- b. loss or damage to the items themselves;
- c. the cost of removing any part of a tree that remains below ground; and
- d. the cost to remove the item unless damage has been caused to **your contents** by its fall.

11. Accidental damage to mirrors or glass

We will pay for accidental damage to mirrors, fixed glass in furniture and ceramic hobs while in your home.

We don't cover:

- a. loss or damage caused by chipping, denting or scratching;
- b. loss or damage caused by domestic pets, insects or vermin;
- c. damage to property which was not maintained in a good state of repair;
- d. malicious damage caused by **you**, **your family** or anyone who is lawfully in **your home**; and
- e. loss or damage while **your home** is **unoccupied** or **unfurnished**.

12. Accidental damage to technology and audio equipment

We will pay for **accidental damage** to televisions, cable, digital or satellite receiving equipment, video recorders, DVD players and recorders, Blu-ray players and recorders, desktop home computers, hi-fi systems and radios, all while they are in **your home** and owned by **you** or **your family** and used for social and domestic purposes only.

We don't cover:

- a. loss or damage to **gadgets** (including laptops and mobile phones), radio transmitters and hearing aids;
- b. loss or damage to cameras or camcorders;
- c. damage to items mounted upon **your home** or items not in **your home**;
- d. loss or damage to discs, software, flash drives, records, cassettes or tapes, or loss, distortion or contamination of anything stored on these;
- e. loss or damage as a result of mechanical or electrical breakdown or failure;
- f. loss or damage caused by wear and tear and fall in value over time;
- g. loss or damage caused by domestic pets, insects or vermin;
- h. damage caused by **you** not following the manufacturer's guidelines on using or storing the equipment or using suitable accessories;
- i. malicious damage caused by **you** or **your family** or anyone who is lawfully in **your home**; and
- j. loss or damage while **your home** is **unoccupied** or **unfurnished**.

Optional, upgraded cover

The following cover is included only if shown in **your schedule**.

13. Additional accidental damage to your contents

If **you** have asked for this cover, we will pay for **accidental damage** to **contents** while they are in **your home**.

We don't cover:

- a. the first £250 of every claim unless **your schedule** says otherwise;
- b. **contents** not inside **your home**;
- c. loss or damage to **money**, clothing, food and drink;
- d. loss or damage to contact or corneal lenses;
- e. any loss or damage caused to hearing aids while **you** are swimming or bathing;
- f. loss or damage which happens gradually or is caused by normal wear and tear, or loss of value;
- g. loss or damage caused by domestic pets, including chewing, scratching, tearing or fouling;
- h. loss or damage caused by vermin, insects, parasites, woodworm, fungus, wet rot or dry rot;
- i. loss or damage caused by frost, corrosion, effects of sunlight, atmospheric or climatic conditions;
- j. loss or damage as a result of dyeing or cleaning, restoring or dismantling an item carrying out repairs, alterations or renovations;
- k. loss or damage as a result of mechanical or electrical breakdown or failure;
- l. loss or damage to **pedal cycles** caused by cuts, bursts or punctures;
- m. loss of or damage to **pedal cycle** accessories or removable parts unless they are stolen with the **pedal cycle** or unless the **pedal cycle** is damaged at the same time;
- n. damage caused by **you** not following the manufacturer's guidelines on using or storing the item or using suitable accessories;
- o. loss or damage caused by water entering **your home**;
- p. loss or damage specifically excluded under covers 1 to 10 in this Section 2; and
- q. loss or damage while **your home** is **unoccupied** or **unfurnished**.

More cover

The following cover is provided as standard when **you** buy **contents** insurance.

14. Alternative accommodation

We will pay up to £25,000 for:

- i. the reasonable and necessary costs for alternative accommodation for **you** and **your family** and any pet cats and dogs; and
- ii. any ground rent which **you** may have to pay;

if **you** cannot stay in **your home** because **your home** has become unfit for living in following loss or damage caused by covers 1 to 12, and also cover 13 if **you** have selected that cover.

How much **we** will pay for alternative accommodation will depend on **your family's** needs and **you** must agree the costs with **us** before **you** pay.

This cover is included under both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, **we** will only pay under one section.

We don't cover:

- a. losses **you** suffer more than 12 months after the date that **your home** became unfit for living in.

15. Freezer contents

We will pay up to £750 per incident for frozen food stored in a domestic freezer if the food is made unfit for human consumption by:

- i. a change in temperature within the freezer cabinet; or
- ii. contamination by refrigerant or refrigerant fumes.

The freezer must be in **your home** and **you** or **your family** must own or be responsible for it.

We don't cover:

- a. frozen food if **your** freezer is over 10 years old;
- b. frozen food kept in a small freezer compartment contained inside a fridge;
- c. frozen food used only for trade, business or professional purposes;

- d. loss or damage caused by something **you** have done deliberately or any electricity or gas company cutting off or restricting **your** supply, including strikes or any other industrial action; and
- e. loss or damage while **your home** is **unoccupied** or **unfurnished**.

16. Credit card liability

We will pay up to £1,000 per incident to cover any liability **you** or a member of **your family** has under the terms of any personal **credit cards** following unauthorised use after they are lost or stolen. **We** will provide cover anywhere in the **United Kingdom** and for up to 45 days elsewhere in the world during a temporary visit during the **period of insurance**.

We don't cover:

- a. any loss if **you** have not kept to the terms and conditions that apply to the **credit card**;
- b. any loss **you** do not report to the card-issuing company and the police within 24 hours of discovering the card is missing;
- c. any loss as a result of unauthorised use by a member of **your family** or a person living with **you**;
- d. loss caused by a mistake, neglect or accounting error;
- e. fall in currency value; and
- f. any **credit cards** that are not for social and domestic purposes.

17. Replacing the title deeds

We will pay up to £2,500 per incident to replace the title deeds to **your home** if they are lost, damaged or destroyed by any of the covers 1 to 10, and also cover 13 if **you** have selected that cover.

This cover only applies if the title deeds are in **your home** or stored with **your** solicitor, bank or building society at the time of the loss, damage or destruction.

18. Contents in the open and within the boundaries of your property

- i. We will pay up to £1,000 per incident for loss or damage to **contents** (not including **pedal cycles**) which are in the open or under a carport within the boundaries of **your property** caused by covers 1 to 11, and also cover 13 if **you** have selected that cover.

The most **we** will pay for any one plant, tree or shrub is £250.

- ii. Unless **you** have chosen a higher limit, **we** will pay up to £3,000 per incident for loss or damage to **pedal cycles** which are in the open or under a carport within the boundaries of **your property** caused by covers 1 to 10, and also cover 13 if **you** have selected that cover.

- iii. We will pay up to £1,000 per incident for theft of **contents** (not including **pedal cycles**) from unattended road vehicles which are within the boundaries of **your property** if:
- the vehicle is securely locked and all doors, windows and other openings of the vehicle are left properly fastened; and
 - access to the vehicle was following forced and violent entry; and
 - the insured items were stolen from:
 - a locked luggage boot;
 - or
 - a concealed luggage compartment;
 - or
 - a glove compartment.

We don't cover:

- a. loss or damage to **valuables, money** or **business equipment**;
- b. loss or damage caused by storm, frost or flood;
- c. theft of **pedal cycles** unless they are securely locked to a solid object which cannot be moved; and
- d. loss or damage which happens while **your home** is **unoccupied** or **unfurnished**.

19. Visitors' personal belongings

We will pay up to £1,000 per incident for loss or damage to visitors' personal belongings while the belongings are in **your home**, if the loss or damage is caused by covers 1 to 10.

We don't cover:

- a. items covered by another insurance; and
- b. loss or damage specifically excluded under covers 1 to 10.

20. Weddings, birthdays and religious festivals

We will automatically increase the **sum insured** shown in **your schedule** for **contents** in **your home** by up to 10% to cover gifts bought or received for special occasions, as long as the occasion falls within the **period of insurance**:

- i. during the month of any religious festival that **you** celebrate;
- ii. for 30 days before and after a wedding day, engagement party or civil partnership for **you** or a member of **your family**; or
- iii. for seven days after **you** or a member of **your family** have a birthday or anniversary, or if **you** give birth.

21. Replacing locks and keys

We will pay up to £1,000 per incident for replacing locks and keys to:

- i. external doors and windows of **your home**;
- ii. safes within **your home**; or
- iii. an alarm protecting **your home**;

if the keys to the locks are stolen or lost in the **United Kingdom**, or if the locks are damaged.

This cover is included under both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, **we** will only pay under one section.

22. Personal liability and your liability as occupier of the home

We will pay up to £5,000,000 for any one claim, or series of claims arising from any one event, towards amounts **you** and **your family** legally have to pay as the owner of the **contents**, the occupier of **your property**, or a private individual for:

- i. compensation for accidental death or injury to any person that happens during the **period of insurance**;
- ii. compensation for accidental loss of or damage to someone else's property that happens during the **period of insurance**; and
- iii. any costs and expenses **you** have to pay in connection with defending any claim, provided that **you** get **our** written permission beforehand.

We don't cover:

- a. any cost or expense **we** have not agreed in writing;
- b. death or injury (including illness and disease) to any **domestic employee** or member of **your family**;
- c. any claim arising directly or indirectly from passing on a contagious disease or virus;
- d. loss of or damage to property which **you**, **your family** or **your domestic employees** own or are responsible for;
- e. any claim arising out of any trade, profession, employment or business;
- f. any claim arising out of owning, possessing or using:
 - i. any mechanically propelled or assisted vehicles (which includes adults' and children's motor vehicles, adults' and children's motorcycles, models, ride-on toys and off-road vehicles such as quad bikes), other than domestic garden equipment while it is being used within the boundaries of **your property** and golf trolleys which are controlled by someone on foot;
 - ii. any power-operated lift;

- iii. any watercraft, aircraft or other flying device (such as drones); or
- iv. a caravan;
- g. any claim arising out of owning:
 - i. any animal other than cats or dogs;
 - ii. any cats or dogs that are not normally kept as pets in the **United Kingdom**;
 - iii. any dogs listed as dangerous under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any amendments to these acts;
 - iv. any dog that is dangerously out of control under the Dangerous Dogs Act or for which legal action has already been taken.
- h. any claim arising out of pollution or contamination;
- i. any claim brought in a court outside the **United Kingdom**;
- j. any claim where **you** are entitled to cover under any other insurance; and
- k. any liability **you** have under an agreement if **you** would not have that liability if the agreement did not exist.

23. Tenant's liability (applies if the buildings are rented)

We will pay up to 20% of the **contents sum insured** for any one claim or series of claims arising from any one event, towards amounts which **you** or **your family** become legally liable to pay under the terms of your tenancy agreement, as a tenant of **your home**, not as the owner or the landlord, resulting from loss or damage to the **buildings** caused by any of the covers 1 to 13 described under Section 1 – Buildings cover within this **policy**.

We don't cover:

- a. loss or damage which is excluded under any of covers 1 to 13 described under Section 1 – Buildings cover within this **policy**;
- b. anything which happens gradually as a result of damage caused by smoke;

- c. the cost of normal maintenance or routine decoration;
- d. loss or damage to gates, fences, hedges, boundary and garden walls;
- e. loss or damage caused by any person acting maliciously; and
- f. loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

24. Accidents to domestic employees

We will pay for damages, costs and expenses which **you** or a member of **your family** becomes legally liable to pay as compensation for accidental death of, injury to or illness or disease of any **domestic employee** arising out of him or her working under a contract of service or apprenticeship only in connection with **your property** and in the course of their employment within the **United Kingdom**.

We will pay up to £10,000,000 in connection with any one claim or series of claims made arising out of any one event which happens during the **period of insurance**.

We will also pay legal costs and expenses **you** have to pay to defend any claim made against **you** or **your family** (**you** must get **our** written permission beforehand).

We don't cover:

- a. liability arising directly or indirectly from **you** or any member of **your family** passing on any contagious disease or virus;
- b. damages, costs and expenses **you** have to pay under any agreement unless **you** would have been liable for these if the agreement had not been made;
- c. any claim or other proceedings against **you** or **your family** in a court outside the **United Kingdom**;
- d. any claim arising out of any trade, profession, employment or business;
- e. any claim arising out of owning any animal

- other than **your** pets;
- f. any claim arising out of owning any dog:
 - i) listed as dangerous under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any amendments to these acts; or
 - ii) that is dangerously out of control under the Dangerous Dogs Act or has been the subject of a previous legal action;
- g. liability for death of, injury to or illness or disease of any member of **your family**; and
- h. liability arising out of **you** owning, possessing or using any vehicle which **you** must have insurance or security for under any road traffic legislation.

25. Temporarily removing contents from your home

We will pay up to 20% of the **contents sum insured** for loss or damage to **contents** caused by covers 1 to 12, and also cover 13 if **you** have selected that cover, while the **contents** are temporarily removed from **your home** to a building or residence where a member of **your family** is living, or into a bank or safe deposit all within the **United Kingdom**, for no longer than 45 days in a row.

We don't cover:

- a. loss or damage caused by theft unless force and violence is used to enter a locked building or locked room;
- b. loss or damage to **contents** in a furniture deposit or other storage facility; and
- c. **contents** in **outbuildings** which are not within the boundaries of **your property**.

26. Student belongings

We will pay for loss or damage caused by covers 1 to 12, and also cover 13 if **you** have selected that cover, to the personal property of a member of **your family** which is taken away from **your home** while that person is living away from **home** and attending college, university or boarding school in the **United Kingdom**.

We will pay up to £1,000 for any one item, up to a maximum loss of £5,000 for the **contents**, while they are in the student's accommodation.

We don't cover:

- a. loss or damage caused by theft unless force and violence is used to enter a locked building or locked room; and
- b. loss of mobile phone, **money** or **credit cards**.

27. Downloaded data files

We will pay up to £2,500 in any **period of insurance** to replace content that **you** have legally purchased and downloaded on to **your** home computer or **gadget** if that device is damaged in **your home** by covers 1 to 10, and also cover 13 if **you** have selected that cover.

We don't cover:

- a. losses caused by **computer viruses**, or mechanical or electrical breakdown or failure;
- b. files downloaded for business purposes; and
- c. losses caused by accidentally deleting or mislaying files.

28. Selling your home

If **you** are moving to a new address, the **contents sum insured** can be split between **your** current **home** and **your** new home (which must be a private residence in the **United Kingdom**) for up to seven days as long as **you** have told **us** beforehand that the **contents** will be moved to the new address.

We don't cover:

- a. loss or damage caused by theft unless force and violence is used to enter a locked building or locked room;
- b. loss or damage to **contents** in a furniture deposit or other storage facility;
- c. loss or damage caused by storm, flood, frost or malicious damage to **contents** which are not within any building; and
- d. **contents** in **outbuildings** which are not within the boundaries of **your** new home.

29. House removal

We will pay for loss or **accidental damage** to **contents** while they are being moved by professional removal contractors from **your** current **home** to **your** new home (which must be a private residence in the **United Kingdom**), including while they are being stored for up to seven days in a furniture storage unit.

We don't cover:

- a. loss or damage to **valuables**, **money**, **credit cards** and **business equipment**;
- b. loss or damage if **you** have taken out insurance with the removal firm;
- c. loss or damage while **contents** are being transported by sea;
- d. loss or damage caused by mechanical or electrical breakdown or failure;
- e. cracking, scratching or breakage of pictures, china, glass or other fragile items, unless they are packed and loaded by professional removal contractors;
- f. loss or damage to audio, visual and computer equipment unless it is packed and loaded by professional removal contractors; and
- g. theft, unless violent and forced entry is involved.

30. Domestic employees' personal belongings

We will pay up to £1,000 per incident for loss or damage caused by covers 1 to 10, to the personal belongings of **domestic employees** who permanently live with **you**, while their belongings are in **your home**.

We don't cover:

- a. items covered by another insurance; and
- b. loss or damage specifically excluded under covers 1 to 10.

Optional cover for your contents

The following covers are included only if they are shown in **your schedule**.

Option A - personal possessions away from your property

We will cover loss or damage to **personal possessions** caused under covers 1 to 10 and also cover 13, while the **personal possessions** are away from **your property**, anywhere within the **United Kingdom**.

We will also provide cover worldwide for up to 45 days in any one **period of insurance**.

We will pay up to the **sum insured** shown in **your schedule**.

The total **sum insured** for this section is included within the total **contents sum insured** policy limit and is not in addition to it.

The **personal possessions** section can include an amount of cover for unspecified items such as **personal belongings, gadgets or valuables** which individually are worth £2,000 or less.

You will need to specify any **personal belongings, gadgets or valuables** that **you** would like to cover that are individually worth £2,001 or more.

The amounts shown below are the most **we** will pay for the following:

- i. Unspecified **personal possessions**:
 - the limit shown in **your schedule**
 - **gadgets** up to a maximum of £2,000 for any one loss
 - the most **we** will pay for any single unspecified **personal possession** is £2,000
- ii. Specified **personal possessions** - if **you** have specified any **personal possessions** (including **personal belongings, gadgets or valuables**), these limits will be shown in **your schedule**
- iii. **Money** - up to £500 for any one loss
- iv. Loss from an unattended vehicle - up to £1,000 for any one loss

We don't cover:

- a. the **excess** shown in **your schedule**;
- b. loss or damage to any item which happens at **your property**;
- c. loss or damage to:
 - contact or corneal lenses;
 - hearing aids while **you** are swimming, involved in any other water sports, or bathing;
 - musical instruments while they are being transported unless they are placed in a suitable protective container;
 - documents or securities;
 - sports equipment while it is being used;
 - **pedal cycles**;
 - items not in the care, custody or control of **you** or **your family**; and
 - any property which is more specifically insured under another insurance policy;
- d. loss or damage which happens gradually or is caused by normal wear and tear, or loss of value;
- e. loss or damage caused by domestic pets, including chewing, scratching, tearing or fouling;
- f. loss or damage caused by vermin, insects, parasites, woodworm, fungus, wet rot or dry rot;
- g. loss or damage caused by frost, corrosion, effects of sunlight, atmospheric or climatic conditions;
- h. loss or damage as a result of dyeing, cleaning, restoring or dismantling an item or carrying out repairs, alterations or renovation;
- i. loss or damage as a result of mechanical or electrical breakdown or failure;
- j. damage caused by **you** not following the manufacturer's guidelines on using or storing an item or using suitable accessories; and
- k. theft from unattended road vehicles unless:
 - i. the vehicle is securely locked and all doors, windows and other openings of the vehicle are left closed and properly fastened; and
 - ii. access to the vehicle was following forced and violent entry; and
 - iii. the insured items were stolen from:
 - a locked luggage boot; or
 - a concealed luggage compartment; or
 - a glove compartment.

If all conditions i, ii and iii are met, the most **we** will pay for any such theft claim is £1,000.

Option B - pedal cycles

We will pay for the cost of repairing or replacing **pedal cycles** following loss or damage caused under covers 1 to 10 and also cover 13, anywhere within the **United Kingdom** (including while the **pedal cycles** are at **your property**).

We will also provide cover worldwide for up to 45 days in any one **period of insurance**.

The amounts shown below are the most **we** will pay for the following:

- i. Limit per **pedal cycle** is the amount shown in **your schedule** for each specified **pedal cycle**.
- ii. Loss from an unattended vehicle - up to £1,000 for any one loss.

We don't cover:

- a. the **excess** shown in **your schedule**;
- b. loss or damage to items not in the care, custody or control of **you** or **your family**;
- c. loss or damage which happens while the **pedal cycle** is being used for racing, pacemaking, testing of any kind or taking part in trials or competitions;
- d. loss or damage while the **pedal cycle** is being hired out or is being used for business purposes;
- e. loss of or damage to accessories or removable parts unless the **pedal cycle** is stolen or damaged at the same time;
- f. loss or damage which happens gradually or is caused by normal wear and tear (including scratching, denting or other damage to the appearance), or loss of value;
- g. loss or damage caused by domestic pets, including chewing, scratching, tearing or fouling;
- h. loss or damage caused by vermin, insects or parasites;

- i. loss or damage caused by frost, corrosion, effects of sunlight, or atmospheric or climatic conditions;
- j. loss or damage to **pedal cycle** tyres caused by cuts, bursts or punctures;
- k. loss or damage as a result of cleaning, restoring, maintaining or dismantling an item or carrying out repairs, alterations or renovations;
- l. loss or damage caused by **you** not following the manufacturer's guidelines on using the **pedal cycle** or using suitable accessories;
- m. loss or damage as a result of mechanical breakdown or failure;
- n. **pedal cycles** that **you** do not keep within the boundaries of **your property** when they are not in use;
- o. theft unless the **pedal cycle** is:
 - i. securely locked to a solid object which cannot be moved, using a specifically designed bicycle lock (please check **your schedule** for any specific **endorsement**); or
 - ii. in a locked building at the time of the theft; and
- p. theft from unattended road vehicles unless:
 - i. the vehicle is securely locked and all doors, windows and other openings of the vehicle are left closed and properly fastened; and
 - ii. access to the **pedal cycle** was following forced and violent entry; and
 - iii. the **pedal cycle** was stolen from:
 - a locked luggage boot or a concealed luggage compartment; or
 - a properly fixed vehicle roof rack or a properly fixed vehicle pedal cycle rack (with the **pedal cycle** secured through its frame by a specifically designed bicycle lock as shown in **your schedule**).

If all conditions i, ii and iii are met, the most **we** will pay for any such theft claim is £1,000.

Settling claims under contents covers

(See also general exclusions and general conditions.)

1. How much we will pay

For loss or damage to **your contents** and **personal possessions**, we will replace the damaged **contents** as new without making a deduction for wear and tear (except for linen), as long as the **sum insured** is at least equal to the cost of replacing all the property.

It is **your** responsibility to make sure that, at all times, the **contents sum insured** reflects the full value of the property insured. This is how much it would currently cost to replace each item as new (except for **works of art** when the full value is the current market value). **You** must keep the **sum insured** up to date when **you** buy new items.

If **you** fail to keep the amount insured at the full value (or current market value for **works of art**), we may reduce the amount we pay for each claim in proportion to the assessed shortfall in insurance. For example, if the limit of **your** contents cover is equal to 75% of the amount needed to replace all the **contents**, we will only pay 75% of **your** claim.

For any claim made under this **policy**, we will not pay more than

1. The proportion of the **sum insured** that relates to the full cost of replacing **your contents**, as shown in **your schedule**; or
2. The **sum insured** for **your contents**, as shown in **your schedule**; or
3. Any limit shown in the **policy** or in **your schedule**.

Unless we tell **you** otherwise, each limit shown in this **policy** booklet and in **your schedule** applies to each claim **you** make.

We will not reduce the **sum insured** under this section following a claim, as long as **you** agree to carry out any recommendations we make without delay to prevent further loss or damage.

2. Settling claims (does not apply to liability claims)

We can choose to settle **your** claim by:

- i) repairing or reinstating the item; or
- ii) replacing the item as new; or
- iii) paying **you** the cash equivalent.

If we agree to replace the item as new, the new item will be as close as possible to, but not an improvement on, the original item when it was new.

For **gadgets**, where possible we will repair **your gadget**. If not, we will replace it with an item of the same make, model and memory size or an item with an equivalent specification.

If an item cannot be replaced, we will make a cash settlement and **our** payment will be based on a qualified opinion of the item's value immediately before the loss or damage. We will only pay **you** what it would have cost us to repair or replace the item with **our** own preferred suppliers and as if the repair work had been carried out without delay.

For **works of art**, if we agree to make a cash settlement, the amount will be based on the market value of the item on the date the loss happened.

For linen that is more than three years old we will deduct an amount for wear and tear.

3. Settling liability claims

In dealing with a liability claim under the terms of this policy, either before or after we pay your claim, we may do the following.

- i) Defend or settle any claim and choose the solicitor who will represent us and you in any legal action. If we do this, we will pay any fees involved.
- ii) Take any legal action in your name or in the name of any other person covered by this policy. Once legal action has started, we will have complete control of the matter.

4. Pairs, sets and suites

We will not pay the cost of replacing or repairing any undamaged items of **your contents** which form part of a pair, set, suite, group or collection of items of a common colour, function or design.

We will not pay for an undamaged carpet in adjoining rooms, if you claim just because the undamaged carpet matches the damaged carpet in colour, pattern or design.

5. Removing debris

Under the contents section **we** will also pay to remove debris following an insured claim.

6. Maintenance

We will not cover the costs of your claim, where the costs arise through **you** failing to maintain the **buildings** properly.

7. Proof of value and ownership

It is **your** responsibility to prove any loss, so **we** recommend that **you** keep photographs, guarantee cards, instruction booklets and a full description of **your** valuable items, including serial and model numbers, to make it easier to identify them.

Keep relevant proof of purchase and evidence of value, as **we** may ask **you** for these if **you** make a claim under this **policy**.

The value of items such as jewellery, watches, works of art, curios and collections often varies independently of inflation. **You** should make sure that these items are insured for the correct amount at all times. If **you** have specified any items, please refer to any **endorsement** issued for details of how often these items should be valued.

8. Repair guarantee

All repairs carried out by **our** approved suppliers as a result of an insured claim under this section of **your** **policy** are guaranteed for 90 days.

Complaints procedure

We aim to give **you** the best possible service but if **you** have any questions or concerns about this insurance or the way in which **we** have handled **your** claim, **you** should follow the complaints procedure set out below.

Please quote **your** policy number whenever **you** contact **us** to help **us** provide a quick and efficient response.

Making your complaint:

If **your** complaint is about the way the **policy** was sold to **you**, please contact the agent:

Customer Relations
Policy Expert
Silbury Court West
352 - 390 Silbury Boulevard
Milton Keynes
MK9 2AF.
Phone: 0330 0600 601

If **your** complaint is about the way **we** have handled **your** claim, please write to:

Customer Services Manager
Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT.
Phone: 0330 0600 633

If **your** complaint is about **your** **policy**, please contact:

The Customer Relations Officer
QMetric Group Limited
32 - 38 Dukes Place
London
EC3A 7LP.
Email: customercare@qmetric.co.uk

If **we** have provided **you** with **our** final response and **you** are still not satisfied, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent body that can help **you** and **us** to reach an agreement on complaints which have already been through our complaints procedure.

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR.
Phone: 0300 123 9123

You have six months from the date of **our** final response to refer **your** complaint to the FOS.

Important note: the FOS can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

The above complaints procedure does not affect **your** legal rights as a consumer. For more information about your legal rights, contact **your** local authority's trading standards service or Citizens Advice.

Regulatory information

Your insurers

We, Policy Expert Home Plus, have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C67694.

Registered office:

The Hedge Business Centre, Triq ir-Rampa ta' San Giljan, Balluta Bay, St Julian's, STJ 1062, Malta

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA).

Policy Expert Home Plus is a trading name of QMetric Group Limited who is authorised and regulated by the Financial Conduct Authority (FCA).

FCA registered number: 529506.

Visit www.fca.org.uk for more information.

Financial Services Compensation Scheme

QIC Europe Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS or **you** can visit www.fscs.org.uk.

Governing law

This **policy** will be governed by and managed in line with the law of England and Wales unless **you** live in Scotland, in which case the law of Scotland will apply. If **you** live in the Channel Islands, the relevant law governing the Channel Islands will apply.

Protecting your personal information

The details provided here are a summary of how we and your insurer (QIC Europe Limited) collect, use and store your information. If you would like to read our full privacy policy, please visit our website at www.policyexpert.co.uk/privacy-policy.

Or you can contact our Data Protection Officer at 32-38 Dukes Place, London, EC3A 7LP.

If you would like to read QIC Europe Limited's full privacy policy, please visit their website at www.qiceuropeltd.com/privacy-policy. Or you can contact QIC Europe Limited's Data Protection Officer at their London branch at 71 Fenchurch Street, London, EC3M 4BS.

Collecting your information

When you ask us about or buy insurance cover, or make a claim, we will ask you to provide personal information to us and your insurer. We also collect information about you from other sources, including information about how you interact with our websites, and publicly available information about you (and your family, if provided).

Other people's information

When you provide personal information about other people insured under this policy, you must make sure you have their permission to give us their information.

Using your information

The main reason we collect your personal information is because we need to provide the appropriate insurance cover to you.

We will process your information fairly for the purposes of carrying out a contract, keeping to certain legal obligations which we have, and for legitimate business reasons in line with data protection legislation, including managing your policy, managing claims, preventing fraud and to allow us to provide selected marketing communications.

Sharing your information

We may share the information you provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

We'll only keep your information for as long as is necessary to provide our products and services and to meet our legal and regulatory obligations.

QIC Europe Limited may sometimes use providers and organisations outside the European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the UK, QIC Europe Limited will always make every reasonable effort to make sure your personal information is properly protected.

We may monitor and record communication with you (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure we are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information we hold about you. These include accessing your information, updating your information, restricting the processing of your information and unsubscribing from marketing communications.

Full details of your rights are set out in our and QIC Europe Limited's privacy policies.

Claims and Underwriting Exchange Register (CUE)

Insurers and their agents share information with each other through the Claims and Underwriting Exchange Register, run by MIB.

When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident which may or may not lead to a claim, **we** will pass information about the incident to the register. The aim is to help **us** to check information provided and to prevent fraudulent claims.

It is a condition of buying and renewing **your policy** that **you** agree to **us** giving MIB information from **your** application form and about any incidents **you** tell **us** of.

Summary of main policy limits

We have included a summary of the main policy limits which we hope you find useful. Please read the rest of this policy for the full terms and conditions.

Section 1 - Buildings cover (if selected)

	Buildings sum insured
Trace and access	
Emergency access (buildings and gardens)	included
Accidental damage to glass and sanitary fittings	included
Accidental damage to mains services	included
Additional accidental damage to the buildings	optional
Alternative accommodation	£150,000
Replacing locks and keys	£1,000
Property owner's liability	£5,000,000

Section 2 - Contents cover (if selected)

Business equipment	£5,000	
Theft from outbuildings	£3,000	
Outbuildings - all other perils	£5,000	
Accidental damage to mirrors or glass	included	
Additional accidental damage to your contents	optional	
Alternative accommodation	£25,000	
Freezer contents	£750	
Money in the home	£1,000	
Contents in the open	£1,000	
Pedal cycles in the open	£3,000	or the amount shown in your schedule, whichever is higher
Visitors' personal belongings	£1,000	
Personal liability and your liability as occupier of the home	£5,000,000	
Student belongings	£5,000	
Unspecified valuables - single item limit	£2,000	
Unspecified valuables	£10,000	or the amount shown in your schedule, whichever is higher
Personal possessions away from your property	optional	
Pedal cycles away from your property	optional	

Key contact numbers

Customer services	0330 0600 632	If you have any questions or want to tell us about any changes to your policy.
Claim line	0330 0600 633	To tell us about any loss or damage to insured property or of any incident that may lead to a claim, or to discuss an existing claim.
Legal advice	0330 0600 683	As part of your policy, you have access to free confidential advice on any personal legal problem.
Emergency helpline	0330 0600 617	24 hour helpline for practical advice and to arrange for a tradesperson to attend your property.

We may record and monitor calls. Call charges will vary.

Important notice

Although this policy provides insurance for a wide range of covers, it does not provide cover for the general maintenance or wear and tear of your property. Wear and tear happens naturally and is an unavoidable part of the ageing process.

We provide cover for unforeseeable events. This is not a maintenance contract or service policy and so does not cover the general upkeep or repair of your property (for example, loose roof tiles), which you are responsible for.



Policy Expert Home Plus and Policy Expert are trading names of QMetric Group Limited.

Registered office: 32-38 Dukes Place, London, EC3A 7LP.

Registered in England and Wales, company number: 07151701.

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Visit www.fca.org.uk for more information.

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