



# House Guard Extra

Policy Wording

ONECALL Claims Helpline open 24 hours a day, 365 days a year 0845 122 3019



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# Very Important Notice

## Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



### Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



### Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

**Please note:** Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.



### Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



### Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.



# VERY IMPORTANT NOTICE

**Please note that this home insurance policy is designed to insure your property against loss or damage. It does not cover the maintenance of your home.**

**That means we will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.**

**We also do not cover damage that happens over time such as damp, rot or damage from vermin.**

**You should keep your property in good repair, and take reasonable steps to avoid loss or damage.**

# ONECALL

## 24 hour claims helpline

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of **your** policy booklet on pages 7, 8, 9 and 44.

### ONECALL - 24 hour claims helpline

The claims helpline is open 24 hours a day, 365 days a year  
**0845 122 3019**

OneCall is a response service with operators who can immediately confirm whether **your** policy covers **you** for the **incident**.

**We** may record or monitor calls for training purposes or to improve the quality of **our** service.

**We** will not accept responsibility if any helpline service fails for reasons **we** cannot control.

When phoning, please have **your** policy number ready.

### OneCall repair and replacement service

(This is available if **you** have a valid claim under this insurance.)

#### Repairs

- If it is an emergency, **we** will arrange for one of **our** approved repairers to contact **you** within two hours;
- If it is not an emergency, **we** will arrange for an approved repairer to contact **you** within 24 hours.
- **We** will pay the bill for any repairs if they are covered by this insurance. All **you** need do is pay any policy **excess** to **our** repairer.

#### Replacements

- **We** can arrange to replace any lost, damaged and stolen items directly to **you**.

### For claims under section 3 - Personal legal protection

All claims reported under **your** Ageas House Guard Extra policy will be administered by B4 Claims Limited, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR or their agent. To make a claim please phone 0845 122 8943 between the hours of 9.00am and 5.00pm, Monday to Friday.

### Ageas Legal Guard Assistance

**Your** Ageas House Guard Extra policy gives **you** access to the following helplines, all of which are available 24 hours a day, 7 days a week, 365 days a year. The helplines are totally confidential and are provided by Ageas Legal Guard. All of the professionals providing the helpline services are either solicitors, barristers, qualified counsellors or doctors and nurses and all abide by the rules and ethics of their governing bodies;

the Solicitors Regulation Authority, Bar Council, The British Association for Counselling and Psychotherapy, The British Medical Association and the Nursing and Midwifery Council.

To use any of the helplines below, please telephone 0845 122 8940 and advise the service **you** require:-

### Personal Legal Advice

Confidential legal advice on any personal legal problem such as, but not limited to, employment, consumer contract, landlord and tenant, property, probate and motoring.

### Identity Theft

Information and help with regard to keeping **your** identity safe, what to do if **your** identity is stolen, online identity theft, document security and how to obtain credit checks.

### Telephone Counselling

Support on issues such as bereavement, workplace issues, relationship difficulties, alcohol and drug problems, depression and anxiety.

### Health & Wellbeing Advice

Information on supporting a healthy lifestyle, helping with fitness and general wellbeing.

### Medical Advice

This helpline provides general medical advice and support, but is not a diagnostic service. It can also provide **you** with information on hospital procedures and explanations of inpatient/outpatient care.

### Childcare Advice

Information, advice and reassurance with junior healthcare, such as paediatrics and typical childhood illnesses. If **you** require information regarding childcare agencies **we** can help with this, but cannot recommend agencies to **you**.

### Domestic Assistance

A referral service in the event that **you** require help with emergency maintenance problems, such as plumbing, central heating etc. All fees incurred are **your** responsibility.

### Veterinary Assistance

If **you** require information about vets in **your** area, this service can help you to find one.

### Tax Advice

This helpline will give **you** advice and information on personal tax matters.

# House Guard Extra Policy

This is **your** insurance policy. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. That information may have been given to **us** on a **proposal form**, on a **statement of fact** or during a phone conversation. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

If **you** filled in a **proposal form**, **we** will send **you** a copy of it if **you** ask **us** to. If **you** did not fill in a **proposal form**, **you** should already have a copy of all the information **you** gave **us**. **You** must check this information carefully and let **us** know immediately if any part of the information **you** gave **us** is wrong.

**You** should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **You** have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium, less an administration charge of £25 (subject to Insurance Premium Tax where applicable). If any claim has been made during the period of cover provided, **we** will also deduct the cost of any payments made from the refund due.

If **your** needs change or any of the information on which the contract is based changes, **we** might need to alter the **schedule**. Under the policy conditions, **you** must tell **us** about any changes. **We** will update the contract every time **we** agree to an alteration. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new policy booklet when **you** renew **your** policy.

**We** agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**.

Claims under section 3 - Personal legal protection covers claims that are made during the **period of insurance**.

**Your schedule** tells **you** which sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 15 that apply to all of the contract of insurance.

**You** agree to pay the premium and to keep to the conditions of the policy.

Thank **you** for choosing Ageas Insurance.

Signed



**Mark Cliff**  
Managing Director

# Definitions

All through this Policy there are certain words printed in **bold**. These words have special meanings which are shown below and on pages 8 and 9.

## Accidental Damage

Unexpected and unintended damage caused by something sudden and external.

## Bedroom

A room used as or originally built to be a **bedroom**, even if it is now used for something else.

## Buildings

The **home** and fixtures and fittings, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings** but not **garden items**.

## Business equipment

Desktop and laptop computers, keyboards, visual display units, printers, word- processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones) and office furniture, **you** or **your family** own.

## Computer viruses

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

## Contents

Household goods, **high-risk property**, **business equipment**, **pedal cycles**, **money**, **credit cards** and **personal belongings** **you** or **your family** own or are legally responsible for, but not:

- (a) items held or used for business purposes (either totally or partly) other than **business equipment**;
- (b) **motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories;
- (c) animals, birds, fish or any living thing; and
- (d) interior decorations.

## Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

## European area

Europe, Madeira, the Canary and Mediterranean Islands and countries which border on the Mediterranean, but not countries of the Russian Federation or former USSR.

## Excess

The amount **you** must pay towards each claim.

## Family

Any person who normally lives with **you** but not lodgers, any other paying guests or domestic employees.

## Garage

A structure originally built for storing a **motor vehicle** or **motor vehicles**.

## Garden Items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the buildings but within the boundaries of **your home**.

## High-risk property

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. **We** treat pairs or sets of items as one item.

## Home

The property shown at the address in the **schedule**, landlord's fixtures and fittings that **you** are responsible for, and the property's **garages** and **outbuildings**, all at the same address and all used by **you** for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless **we** say otherwise in the **schedule**, the main building of **your** property must be made of brick, stone or concrete, and have a slate, tile, metal or concrete roof.

## Incident

Any event that might lead to a claim.

## Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **schedule**.

- The **maximum claim limit** for section 1 - **Buildings** is shown in **your schedule**.

## Definitions - continued

- The **maximum claim limit** for Section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for **high-risk property** is shown in **your schedule**.

The limit shown in the **schedule** for **high-risk property** applies within (not on top of) the **maximum claim limit** for section 2 - **Contents** shown in the **schedule**.

If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.

- The **maximum claim limit** for section 3 – Personal legal protection is £50,000 for all **incidents** that arise from the same original cause.

### Money

Cash, cheques, gift cards, postal and money orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller's cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

### Motor Vehicles

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use;
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- golf trolleys which are controlled by someone on foot.

### Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;

- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

### Period of insurance

The period of time covered by this policy, as shown in **your schedule** or until cancelled. Each renewal represents the start of a new **period of insurance**.

### Personal belongings

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards** or items held or used for business purposes.

### Proposal form and statement of fact

The **proposal form** **you** signed or the **statement of fact** that contains information **you** gave **us** and any other information **you** gave **us**. This includes information given on **your** behalf.

### Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the sections of this policy booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured;
- the **maximum claim limit**, and
- details of any extensions or endorsements.

**We** issue a **schedule** with each new contract of insurance, when **you** renew the policy and when **we** change the policy cover.

### Secured

- Outside doors are fitted with five-lever locks.
- The windows can be locked with keys.
- Up-and-over doors can be locked with keys.
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.



- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.

### Specified

**Specified items** are items that have been individually identified to **us** and are shown in **your schedule**.

### Storm

**We** consider **storm** to be strong winds of 48 knots/55mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute **storm** unless the rain or snow is so extreme that damage is caused to well maintained properties of adequately designed construction.

Extreme rain or snow is:

- 25mm/1 inch or more of rain over a 1 hour period, or a proportionate amount over a shorter time; and
- 30cm/12 inches or more of snow within a 24 hour period (or less).

### Unfurnished

A **home** with not enough furniture for someone to live in it.

### Unoccupied

A **home** not lived in or not intended to be lived in for more than 30 days in a row.

### Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

### We, our, us

Ageas Insurance Limited. Registered address: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Registered number: 354568. FSA registered number: 202039.

### You, your

The person or people shown in the **schedule** as 'the insured'.

# Policy conditions

## 1 Basis of the contract

This contract is based on the **statement of fact**, or the **proposal form** and declaration, this policy booklet and the **schedule**.

When **you** arranged this insurance:

- **you** gave **us** information which is shown on the **statement of fact**; or
- **you** signed a declaration on the **proposal form** to say that the information on the form and any other information **you** have given **us** is true and correct as far as **you** know.

The insurance will not be valid if:

- any information **you** have given **us** is not true and correct; or
- **you** do not keep to the conditions of the policy.

**You** cannot make a claim if the insurance is not valid.

## 2 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

## 3 Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

## 4 Changes

**You** must immediately write and tell **us** about any change that could affect this insurance. If **you** do not tell **us** about any change to a material fact, this insurance will no longer be valid. (Material facts are ones that might influence **our** decision to insure **you**, the conditions of the insurance or the premium **we** want to charge. If **you** are not sure whether a fact is material, **you** should tell **us** about it).

In particular, **you** must tell **us**:

- if **you** change **your** address;
- if **you**, or any person named in **your schedule**, change job;
- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for

motoring offences where a prison sentence has not been served);

- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or **Personal belongings**;
- if someone other than a member of **your family** comes to live with **you**; and
- if **your home** will be **unoccupied** for more than 30 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make. These changes may result in a change to **your** premium and/or **excess**. **We** will not request from **you** or refund to **you**, any difference in premium following a change being made to **your** policy during the **period of insurance** if it is less than £10.

## 5 Precautions

**You** must take reasonable care to:

- keep **your home** in a good state of repair; and
- avoid or limit any loss, damage or injury.

## 6 Security

If **you** live in certain areas, **we** may insist that **you** have high-security locks and, in some cases, an alarm system fitted. To reduce **your** premium, **you** may have told **us** that **you** have these locks or an approved alarm.

**We** will print an endorsement on **your schedule** showing the security measures **you** have told **us** are fitted, when **you** must use them and the cover that is excluded if **you** do not use them. If **we** have insisted that **you** have this security, but it is not fitted or **you** do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

## 7 Cancelling the policy and the cooling-off period

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations.

**You** have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium, less the administration

charge. If any claim has been made during the period of cover provided, **we** will also deduct the cost of any payments made from the refund due.

**You** may cancel **your** policy any time after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

**We** or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days' notice in writing. **We** will send the notice to the last known address we have for **you**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

For cancellation of Section 3 – Personal Legal Protection, please see page 45 of **your** policy.

## 8 Other insurances

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

## 9 Fraudulent claims

**We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

## 10 Data Protection Notice

Please refer to the Data Protection Notice on page 49, which contains important information about **our** use of **your** personal details.

Please make sure that **you** read the Data Protection Notice carefully.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information in this way. As the terms of the Data Protection Notice will also apply to anyone else insured under **your** policy, **you** should also show the Data Protection Notice to anyone else whose name **you** give to **us** in connection with **your** policy.

## 11 How to make a claim

If **you** are aware of an **incident** that might give rise to a claim or **you** need to make a claim, **you** must do the following as soon as possible.

### Buildings and/or Contents

Call **our** claims helpline on **0845 122 3019** to report the **incident**.

- Tell the police as soon as reasonably possible if something is lost or if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If **we** have asked **you** to fill in a claim form, send this back to **us**, with everything **we** have asked for, within 30 days of **us** sending it to **you**.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take reasonable action to protect the property from further loss or damage.

**You** must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

**We** can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this policy.

### Personal legal protection

If **you** or **your family** are claiming for legal protection, please phone 0845 122 8943 between the hours of 9.00am and 5.00pm, Monday to Friday.

Under no circumstances should **you** or **your family** instruct a solicitor as **we** will not pay their costs and it could stop the claim from being covered.

- **We** will take details over the phone and send out a claim form which should be completed and returned.
- On receipt of the fully completed claim form **we** will

## Policy conditions - continued

assess the circumstances and make sure that the claim is covered. **We** cannot help if it is more likely than not that the dispute would be lost in court since it will not be possible to achieve the remedy being sought if that is the case.

- On acceptance of a claim **we** will arrange for a solicitor to quickly contact **you** or (**your family**) to progress the case. The solicitor will try to resolve the dispute without delay however matters cannot always be resolved quickly if the other side is slow to co-operate or a legal time table is decided by the courts.

### 12 How we will settle your claim

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate:

- Repair
- Replace
- Rebuild
- Payment

**We** may offer to repair, replace or rebuild any loss or damage through one of **our** approved suppliers, however, should **you** prefer to use **your** own supplier **you** may, providing **you** agree this with **us** beforehand. Should **you** use **your** own supplier, any payment made would not normally exceed the discounted amount **we** would have paid **our** approved supplier. All **our** repairs are guaranteed for one year.

If **we** decide it is not appropriate to repair, rebuild or replace **your buildings** and/or **contents**, **we** will send **you** a payment representing:

- the amount by which the **buildings** and/or **contents** has gone down in value as a result of the claim; or
- the estimated cost to repair, replace or rebuild **your buildings** and/or **contents**;

whichever is the lowest.

If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will take off the **excess** under only one cover if **you** make a claim under both covers for the same **incident**. **We** may take any outstanding premium from any payment **we** make.

### Important

**You** must make sure that the **maximum claim limit** is correct.

- Under section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same or nearest equivalent quality and type.
- For **specified** items of **personal belongings**, **high-risk** property or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

- if the **maximum claim limit** under any section is less than the current cost of replacing, repairing or rebuilding the property as new; or
- if any amount shown in the **schedule** for **personal belongings**, **high-risk property**, pedal cycles or any other **specified** item is less than the current cost of replacing the item as new;

**we** may either:

- pay only part of the value of the claim. (For example, if the sum insured is only one third of the actual replacement or rebuild cost, **we** will only pay **you** one third of any valid claim.)
- refuse to pay **your** claim.

### Matching pairs or sets

**We** treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves.

This loss of value is not covered by the policy.

### Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

### Buildings section

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding the **buildings**, but **we** will take off an amount (if appropriate) for wear and tear if **you** claim for:

- flat or felt roofs; or
- gates or fences damaged by falling trees.

### Protecting sums insured

The **maximum claim limit** under the **buildings** and **contents** sections will not be reduced if **you** make a claim.

### Contents section and its extensions

**We** will take off an amount (if appropriate) for wear and tear if **you** claim for loss of or damage to:

- clothes and household linen (unless **you** can prove they are less than three years old); or
- pedal cycles (unless **you** can prove they are less than three years old).

## 13 Material facts

**We** accepted **your** application for insurance because the information and facts that **you** gave about yourself allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed **us** to decide what premium to charge **you** and what conditions should apply to **your** cover.

The information that helps **us** to assess the chance of **you** suffering a loss is called 'material facts'. If any of these 'material facts' were incorrect or have changed, or if **you** have not told **us** about something that might have influenced **our** assessment, and **you** have not received **our** written agreement to the change or extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. If **you** are not sure whether a fact is material, **you** should tell **us** about it.

As a guide, here are a few examples of changes to material facts. The list does not cover all possible changes. If **you** are not sure whether a fact is material, **you** should tell **us** about it immediately.

### Example a

The contract of insurance covers **you** if **your home** is **unoccupied** for up to 30 days in a row. **You** have told **us** that **your home** will not be left **unoccupied** for more than 30 days in a row. If this changes and **your home** will be left **unoccupied** for longer than 30 days in a row, **you** must tell **us**. This is a material fact as it affects **our** assessment of the risk. If the **home** is left **unoccupied** for more than 30 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, **our** assessment of the risk would be different for an **unoccupied** property.

### Example b

The property covered by this policy is shown in **your schedule** of insurance. If **you** change **your** address, this may influence the premium or the cover **we** are prepared to provide. **You** may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a material fact and **you** should report it to **us** before **you** move.

## 14 Index-linking

If **you** have requested a specific sum insured amount for **buildings** or **contents** cover on which to base **your** premium, **we** will change the **maximum claim limit** each month. **We** will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**.

The amended **maximum claim limit** and the renewal premium will be shown in **your** renewal notice. **We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

If **you** have not requested a specific sum insured amount for **buildings** or **contents** index linking will not apply.

## Policy conditions - continued

### 15 No-claims discount

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include any available discount in **your** renewal premium. **You** may not transfer this discount to any other person.

If a claim is made during the **period of insurance**, at renewal any available discount will be reduced or removed. This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your excess** from renewal.

### 16 Language

The contractual terms and conditions and other information relating to this contract will be in the English Language.

### 17 Lapsed policy warning

In some situations (for example, if **you** live in an area likely to flood) if **you** decide not to renew **your** policy with **us**, **you** may find it difficult to arrange alternative cover or start a new policy with **us** at a later date. To avoid any breaks in **your** cover, **you** should make sure **your** new insurance application has been accepted before **your** current policy expires.

# Policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out 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 or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
  - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
  - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
  - property being confiscated or detained by customs or other officials;
  - pressure waves caused by aircraft and other flying objects travelling at any speed;
  - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
  - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
  - war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
  - did not happen suddenly;
  - was the result of an intentional act;

- was expected or should have been expected;
- happened before the policy started; or
- is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.
- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
  - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.

# Section 1

## Buildings

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your buildings</b> are covered under this section.</p> <p><b>The most we will pay</b> The most <b>we</b> will pay for loss of or damage to the <b>buildings</b> is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</p> <p><b>The causes covered</b> The <b>buildings</b> identified in the <b>schedule</b> are covered for loss or damage caused by any of the following;</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>1 Fire, smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> <li>- by <b>you</b> or <b>your family</b>;</li> <li>- by a person lawfully allowed to be in <b>your home</b>; or</li> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<p>4 The <b>buildings</b> being hit by:</p> <ul style="list-style-type: none"> <li>• aircraft or other flying objects or anything dropped from them;</li> <li>• fireworks;</li> <li>• vehicles, trains or trams;</li> <li>• falling aerials, masts or satellite dishes;</li> <li>• falling trees or branches;</li> <li>• animals or birds; or</li> <li>• lamp posts or telegraph poles.</li> </ul>	<p>4 Loss or damage</p> <ul style="list-style-type: none"> <li>- caused by domestic animals, birds or pets;</li> <li>- to aerials, aerial fittings, satellite dishes or masts; or</li> <li>- arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged <b>your buildings</b>.</li> </ul>
<p>5 <b>Storm</b> or flood.</p>	<p>5 Loss or damage</p> <ul style="list-style-type: none"> <li>- to gates, fences or swimming-pool, jacuzzi and hot tub covers;</li> <li>- caused by frost;</li> <li>- caused by subsidence, ground heave or landslip (this damage is covered under cause 6);</li> <li>- that happens gradually over a period of time; or</li> <li>- that does not arise from one identifiable event which directly and immediately caused the loss or damage.</li> </ul>



What is insured	What is not insured
<p><b>The causes covered</b></p> <p>6 Subsidence or ground heave of the site the <b>buildings</b> stand on, or landslip.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>6 Loss or damage:</p> <ul style="list-style-type: none"> <li>- to the <b>buildings</b> or their foundations because the materials they are built from shrink or expand;</li> <li>- to the <b>buildings</b> or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the <b>buildings</b> stand.</li> <li>- caused by the sea or river wearing away the land;</li> <li>- caused by faulty design;</li> <li>- caused by foundations which do not meet the Building Regulations at the time of construction;</li> <li>- caused by faulty workmanship or faulty materials;</li> <li>- caused by demolishing, structurally altering or repairing the <b>buildings</b>;</li> <li>- to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause;</li> <li>- to walls, gates, hedges, <b>outbuildings</b>, fences, paths, drives, patios, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or</li> <li>- for which compensation is provided by contract or legislation.</li> </ul> <p>Damage that started before this policy came into force. Loss of market value after repairs.</p>

## Section 1 Buildings - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p> <p><b>We</b> will also reimburse reasonable costs <b>you</b> have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. <b>You</b> must get <b>our</b> agreement before work starts in order to receive this benefit. <b>We</b> will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak. This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>7 Loss or damage:</p> <ul style="list-style-type: none"> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>- caused by subsidence, ground heave or landslip (this damage is covered under cause 6);</li> <li>- that has been happening gradually over a period of time;</li> <li>- that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or</li> <li>- caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.</li> </ul> <p>Repairs to the pipework or other parts of the water or heating system unless caused by freezing. Costs <b>we</b> have not agreed to.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>- by <b>you</b> or any member of <b>your family</b>, domestic employees, lodgers, paying guests or tenants; or</li> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p> <p><b>We</b> will also reimburse reasonable costs <b>you</b> have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings. <b>You</b> must get <b>our</b> agreement before work starts in order to receive this benefit. <b>We</b> will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak. This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>9 Loss or damage:</p> <ul style="list-style-type: none"> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>- that has been happening gradually over a period of time.</li> <li>- that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</li> </ul> <p>Repairs to the pipework or other parts of the heating system. Costs <b>we</b> have not agreed to.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>10 Property owner's liability  <b>We will</b> pay all amounts <b>you</b> or a member of <b>your family</b> legally have to pay for causing;</p> <ul style="list-style-type: none"> <li>• death, bodily injury, illness or disease; and</li> <li>• loss of or damage to property;</li> </ul> <p>which is caused by an accident happening in or around the <b>buildings</b> during the <b>period of insurance</b> and which arise:</p> <ul style="list-style-type: none"> <li>• from <b>you</b> owning but not occupying the <b>buildings</b>;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• from faulty work on any private <b>home</b> (within the United Kingdom, the Isle of Man or the Channel Islands) which <b>you</b> sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date <b>your</b> policy ends or is cancelled, but will not apply if the policy is invalid or <b>your</b> liability is covered by a more recent policy).</li> </ul> <p>The most <b>we</b> will pay under this section for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b>.  If <b>you</b> die, <b>we</b> will indemnify (protect) <b>your</b> legal representative against <b>your</b> or <b>your family's</b> liability.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>10 Any amount for death, bodily injury, illness or disease to <b>you, your family</b> or any domestic employee.  Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to <b>you</b>.  Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> <li>- any lift (other than a stairlift) <b>you</b> own or <b>you</b> are responsible for maintaining;</li> <li>- any deliberate or malicious act;</li> <li>- occupation of any land or building;</li> <li>- using the <b>home</b> for any business, trade, profession or employment; and</li> <li>- any agreement unless <b>you</b> would have had that liability without the agreement.</li> </ul> <p>Any amount above the amount shown in the <b>schedule</b>.</p>
<p>11 Professional fees and costs  Necessary and reasonable expenses for rebuilding or repairing the <b>buildings</b> as a result of damage insured under this section, including:</p> <ul style="list-style-type: none"> <li>• architects', surveyors' and legal fees;</li> <li>• the cost of clearing debris from the site, clearing drains and demolishing or shoring up the <b>buildings</b>; and</li> <li>• other costs necessary to keep to government or local-authority requirements, unless <b>you</b> had received notice to meet the requirements before the damage happened.</li> </ul>	<p>11 The cost of preparing a claim.</p>

## Section 1 Buildings - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>12 Underground pipes, drains and cables The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving <b>your home</b> and for which <b>you</b> are responsible.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>12 Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section. Natural failure, wear and tear of drains. Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction. Damage to pitch fibre drains 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.</p>
<p>13 Glass and sanitaryware Accidental breakage to:</p> <ul style="list-style-type: none"> <li>• fixed glass and ceramic hobs built into cookers that are permanent fixtures in <b>your home</b>;</li> <li>• sanitary fixtures and fittings in <b>your home</b>; and</li> <li>• solar panels.</li> </ul>	<p>13 Loss or damage caused by scratching or denting. Damage caused when <b>your home</b> is <b>unoccupied or unfurnished</b>. The cost of replacing undamaged items. Damage to window or door frames.</p>
<p>14 Rent and alternative accommodation Rent <b>you</b> would have received or are responsible for paying while the <b>buildings</b> cannot be lived in because of damage insured by this section. <b>We</b> will also pay the reasonable costs of necessary alternative accommodation for <b>you, your family</b> and <b>your</b> domestic pets if the <b>buildings</b> cannot be lived in because of damage insured by this section. The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b>. This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>14 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>15 Buyer's cover If <b>you</b> have exchanged contracts to sell <b>your home</b>, <b>we</b> will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.</p>	

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>16 If <b>you</b> sell <b>your home</b> If <b>you</b> have exchanged contracts to sell <b>your home</b>, <b>we</b> will continue to provide cover until the sale goes through as long as:</p> <ul style="list-style-type: none"> <li>• this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of “conclusion of missives”); and</li> <li>• <b>you</b> have already insured <b>your new home</b> under this policy.</li> </ul>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>17 Protection against damage caused by emergency services <b>We</b> will pay for damage to <b>your buildings</b> caused by the emergency services if they cause damage while getting into <b>your home</b> to deal with an emergency <b>We</b> will also pay for damage to <b>your garden items</b> (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at <b>your home</b>.</p>	
<p>18 Protection against squatters If squatters live in <b>your home</b>, <b>we</b> will pay up to the <b>maximum claim limit</b> shown in the <b>schedule</b> towards <b>your</b> legal costs for removing them. <b>You</b> must get <b>our</b> agreement in writing before <b>you</b> start proceedings to receive this benefit. The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b>. This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>18 Legal costs for removing the squatters while <b>your home</b> or any part of it is:</p> <ul style="list-style-type: none"> <li>- lent, let or sublet to or occupied by someone who is not a member of <b>your family</b>; or</li> <li>- <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> <p>Costs <b>we</b> have not agreed to in writing. Any amount above the amount shown in the <b>schedule</b>.</p>
<p>19 Replacement locks and keys <b>We</b> will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> <li>• <b>your</b> keys are lost outside the <b>home</b> or are stolen; or</li> <li>• they are damaged inside the <b>home</b> by an event insured under this section.</li> </ul> <p>If <b>you</b> insure both <b>your buildings</b> and <b>contents</b> under this policy and make a claim for replacement locks and keys, <b>we</b> will make one claims payment under either <b>your buildings</b> or <b>contents</b> section of cover. It is not possible to make a claim under both <b>buildings</b> and <b>contents</b> cover for the same <b>incident</b>. The most <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>. This cover is provided within the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>19 Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 1 Buildings - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>20 Compulsory evacuation alternative accommodation</p> <p><b>We</b> will pay the reasonable cost of necessary alternative accommodation for <b>you, your family, your</b> domestic pets and horses if the <b>buildings</b> cannot be lived in because a local authority prohibits <b>you</b> from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation. If <b>you</b> insure both <b>your buildings</b> and <b>contents</b> under this policy and make a claim for compulsory evacuation, <b>we</b> will make one claims payment under either <b>your buildings</b> or <b>contents</b> section of cover. It is not possible to make a claim under both <b>buildings</b> and <b>contents</b> cover for the same <b>incident</b>.</p> <p>The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b>.</p> <p>This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>20 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>21 Newly acquired fixtures</p> <p><b>We</b> will cover <b>your</b> newly acquired fixtures for loss or damage covered under this section for a period of 60 days from the date that <b>you</b> purchase them if <b>your buildings maximum claim limit</b> is exceeded. <b>We</b> reserve the right not to insure any newly acquired fixtures after the 60th day. For this cover to apply <b>you</b> must agree to increase the <b>buildings maximum claim limit</b> and pay any additional premium that is due.</p> <p>The most that <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>.</p> <p>This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>buildings</b>.</p>	<p>21 Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 1 Buildings - Accidental damage extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your buildings</b> are covered under this section.</p> <p><b>The most we will pay</b> The most we will pay is the <b>maximum claim limit</b> under the <b>buildings</b> section.</p> <p><b>The causes covered</b></p> <p>22 <b>Accidental damage</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>22 Loss or damage:</p> <ul style="list-style-type: none"><li>- by any cause or event already covered under Section 1 <b>Buildings</b>;</li><li>- caused by wear and tear, loss of value or lack of maintenance;</li><li>- caused by movement of the land the <b>buildings</b> are on;</li><li>- caused by any part of the <b>buildings</b> moving, settling or shrinking; demolishing or structurally altering or repairing the <b>buildings</b>;</li><li>- caused by insects, moths, <b>vermin</b>, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;</li><li>- happening gradually over a period of time.</li><li>- caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the <b>building</b>;</li><li>- caused by frost;</li><li>- caused by faulty workmanship, design or materials;</li><li>- cause by chewing, scratching, tearing or fouling by domestic animals and pets;</li><li>- caused by the effects of chemicals;</li><li>- caused by electrical or mechanical breakdown.</li><li>- caused by a person <b>your home</b> or any part of it is lent , let or sublet to;</li><li>- caused by <b>storm</b> damage to fences, gates, hedges and swimming pool covers;</li><li>- caused maliciously by <b>you</b> or <b>your family</b> or by a person lawfully aloud to be in <b>your home</b>;</li><li>- arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged <b>your buildings</b>;</li><li>- that does not arise from one identifiable event which directly and immediately caused the loss or damage;</li></ul>

## Section 1 Buildings optional cover - Accidental damage extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
	<ul style="list-style-type: none"><li>- that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been an unnecessary delay in starting repairs;</li><li>- caused by rain or water entering the <b>home</b>, as a result of faulty workmanship, poor maintenance or wear and tear;</li><li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li><li>- damage to hot tubs and Jacuzzis;</li><li>- to drainage which did not meet the Building Regulations at the time of construction; and</li><li>- to pitch fibre drains 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.</li></ul> <p>Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>The cost of maintenance or routine redecoration.</p>



# Section 2

## Contents

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your and your family's contents</b> are covered when they are:</p> <ul style="list-style-type: none"><li>• in the <b>buildings</b> of the <b>home</b>; and</li><li>• in the open but within the boundary of the <b>home</b>.</li></ul> <p><b>The most we will pay</b></p> <p>The <b>contents</b> are covered up to the <b>maximum claim limit</b> shown in the <b>schedule</b> when in the main <b>building</b> of <b>your home</b>. However, the following limits apply.</p> <p><b>High-risk property</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>high-risk property</b> shown in the <b>schedule</b>.</li><li>• The most <b>we</b> will pay for any one item is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li></ul> <p><b>Business equipment</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>business equipment</b> shown in the <b>schedule</b>.</li><li>• The most <b>we</b> will pay for any one item of <b>business equipment</b> is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li></ul> <p><b>Contents in the open (but within the boundary of your home)</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>contents</b> in the open shown in the <b>schedule</b>.</li></ul> <p><b>Money</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>money</b> shown in the <b>schedule</b>.</li></ul> <p><b>Credit cards</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>credit cards</b> shown in the <b>schedule</b>.</li></ul> <p><b>Deeds and document</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for <b>deeds and documents</b> shown in the <b>schedule</b>.</li></ul> <p><b>Metered oil or water</b></p> <ul style="list-style-type: none"><li>• The most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> for metered oil or water shown in the <b>schedule</b>.</li></ul>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>. Anything more specifically insured in another part of this policy.</p> <p>Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>The <b>contents</b> are covered for loss or damage caused by the following.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p>
<p>1 Fire or smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> <li>- by <b>you</b> or <b>your family</b>;</li> <li>- by a person lawfully allowed to be in <b>your home</b>;</li> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>; or</li> <li>- by <b>computer viruses</b>.</li> </ul>
<p>4 <b>Your home</b> being hit by:</p> <ul style="list-style-type: none"> <li>• aircraft or other flying objects, or anything dropped from them;</li> <li>• vehicles, trains or trams;</li> <li>• fireworks;</li> <li>• falling aerials, masts or satellite dishes;</li> <li>• falling trees or branches;</li> <li>• animals or birds; or</li> <li>• lamp posts or telegraph poles.</li> </ul>	<p>4 Loss or damage caused by domestic animals, birds or pets.</p> <p>The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged <b>your contents</b>.</p> <p>Damage caused by cutting down all or part of a tree.</p>
<p>5 <b>Storm</b> or flood.</p>	<p>5 <b>Storm</b> or flood damage to property away from <b>your home</b> and not in a building.</p> <p>Loss or damage that happens gradually over a period of time.</p> <p>Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.</p>
<p>6 Subsidence or ground heave of the site <b>your home</b> stands on, or landslip.</p>	<p>6 Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>- the sea or river wearing away the land;</li> <li>- faulty design or construction of the <b>buildings</b> or their foundations;</li> <li>- demolishing, altering or repairing the <b>buildings</b>; or</li> <li>- the foundations of the building or the materials from which they are built shrinking or expanding.</li> </ul> <p>Loss or damage for which compensation is provided by contract or legislation.</p> <p>Damage that started before this policy came into force.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>7 Escaping water Water leaking from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>7 Loss or damage:</p> <ul style="list-style-type: none"> <li>- to the fixed domestic water or heating system itself; or when the main building of <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>- that has been happening gradually over a period of time;</li> <li>- that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or</li> <li>- caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.</li> </ul>
<p>8 Theft or attempted theft. The most <b>we</b> will pay for any one claim for theft of <b>contents</b> from an <b>outbuilding</b> or <b>garage</b> is the <b>maximum claim limit</b> for theft of <b>contents</b> in an <b>outbuilding</b> or <b>garage</b> shown in the <b>schedule</b>. The most <b>we</b> will pay for any one claim for theft of <b>contents</b> from a <b>secured outbuilding</b> or <b>garage</b> built of brick, stone or concrete and kept in good repair is the <b>maximum claim limit</b> for theft of <b>contents</b> in a <b>secured outbuilding</b> or <b>garage</b> shown in the <b>schedule</b>.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>- by deception, unless entry only is gained by deception;</li> <li>- by <b>you</b> or any member of <b>your family</b>, domestic employees, lodgers, paying guests or tenants;</li> <li>- when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>; or</li> <li>- when <b>your home</b> or any part of it is lent, let or sublet to or occupied by someone who is not a member of <b>your family</b>, unless force causing damage to the main building of the <b>home</b> was used to get in or out of the building.</li> <li>- of <b>money</b>, unless force causing damage to the main building of the <b>home</b> was used to get into or out of the building.</li> </ul>
<p>9 Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage to the fixed domestic oil-fired heating system itself. Loss or damage that has been happening gradually over a period of time. Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>10 Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desk-top personal computers.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>10 Damage:</p> <ul style="list-style-type: none"> <li>- items designed or intended to be hand-held, carried or portable;</li> <li>- to laptop computers;</li> <li>- to musical instruments;</li> <li>- to television sets, caused whilst using electronic gaming equipment;</li> <li>- to records, compact discs, computer disks, cassettes, tapes, DVDs or other data storage devices;</li> <li>- caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item;</li> <li>- caused by wear and tear or deterioration;</li> <li>- caused by electrical or mechanical breakdown;</li> <li>- from light, or atmospheric or climatic conditions;</li> <li>- caused by scratching or denting; or</li> <li>- caused by <b>computer viruses</b>.</li> </ul> <p>Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.</p> <p>Loss of data or information arising as a result of any computer data-processing equipment or similar equipment failing to correctly recognise any date or time.</p>
<p>11 Accidental breakage in <b>your home</b> to:</p> <ul style="list-style-type: none"> <li>• fixed glass in furniture (but not glass in pictures or clocks);</li> <li>• glass shelves;</li> <li>• glass tops to furniture;</li> <li>• fixed glass in mirrors; or</li> <li>• ceramic hobs in free-standing cookers and ceramic tops in free-standing cookers.</li> </ul>	<p>11 Loss or damage caused by scratching or denting.</p>
<p>12 Accidental loss of metered water or oil in domestic heating systems.</p> <p>The most <b>we</b> will pay is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</p> <p>This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>12 Any amount above the amount shown in the <b>schedule</b>.</p> <p>Loss while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>13 Damage to food in any refrigerator or deep freezer caused by:</p> <ul style="list-style-type: none"> <li>• a rise or fall in temperature; or</li> <li>• contamination by refrigerant or refrigerant fumes.</li> </ul> <p>The most <b>we</b> will pay is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</p> <p>This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>13 Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>- <b>your</b> power supply being cut off by the supplier; or</li> <li>- a strike, a lockout or an industrial dispute.</li> </ul> <p>Any amount above the amount shown in the <b>schedule</b>.</p>
<p>14 Public and personal liability</p> <p><b>We</b> will pay all amounts <b>you</b> or a member of <b>your family</b> legally have to pay for causing:</p> <ul style="list-style-type: none"> <li>• death, bodily injury, illness or disease; or</li> <li>• loss of or damage to property;</li> </ul> <p>which is caused by an accident happening during the <b>period of insurance</b> and arising;</p> <ul style="list-style-type: none"> <li>• from <b>your</b> occupation (but not ownership) of the <b>buildings</b>;</li> <li>• in a private role not connected with owning the <b>Buildings</b>; or</li> <li>• from the employment by <b>you</b> or <b>your family</b> of domestic staff.</li> </ul> <p>The most <b>we</b> will pay under this section for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b> plus any costs and expenses <b>we</b> agree in writing.</p> <p>If <b>you</b> die, <b>we</b> will indemnify (protect) <b>your</b> legal representative against <b>your</b> or <b>your family's</b> liability.</p>	<p>14 Death, bodily injury, illness or disease suffered by <b>you</b>, <b>your family</b> or a domestic employee.</p> <p>Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to <b>you</b> or <b>your family</b>.</p> <p>Liability arising out of owning, using or possessing any:</p> <ul style="list-style-type: none"> <li>- mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour;</li> <li>- aircraft, except model aircraft that have a wing span of less than 10 feet;</li> <li>- gliders, hang-gliders and microlights;</li> <li>- hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian- controlled models or toys and hand or foot-propelled boats;</li> <li>- caravans, horse boxes, trailers or trailer tents;</li> <li>- firearms, except legally held sporting guns used for sporting purposes;</li> <li>- dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or</li> <li>- lift (other than a stairlift) <b>you</b> own or <b>you</b> are responsible for maintaining.</li> </ul> <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> <li>- a direct or indirect result of an assault or alleged assault;</li> <li>- any deliberate or malicious act;</li> <li>- hunting or racing of any kind, except on foot; or</li> <li>- <b>your</b> business, trade, profession or employment.</li> </ul>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>14 Liability arising from any disease or virus that <b>you</b> pass on to another person. Any liability <b>you</b> have under a contract, unless <b>you</b> would have had that liability without the contract. Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man. Any amount above the amount shown in the <b>schedule</b>.</p>
<p>15 Liability for domestic employees</p> <p><b>We</b> insure <b>you</b> against <b>your</b> legal liability for all amounts <b>you</b> have to pay for accidental bodily injury which happens to any of <b>your</b> domestic employees during the course of their work or which is caused by <b>you</b> during the <b>period of insurance</b>.</p> <p>Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>The most <b>we</b> will pay under this section for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b> plus any costs and expenses <b>we</b> agree in writing.</p>	<p>15 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>16 Tenant's liability</p> <p><b>We</b> insure <b>you</b> against <b>your</b> legal liability as a tenant of <b>your home</b> for all amounts <b>you</b> have to pay for:</p> <ul style="list-style-type: none"> <li>• damage to the structure of <b>your home</b>, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy;</li> <li>• the cost of repairing <b>accidental damage</b> to the cables, underground pipes and drains (and their inspection covers) which serve <b>your home</b>;</li> <li>• accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and</li> <li>• accidental breakage to fixed sanitary fittings and bathroom fittings.</li> </ul> <p>The most <b>we</b> will pay under this section for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b> plus any costs and expenses <b>we</b> agree in writing.</p> <p>If <b>you</b> make a claim <b>you</b> will need to provide evidence that <b>you</b> are legally liable for the damage.</p>	<p>16 Any amount above the amount shown in the <b>schedule</b>. Damage to the structure of <b>your home</b>, or to the landlord's fixtures, fixings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy, while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>Loss or damage excluded under any of the causes 1 to 9 of section 2 - <b>Contents</b>.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>17 Unpaid damages  <b>We</b> will pay the unpaid amount of any award made in <b>your</b> favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands.  <b>We</b> will pay the amount if:</p> <ul style="list-style-type: none"> <li>(a) <b>you</b> have not received full payment within three months of the date of the award;</li> <li>(b) the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands;</li> <li>(c) <b>you</b> would have had a valid claim under cause 14 of this policy if the award had been made against <b>you</b>; and</li> <li>(d) there is not going to be an appeal.</li> </ul> <p>After <b>we</b> have made a payment, <b>we</b> may enforce <b>your</b> rights against the person who should have made the payment. (In this case, <b>we</b> will keep any amounts <b>we</b> get back.)  The most <b>we</b> will pay under this section for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b> plus any costs and expenses <b>we</b> agree in writing.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>17 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>18 <b>Contents</b> temporarily removed  <b>Your contents</b> are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from <b>your home</b> but within the United Kingdom, the Isle of Man or the Channel Islands.  However, for theft of <b>your contents</b> (excluding <b>money</b>), the theft must be from:</p> <ul style="list-style-type: none"> <li>- any bank or safe deposit, or while <b>you</b> or any member of <b>your family</b> are taking the items to or from the bank or safe deposit;</li> <li>- a <b>home</b> or a building <b>you</b> or <b>your family</b> are working or living in temporarily; or</li> <li>- any other building if there are visible signs that force or violent means were used to get into or out of the building.</li> </ul> <p><b>Money</b> is covered away from <b>your home</b> only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building. The most <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>.  This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>18 Loss or damage:</p> <ul style="list-style-type: none"> <li>- to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions);</li> <li>- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;</li> <li>- by <b>storm</b>, flood or malicious damage to items not in a building;</li> <li>- in halls of residence or student accommodation;</li> <li>- to any item taken out of <b>your home</b> to sell, display or exhibit;</li> <li>- during removals; or</li> <li>- from a caravan, mobile home or motor home.</li> </ul> <p>Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>19 Rent and alternative accommodation If <b>you</b> cannot live in <b>your home</b> because of damage insured under this section:</p> <ul style="list-style-type: none"> <li>• <b>we</b> will pay the reasonable cost of necessary alternative accommodation for <b>you, your family</b> and <b>your</b> domestic pets until <b>you</b> can live in <b>your home</b> again; and</li> <li>• if <b>you</b> are a tenant, <b>we</b> will also pay any rent <b>you</b> have to pay while <b>you</b> are not living in <b>your home</b>.</li> </ul> <p>The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b>. This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>19 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>20 Replacement locks and keys <b>We</b> will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> <li>• <b>your</b> keys are lost outside the <b>home</b> or are stolen; or</li> <li>• they are damaged inside the <b>home</b> by an event insured under this section.</li> </ul> <p>If <b>you</b> insure both <b>your buildings</b> and <b>contents</b> under this policy and make a claim for replacement locks and keys, <b>we</b> will make one claims payment under either <b>your buildings</b> or <b>contents</b> section of cover. It is not possible to make a claim under both <b>buildings</b> and <b>contents</b> cover for the same <b>incident</b>. The most <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>. This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>20 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>21 Household removal If <b>your contents</b> are professionally packed and carried, <b>we</b> will insure <b>you</b> against loss or damage to the <b>contents</b> while they are:</p> <ul style="list-style-type: none"> <li>• being transported anywhere in the United Kingdom, the Channel Islands or the Isle of Man between <b>your</b> old address and <b>your</b> new address;</li> <li>• on their way to or from a furniture depository; and</li> <li>• being loaded or unloaded.</li> </ul>	<p>21 Loss of or damage to:</p> <ul style="list-style-type: none"> <li>- glass or other fragile items; or</li> <li>- property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)</li> </ul>



What is insured	What is not insured
<p><b>The causes covered</b></p> <p>22 Fatal injury If <b>you</b> or any member of <b>your family</b> have a fatal injury:</p> <ul style="list-style-type: none"> <li>caused by a fire in <b>your home</b>; or</li> <li>as a result of an assault in <b>your home</b>;</li> </ul> <p><b>we</b> will pay the amount shown in the <b>schedule</b> for the person who dies, but only if they die within 12 months of the fire or assault.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>22 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>23 Wedding and Civil Partnership Ceremony Insurance. The <b>maximum claim limit</b> under this section is increased by the amount shown in the <b>schedule</b> for 30 days before and 30 days after <b>your</b> or any member of <b>your family's</b> wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, <b>we</b> will insure the gifts against loss or damage when they are:</p> <ul style="list-style-type: none"> <li>in <b>your home</b></li> <li>in the building where the wedding or civil partnership ceremony reception is held; or</li> <li>being transported between <b>your home</b> and the reception.</li> </ul> <p>This increase will only affect the <b>maximum claim limit</b> and does not increase any other limits shown in the policy or <b>schedule</b>.</p>	<p>23 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>24 Birthday increase The <b>maximum claim limit</b> under this section is increased by the amount shown in the <b>schedule</b> 30 days before any member of <b>your family's</b> birthday, to cover birthday gifts purchased for members of <b>your family</b>. This increase will only affect the <b>maximum claim limit</b> and does not increase any other limits shown in the policy or <b>schedule</b>.</p>	<p>24 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>25 Religious festival increase The <b>maximum claim limit</b> under this section is increased by the amount shown in the <b>schedule</b> during the month of <b>your</b> religious festival to cover gifts and extra food and drink bought for the religious festival. This increase will only affect the <b>maximum claim limit</b> and does not increase any other limits shown in the policy or <b>schedule</b>.</p>	<p>25 Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>26 Guests' personal belongings  <b>We</b> will cover <b>your</b> guests and visitors personal belongings while in <b>your home</b> for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy.            The most <b>we</b> will pay is the amount shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>26 Any loss or damage excluded under causes covered 1 to 9 listed on the previous pages.            Loss or damage if any item is insured under any other policy.            Any amount above the amount shown in the <b>schedule</b>.</p>
<p>27 Shopping in transit            Loss of or damage to food and other items while <b>you</b> are bringing them to <b>your home</b> from the shop or shops where <b>you</b> bought them.            The most <b>we</b> will pay is the amount shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>27 Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> <li>- the item is kept in a locked covered boot or glove compartment;</li> <li>- all access points to the vehicle are closed and locked;</li> <li>- any extra security systems are activated; or</li> <li>- there is evidence that forcible and violent entry took place.</li> </ul> <p>Any amount above the amount shown in the <b>schedule</b>.</p>
<p>28 Tenant's home improvements            If <b>you</b> are a tenant of <b>your home</b>, <b>we</b> will pay for loss of or damage to interior decorations and any <b>home</b> improvements <b>you</b> have paid for, as long as this loss or damage is as a result of any of the causes covered in this section.            The most <b>we</b> will pay in any one <b>period of insurance</b> is the <b>maximum claim limit</b> shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>28 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>29 Counselling Fees            If <b>you</b> or members of <b>your family</b> suffer emotional stress as a result of a cause insured under this section, <b>we</b> will pay <b>you</b> the cost of any professional counselling provided</p> <ul style="list-style-type: none"> <li>• <b>we</b> have approved the counselling</li> <li>• counselling has been recommended by a qualified medical practitioner</li> </ul> <p>The most <b>we</b> will pay is the amount shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>29 Any amount above the amount shown in the <b>schedule</b>.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>30 Dual <b>contents</b> cover  <b>We</b> will cover <b>your contents</b> up to the <b>maximum claim limit</b> shown in <b>your schedule</b> while they are in a new <b>home</b> that <b>you</b> have exchanged, but not completed contracts on, one week before <b>you</b> move into the new <b>home</b>.  The most <b>we</b> will pay is the amount shown in the <b>schedule</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>30 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>31 Garden cover  <b>We</b> will pay for loss or damage caused to hedges, lawns and plants that <b>you</b> own, which are outside the <b>building</b> but within the boundaries of the <b>home</b>, by any of the following.</p> <ul style="list-style-type: none"> <li>• Theft</li> <li>• Fire, lightning or explosion</li> <li>• <b>Storm</b> or flood</li> <li>• Malicious damage</li> <li>• <b>Accidental damage</b> caused by any person other than <b>you</b> or <b>your family</b></li> <li>• Wild animals</li> <li>• Television aerials, satellite dishes and masonry falling from the <b>building</b></li> <li>• Branches falling from trees</li> </ul> <p><b>We</b> will also pay for loss or damage to trees and shrubs caused by theft.  The most <b>we</b> will pay is the amount shown in the <b>schedule</b>.  This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>31 Malicious damage caused by:</p> <ul style="list-style-type: none"> <li>- <b>you</b> or <b>your family</b>; or</li> <li>- a person lawfully allowed to be in <b>your home</b>.</li> </ul> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>- caused by wear and tear or deterioration;</li> <li>- caused by natural ageing;</li> <li>- caused by domestic animals, birds or pets;</li> <li>- caused by frost;</li> <li>- caused by subsidence, landslip or heave;</li> <li>- caused by smoke or bonfires;</li> <li>- from light or atmospheric or climatic conditions; or</li> <li>- caused by insects, <b>vermin</b>, rot, mildew, fungus or poisoning;</li> </ul> <p>Loss or damage caused in connection with <b>your</b> trade, business or profession.  Any amount above the amount shown on the <b>schedule</b>.</p>

## Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>32 Compulsory evacuation alternative accommodation  <b>We</b> will pay the reasonable cost of necessary alternative accommodation for <b>you, your family, your</b> domestic pets and horses if the <b>buildings</b> cannot be lived in because a local authority prohibits <b>you</b> from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation.            If <b>you</b> insure both <b>your buildings</b> and <b>contents</b> under this policy and make a claim for compulsory evacuation, <b>we</b> will make one claims payment under either <b>your buildings</b> or <b>contents</b> section of cover. It is not possible to make a claim under both <b>buildings</b> and <b>contents</b> cover for the same <b>incident</b>.            The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>32 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>33 Loss or damage to downloaded data  <b>We</b> will pay for loss or damage covered under this section to non-recoverable electronic data that <b>you</b> or a member of <b>your family</b> have legally downloaded. If <b>you</b> make a claim for downloaded data <b>we</b> will ask <b>you</b> for proof that <b>you</b> downloaded this data.            The most <b>we</b> will pay in any one <b>period of insurance</b> is the amount shown in the <b>schedule</b>.            This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>33 Any amount above the amount shown in the <b>schedule</b>.</p>
<p>34 Newly acquired <b>contents</b>  <b>We</b> will cover <b>your</b> newly acquired <b>contents</b> for loss or damage covered under this section for a period of 60 days from the date that <b>you</b> purchase them if <b>your contents maximum claim limit</b> is exceeded. <b>We</b> reserve the right not to insure any newly acquired <b>contents</b> after the 60th day. For this cover to apply <b>you</b> must agree to increase the <b>contents maximum claim limit</b> and pay any additional premium that is due.            The most <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>.            This cover is a separate benefit provided on top of (not within) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>34 Any amount above the amount shown in the <b>schedule</b>.</p>

What is insured	What is not insured
<p><b>The causes covered</b></p> <p>35 Student belongings  <b>We</b> will pay for loss or damage as a result of causes 1 to 9 of this section, to <b>contents</b> belonging to or the responsibility of <b>you</b> or a member of <b>your family</b> when they are in halls of residence or any other term time student accommodation where <b>you</b> or a member of <b>your family</b> are living whilst attending boarding school, college or university.  The most <b>we</b> will pay for any one claim is the amount shown in the <b>schedule</b>.  The most <b>we</b> will pay for any one item is the amount shown in the <b>schedule</b>.  This cover is provided within (not on top of) the <b>maximum claim limit</b> for <b>contents</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>35 Loss of <b>money</b>.  Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place.  Any amount above the amount shown in the <b>schedule</b>.</p>

## Section 2 Contents optional cover – Accidental damage extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>The <b>contents</b> are covered under this section.</p> <p><b>The causes covered</b></p> <p>36 <b>Accidental damage</b></p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>36 Loss or damage:</p> <ul style="list-style-type: none"><li>- by any cause or event already covered under Section 2 <b>Contents</b>;</li><li>- to clothing, including furs;</li><li>- to documents or securities such as share or bond certificates;</li><li>- to <b>money</b>;</li><li>- to food and drink;</li><li>- to sports equipment when it is being used;</li><li>- to reeds, strings or drum skins of musical instruments;</li><li>- to dentures while being used for eating;</li><li>- to contact or corneal lenses;</li><li>- to crowns, caps or fillings in teeth; and</li><li>- to pedal cycle tyres caused by cuts, bursts or punctures.</li><li>- caused by wear and tear or loss in value;</li><li>- caused by insects, moths, <b>vermin</b>, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.</li><li>- happening gradually over a period of time;</li><li>- caused by scratching or denting;</li><li>- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;</li><li>- when <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>;</li><li>- when <b>your home</b> or any part of it is lent, let, sublet or lived in only by someone who is not a member of <b>your family</b>;</li><li>- caused maliciously by <b>you</b> or <b>your family</b> or by a person lawfully aloud to be in <b>your home</b>;</li><li>- caused by chewing, scratching, tearing or fouling by domestic animals or pets;</li><li>- caused by electrical or mechanical breakdown;</li><li>- caused by <b>computer viruses</b>;</li><li>- caused by faulty workmanship or design;</li><li>- that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs;</li><li>- of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time;</li></ul>

What is insured	What is not insured
	<ul style="list-style-type: none"> <li>- to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.</li> <li>- arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged <b>your buildings</b>.</li> <li>- that does not arise from one identifiable event which directly and immediately caused the loss or damage.</li> <li>- that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been an unnecessary delay in starting repairs.</li> <li>- <b>your</b> power supply being cut off by the supplier;</li> <li>- a strike, a lockout or an industrial dispute;</li> <li>- caused by rain or water entering the <b>home</b>, as a result of faulty workmanship, poor maintenance or wear and tear.</li> </ul> <p>Any amount over £500, unless <b>we</b> have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.</p>

## Section 2 Contents optional cover – Unspecified personal belongings

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your or your family's pedal cycles, personal belongings, money and credit cards</b> are covered in the <b>European area</b>. Cover is also provided anywhere else in the world for up to 60 days in any <b>period of insurance</b>.</p> <p><b>We</b> treat a pair or set of items as a single item. <b>We</b> treat a bag of golf clubs, whether or not by the same manufacturer, as a set.</p> <p><b>The causes covered</b></p> <ul style="list-style-type: none"> <li>Loss of or damage to pedal cycles, <b>personal belongings, money and credit cards</b>.</li> <li>Financial loss if <b>your credit card</b> is lost or stolen and someone else uses it.</li> </ul> <p><b>We</b> will provide this cover only if <b>you</b>:</p> <ul style="list-style-type: none"> <li>immediately report the loss or theft of any <b>credit card</b> to the <b>credit card</b> company;</li> <li>report the loss or theft to the local police within 24 hours of discovering the loss or theft; and</li> <li>keep to the conditions of the <b>credit card</b>.</li> </ul> <p><b>The most we will pay</b></p> <ul style="list-style-type: none"> <li>For <b>personal belongings</b>, the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>. The most <b>we</b> will pay for any one item is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> <li>For <b>money</b>, the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> <li>For <b>credit cards</b>, the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> <li>For records, compact discs, minidisks, DVDs, cassettes, computer discs and tapes, the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> <li>For mobile phones, the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> <li>For pedal cycles the most <b>we</b> will pay for any one claim is the <b>maximum claim limit</b> shown in the <b>schedule</b>.</li> </ul>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>Loss happening within the <b>home</b> to items which are not <b>high-risk property</b>. Items used for business and professional purposes unless it is a laptop computer and shown in the <b>schedule</b>. Any amount above the amount shown in the <b>schedule</b>.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;</li> <li>from wear and tear or loss of value;</li> <li>caused by moths, <b>vermin</b>, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;</li> <li>caused by scratching or denting;</li> <li>caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;</li> <li>caused by chewing, scratching, tearing or fouling by domestic animals or pets;</li> <li>to sports equipment when it is being used;</li> <li>to reeds, strings or drum skins of musical instruments;</li> <li>to camping equipment;</li> <li>to documents and securities such as share or bond certificates;</li> <li>to portable televisions, car audio or car audio-visual equipment and car phones;</li> <li>to china or glass (except spectacles);</li> <li>to contact or corneal lenses;</li> <li>to dentures while being used for eating;</li> <li>to crowns, caps or fillings in teeth;</li> <li>to furniture or household goods;</li> <li>to trees, shrubs or plants growing in the garden;</li> <li>to animals;</li> <li>to <b>motor vehicles</b>, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;</li> </ul>



What is insured	What is not insured
	<ul style="list-style-type: none"> <li>- to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;</li> <li>- to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;</li> <li>- to pedal cycles <b>you</b> do not keep in <b>your home</b> when not in use;</li> <li>- to accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same <b>incident</b> as the pedal cycle; or</li> <li>- to pedal cycle tyres caused by cuts, bursts or punctures.</li> </ul> <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> <li>- the item is kept in a locked covered boot or glove compartment;</li> <li>- all access points to the vehicle are closed and locked;</li> <li>- any extra security systems are turned on; or</li> <li>- there is evidence that forcible and violent entry took place.</li> </ul> <p>Theft or attempted theft of an unattended pedal cycle away from the <b>home</b> unless the pedal cycle is either in a locked building or secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object. Electrical or mechanical breakdown.</p>

## Section 2 Contents optional cover – Specified personal belongings extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your and your family’s specified personal belongings and high-risk property</b> (that are individually listed in the <b>schedule</b>) are covered in the <b>European area</b>. Cover is also provided anywhere else in the world for up to 60 days in any <b>period of insurance</b>.</p> <p><b>The causes covered</b></p> <p>Loss or damage, but <b>we</b> will pay a claim for loss or theft only if <b>you</b> report the loss or theft to the local police within 24 hours of discovering it.</p> <p><b>The most we will pay</b></p> <p>The most <b>we</b> will pay for any <b>specified</b> item is the <b>maximum claim limit</b> shown in the <b>schedule</b> next to each item. If <b>you</b> make a claim, <b>you</b> will need to give <b>us</b> evidence that <b>you</b> own the item <b>you</b> are claiming for. For any <b>specified</b> item <b>you</b> may need to provide a valuation, this will be indicated in <b>your schedule</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"><li>- to sports equipment when it is being used;</li><li>- to reeds, strings or drum skins of musical instruments;</li><li>- to dentures while being used for eating;</li><li>- to crowns, caps or fillings in teeth;</li><li>- from wear and tear or loss of value;</li><li>- caused by moths, <b>vermin</b>, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;</li><li>- caused by scratching or denting;</li><li>- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; or</li><li>- caused by chewing, scratching, tearing or fouling by domestic animals or pets.</li></ul> <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"><li>- the item is kept in a locked covered boot or glove compartment;</li><li>- all access points to the vehicle are closed and locked;</li><li>- any extra security systems are turned on; or</li><li>- there is evidence that forced and violent entry took place.</li></ul> <p>Loss or damage to portable computers caused by theft or attempted theft from a motor vehicle between 7pm and 7am.</p> <p>Items used for business and professional purposes unless it is a laptop computer and shown in the <b>schedule</b>.</p> <p>Electrical or mechanical breakdown.</p>

## Section 2 Contents optional cover – Pedal cycles extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p><b>Your</b> and <b>your family's</b> pedal cycles (listed in the <b>schedule</b>) are covered in the <b>European area</b>. Cover is also provided anywhere else in the world for up to 60 days in any one <b>period of insurance</b>.</p> <p><b>The causes covered</b> Loss or damage.</p> <p><b>The most we will pay</b> The most <b>we</b> will pay for pedal cycles is the amount shown against each cycle in the <b>schedule</b>.</p>	<p>The <b>excess</b> shown in the <b>schedule</b> for every <b>incident</b>.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the <b>home</b> unless the pedal cycle is either:</p> <ul style="list-style-type: none"><li>- in a locked building; or</li><li>- secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.</li></ul> <p>Loss or damage:</p> <ul style="list-style-type: none"><li>- to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;</li><li>- to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;</li><li>- to pedal cycles <b>you</b> do not keep at <b>home</b> when not in use;</li><li>- to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same <b>incident</b> as the pedal cycle;</li><li>- from wear and tear or loss of value;</li><li>- caused by moths, <b>vermin</b>, parasites, insects, atmospheric conditions, light or other gradual causes;</li><li>- caused by scratching or denting; or</li><li>- caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle.</li></ul> <p>Mechanical breakdown.</p> <p>Cuts, bursts or punctures to tyres.</p>

# Section 3

## Personal legal protection

(This section applies only if shown in the **schedule**)

All through this section there are certain words printed in **bold**. These words have special meanings that are shown as definitions below and the policy definitions section of this policy booklet on pages 7, 8 and 9.

### Definitions

#### Appointed advisor

The solicitor, accountant or other advisor appointed by **us** to act on behalf of the **insured**.

#### Insured

**You and your family.**

#### Legal costs & expenses

In respect of all **incidents**:

- legal costs, fees and disbursements reasonably and proportionately charged by the **appointed advisor** on the **standard basis** and agreed in advance by **us**;
- other side's costs, fees and disbursements incurred in civil claims where the **insured** has been ordered to pay them or pays them with **our** agreement;
- the **insured's** basic wages or salary from their work as an employee while attending court or tribunal at the request of the **appointed advisor** where the **insured's** employer does not pay for time lost and lost wages or salary cannot be claimed back from the court.

In respect of **incident 5 Tax**

Accountancy fees, disbursements and other costs reasonably incurred by the **appointed advisor** and agreed in advance by **us**.

#### Prospects of success

Where the **insured**, at all times throughout the progress of the claim, has a greater than 50% chance of successfully pursuing or defending a claim against another party. If the **insured** is seeking damages or compensation, there must also be a greater than 50% chance of enforcing any judgment that might be obtained.

In criminal prosecution claims where the **insured**

- pleads guilty, where there is a greater than 50% chance of successfully reducing any sentence or fine or
- pleads not-guilty, where there is a greater than 50% chance of that plea being accepted by the court.

In all claims involving an appeal, where the **insured** has a greater than 50% chance of being successful.

#### Standard basis

The basis of assessment of costs where the court only allows recovery of costs which are proportionate to the claim and are reasonable.

#### Territorial limit

- For **incidents** 2 and 4, the United Kingdom, Channel islands, Isles of Man and countries in the European Union, Norway and Switzerland.
- For all other **incidents**, the United Kingdom, Channel Islands and Isle of Man.

#### We, us, our

Ageas Insurance Limited or any of their appointed agents.

### Conditions

#### 1 The **insured's** responsibilities

An **insured** must

- not do anything that hinders **us** or the **appointed advisor**
- tell **us** immediately after first becoming aware of any cause, event or circumstances which could to give rise to a claim under this section
- tell **us** immediately of anything that may materially alter **our** assessment of the claim
- cooperate fully with the **appointed advisor** and **us**, give the **appointed advisor** any instructions **we** require, and keep them updated with progress of the claim
- take all available steps to recover **legal costs & expenses** that **we** pay and pay to the **insurer** all costs that are paid to the **insured**
- tell the **appointed advisor** to have the **legal costs & expenses** assessed or audited if **we** require
- minimise any **legal costs & expenses** and try to prevent anything happening that may cause a claim
- allow **us** at any time to take over and conduct in the **insured's** name any claim, proceedings or investigation.

## 2 Freedom to choose a solicitor

In certain circumstances as set out below the **insured** can choose an **appointed advisor**. In all other cases **we** shall choose the **appointed advisor**.

If either **we** agree to start legal proceedings or legal proceedings are issued against an **insured** and the court requires any representative to be legally qualified, or there is a conflict of interest, the **insured** may choose a suitably qualified **appointed advisor**.

Where the **insured** wishes to exercise the right to choose, the **insured** must write to **us** with their preferred representative's contact details.

## 3 The appointed advisor

The appointed **advisor** must agree to act under **our** standard terms of business and cooperate with **us** at all times.

If the **appointed advisor** refuses with good reason to continue acting for an **insured** or the **insured** dismisses the **appointed advisor** without good reason, or withdraws from the claim without **our** written agreement, cover will end immediately.

During the course of the relationship with **our** panel of service providers, **we** may where it is allowable, for particular types of claim, receive a fee from the **appointed advisor** to whom the claim is sent. This fee (if it does apply), is a separate arrangement between **us** and the **appointed advisor**, and will never compromise the **insured** or any claim that is made under this section.

## 4 Our Consent

**We** must give **our** written consent to any **legal costs & expenses**. **We** will not pay **legal costs & expenses** that have mounted up without **our** written consent.

## 5 Settlement

The **insurer** has the right to settle by paying the value of the **insured's** claim

The **insured** must not negotiate, settle the claim or agree to pay **legal costs & expenses** without **our** written agreement

If the **insured** refuses to settle the claim following advice to do so from the **appointed advisor** **we** may refuse to pay further **legal costs & expenses**.

## 6 Barrister's Opinion

**We** may require the **insured** to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the **insured** **we** will pay for the opinion.

## 7 Acts of Parliament

All Acts of Parliament within this section shall include any amending or replacement laws.

## 8 Cancellation

**You** have a 14 day cooling off period from the receipt of **your** policy or from the date **your** cover under this section started, whichever is the later to cancel cover. To exercise **your** right to cancel during the cooling off period please write to **us**. **We** will arrange a refund of **your** premium as long as **you** have not made any claims under this section.

**You** may cancel this section at any time by writing to **us**. However unless **you cancel** within the 14 day cooling off period there will be no refund in premium. If **you** cancel **your** Ageas Home Guard Extra insurance policy this section will automatically be cancelled.

**We** can cancel this section at any time by giving **you** 7 days' written notice to **your** last known address. If **we** cancel this section **you** will receive a refund of a proportion of the premium for the rest of the **period of insurance**.

## Section 3 Personal Legal Protection - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Following an <b>incident</b> that is insured under this section <b>we</b> will pay the <b>insured's legal costs &amp; expenses</b> up to the <b>maximum claim limit</b> which are allowed for in <b>our</b> standard terms of business, including the cost of appeals provided that:</p> <ul style="list-style-type: none"><li>• the <b>incident</b> happens within the <b>territorial limit</b>;</li><li>• the claim;<ul style="list-style-type: none"><li>– always has <b>prospects of success</b>,</li><li>– is reported to <b>us</b>;<ul style="list-style-type: none"><li>– during the <b>period of insurance</b></li><li>– immediately after the <b>insured</b> first becomes aware of the <b>incident</b>;</li></ul></li></ul></li><li>• unless there is a conflict of interest the <b>insured</b> always agrees to use the <b>appointed advisor</b> chosen by <b>us</b> before proceedings have to be issued;</li><li>• any proceedings or hearing are dealt with by a court, tribunal or other body that <b>we</b> agree to in the <b>territorial limit</b>.</li></ul>	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"><li>1 <b>legal costs &amp; expenses</b> that mount up before <b>we</b> accept a claim;</li><li>2 any costs charged by the <b>appointed advisor</b> that exceed the amounts that <b>we</b> agree to in <b>our</b> standard terms of business;</li><li>3 any actual or alleged act or omission or dispute happening before, or existing at the start of cover under this section which the <b>insured</b> knew or ought to have known could lead to a claim;</li><li>4 an amount below £100;</li><li>5 an allegation against the <b>insured</b> involving;<ul style="list-style-type: none"><li>– assault, violence or dishonesty</li><li>– malicious falsehood or defamation</li><li>– the manufacture, dealing in or use of alcohol, illegal drugs, indecent or obscene materials</li><li>– illegal immigration</li><li>– offences under Part 7 of the proceeds of Crime Act 2002 (money laundering offences)</li></ul></li><li>6 a dispute between <b>your family</b> members ;</li><li>7 an <b>insured's</b> deliberate or reckless act;</li><li>8 a judicial review;</li><li>9 a dispute with <b>us</b> not dealt with under <b>our</b> complaints procedure as explained on page 50 of this policy</li><li>10 a group litigation order.</li></ol> <p><b>We</b> will not pay fines, penalties or compensation.</p>

What is insured	What is not insured
<p><b>Incidents</b> that are insured</p>	
<p>1 Employment A dispute with the <b>insured's</b> current, former or prospective employer relating to their contract of employment or related legal rights. A claim can be brought once all internal dismissal, disciplinary and grievance procedures as set out in the ACAS Code of Practice for Disciplinary and Grievance Procedures have been or ought to have been concluded.</p>	<p>Any dispute relating solely to personal injury. Defending any claim other than defending a counter claim or an appeal.</p>
<p>2 Contract A dispute arising out of an agreement or alleged agreement which has been entered into by the <b>insured</b>.</p>	<p>Letting leasing or licensing of land or buildings where <b>the insured</b> acts as the landlord. Loans, mortgages, endowments, pensions, or any other financial or investment product. A business, venture for gain, profession or employment of the <b>insured</b>. A contract involving a motor vehicle. A settlement due under an insurance policy. Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT.</p>
<p>3 Property A dispute relating to material property which the <b>insured</b> owns or is their responsibility following: - an event which causes physical damage to the <b>insured's</b> material property including <b>your home</b>; - public or private nuisance or trespass.</p>	<p>Any claim relating to: - a contract entered into by an <b>insured</b>; - any building or land other than <b>your main home</b>; - a motor vehicle; - the compulsory purchase of, or restrictions or controls placed on <b>your</b> property by any government, local or public authority. Defending any dispute relating to property damage other than defending a counter claim or an appeal. The first £250 of any claim for nuisance or trespass. This is payable by the <b>insured</b> as soon as <b>we</b> accept the claim.</p>
<p>4 Personal injury A sudden event causing the <b>insured</b> physical injury.</p>	<p>A condition, illness or disease which develops gradually over time. Mental injury, nervous shock, depression or psychological symptoms where the <b>insured</b> has not suffered physical injury to their body. Any claim relating to defending a dispute other than defending a counter claim or an appeal.</p>

## Section 3 Personal Legal Protection - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>5 Tax</p> <p>A formal aspect or full enquiry into the <b>Insured's</b> personal tax affairs provided that all returns are completed and have been submitted within the statutory timescales permitted.</p>	<p>An investigation by the Specialist Investigations (SI) branch of HM Revenue &amp; Customs.</p> <p>Tax returns where HM Revenue &amp; Customs levy a penalty or claim interest or which contain negligent misstatements.</p> <p>A business or venture for gain of the <b>insured</b>.</p>
<p>6 Legal defence</p> <ul style="list-style-type: none"> <li>• Work           <p>An alleged act or omission of the <b>insured</b> that arises from their work as an employee and results in:</p> <ul style="list-style-type: none"> <li>- the <b>insured</b> being questioned by the police or others with the power to prosecute;</li> <li>- a prosecution being brought against the <b>insured</b>;</li> <li>- civil proceedings being brought against the <b>insured</b> for unlawful discrimination.</li> </ul> </li> <li>• Motor           <p>A motoring prosecution brought against the <b>insured</b>.</p> </li> <li>• Other           <p>A formal investigation or disciplinary hearing brought against the <b>insured</b> by any trade association, professional or regulatory body.</p> </li> </ul> <p>Being absent from work to attend any court or tribunal, arbitration, disciplinary hearing or regulatory proceedings at the request of the <b>appointed advisor</b> or whilst on jury service.</p>	<p>Owning a vehicle or driving without motor insurance or driving without a valid driving licence.</p> <p>A parking offence.</p> <p><b>We</b> will not pay more than £100 per day or part thereof less whatever is recoverable from the court tribunal or the <b>insured's</b> employer subject to a <b>maximum claim limit</b> of £1,000.</p>
<p>7 Identity theft</p> <p>A dispute arising from the use of the <b>insured's</b> personal information without their permission to commit fraud or other crimes.</p>	<p>Reimbursement of money that is being claimed, goods, loans, or other property or losses that have resulted from the identity theft.</p>



# Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. **You** should also show it to anyone else insured under **your** policy. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

**We** are Ageas Insurance Limited and **we** are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the group for any of the reasons set out in this notice. If **you** want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

## Sensitive information

Some of the personal information that **we** ask **you** to provide is known as "sensitive personal data". This will include information relating to health issues and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

## How we use your personal information

**We** will use **your** personal information to arrange and manage **your** insurance policy, including handling claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your** information to assess **your** insurance application and provide information to credit reference agencies.

**We** may have to share **your** personal information with other insurers, regulatory authorities, **our** business partners or agents providing services on **our** behalf.

**We** will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims;
- to assess **your** application and arrange **your** policy;
- to prevent or detect crime including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

## Preventing and detecting crime

**We** may use **your** personal information to prevent crime. In order to prevent crime **we** may:

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies; if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to

prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by the Data Protection Officer at the address set out below; and/or

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass your personal information to the operators of these registers, including but not limited to information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

## Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

## Marketing

**We** may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

**We** will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

## Monitoring and recording

**We** may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

## Further information

If **you** require further information on, or wish to complain about, the way that **we** use **your** personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. If **you** would like to receive a copy of the information **we** hold about **you** please contact our Data Protection Officer, giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

# What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

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

If **you** have a complaint regarding **your** claim, in the first instance please contact **your** claims handler whose details will be shown in **your** claims documentation.

## If you have an unresolved issue

**You** can write to **us** at the address below or e-mail **us** through **our** website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include **your** policy number and claim number if appropriate).

Customer Service Adviser  
Ageas Insurance Limited  
Ageas House  
Tollgate  
Eastleigh  
Hampshire  
SO53 3YA

Unless **your** complaint relates to **Section 3 – Personal Legal Protection**, in which case please contact the Customer Services Advisor at Ageas Legal Guard, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

## Service standards

**We** will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

**We** will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

## Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

**You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

**You** can contact the Financial Ombudsman Service at the address below, however, they will only consider **your** complaint once **you've** tried to resolve it with **us**.

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

Using this complaints procedure will not affect **your** legal rights.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For this type of policy the scheme covers at least 90% of any claim with no upper limit.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7892 7300**



Ageas Insurance Limited

**Office address**

Ageas House, The Square,  
Gloucester Business Park, Brockworth,  
Gloucester GL3 4AD

**Registered address**

Ageas House, Tollgate, Eastleigh  
Hampshire SO53 3YA

Email: [talkback@ageas.co.uk](mailto:talkback@ageas.co.uk)

Website: [www.ageas.co.uk](http://www.ageas.co.uk)

Registered number 354568

Ageas Insurance Limited is authorised  
and regulated by the Financial Services  
Authority

