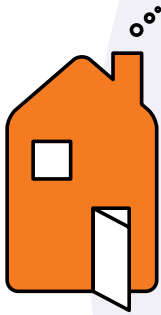
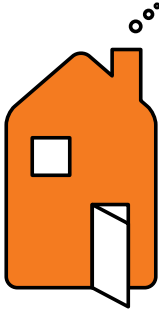


YouChoose
insurance.co.uk



Home Insurance

Legal & General Policy Wording



Home Insurance

INTRODUCTION TO YOUCHOOSE HOME

YouChoose Home has been created to offer flexible insurance solutions to customers who want the freedom to choose the cover that is right for them. You choose the optional extras you need and YouChoose Home will provide you with the insurance you want.

YouChoose Home is part of the YouChoose insurance family.

Visit www.youchooseinsurance.co.uk and simply click and buy online. Should you need to talk to YouChoose Home, our UK based call centre is on hand to assist with any enquiries.

YouChoose Home is a trading style of Motor & Home Direct Insurance Services Limited. Authorised and Regulated by the Financial Services Authority. Registered in England and Wales No: 4626589. Registered Office: MMT Centre, Severn Bridge, Aust, Bristol BS35 4BL. VAT No: 851 1469 32

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Legal & General

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Insurance



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Home Insurance



Welcome

Thank **you** for choosing **us** for **your** home insurance. I hope **you** will be happy with **your Legal & General policy**.

Your policy is made up of this booklet and **your** schedule, which will be provided when **you** take out **your policy**. The schedule confirms the sections of cover **you** have chosen. Put them somewhere safe, so that **you** can refer to them if **you** ever need to **claim**. **We** have based **your policy** on the details **you** gave **us**, but please do check this booklet, **your policy** schedule and **your** statement of fact to make sure **your** cover meets **your** needs.

Please make sure **you** read this booklet. The introduction contains important information about **your policy**, plus helpful hints on how to protect **your** home.

A handwritten signature in black ink, appearing to read 'P. Graham', with a long horizontal flourish extending to the right.

Peter Graham Managing Director
Legal & General Insurance

About Your Home Insurance Policy

CHANGING YOUR MIND

If **you** decide this **policy** is not right for **you**, all **you** need to do is tell **us** within 14 days of **your** cover starting or renewing or when **you** receive **your policy** documents. **We** will refund the premium **you** have paid for the period of unused cover.

You can read more details about cancelling **your policy** after more than 14 days in condition 4 of the 'General **policy** conditions'.

CHANGING YOUR CIRCUMSTANCES

The statement of fact, which is enclosed with **your policy** documents, details the information supplied by **you**, on which **your policy** is based. If any of this information is incorrect or changes, for example **you** move house, **you** must tell **us**. Changes may affect or invalidate **your** insurance, so please tell **us** as soon as **you** can. **We** may charge **you** a fee if **you** amend or cancel **your policy**. If **your policy** includes these fees they will be shown on **your Policy** Schedule.

If **you** are not sure if **you** need to tell **us**, **you** can call **us** to ask on: **0370 900 3110**

UNOCCUPANCY

We will not pay for loss or damage by certain causes such as malicious acts, theft and escape of water or oil, if the home is not to be lived in for more than 60 consecutive days. There is no cover from the first day the home is not lived in until such time as it is occupied again by **you** or persons with **your** permission, for continuous normal living purposes. Regular visits to the home, or occasional overnight stays, will not reinstate this cover.

If **you** know **your** home will not be lived in for any period exceeding 60 consecutive days by **you** or persons with **your** permission, **you** must tell **us** as soon as **you** can. **We** appreciate that everyone's living patterns can differ and circumstances unexpectedly change so if there is any doubt please call **us** immediately.

If the home is left unoccupied for more than 60 days, the chances of a loss arising increases 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.

MAINTAINING YOUR PROPERTY

Please remember that it is **your** responsibility to look after and regularly maintain **your** property. **Your policy** is intended to cover **you** against sudden and unforeseen events like fire or theft. It does not cover wear and tear or damage that happens gradually over a period of time such as damp, rot or damage by vermin.

You should also regularly check **your** home, particularly areas commonly prone to 'wear and tear' such as guttering, flat roofs, fascia boards and boundary walls. If **you** are unable to inspect or view these areas from ground level or via nearby windows then relevant building experts should be employed by **you** to do so.

PROTECTING YOUR HOME

Important: check **your policy** schedule to see if **we** have applied **our** minimum standards of security endorsement. If so, **you** must ensure that **you** fit and use the window and door locks specified.

Good security reduces the risk of **your** home being burgled. Carefully consider how a burglar may gain entry to **your** home, garage and outbuildings (such as a shed) and what **you** can do to prevent this. Always fit good quality locks.

For useful information on how to protect **your** home from theft, please see **our** helpful hints section.

STORMS AND EXTREME WEATHER

We consider storm to be strong winds of 41 knots/47mph or more, sometimes accompanied by rain, hail or snow. Heavy or persistent rain alone does not constitute storm unless the downpour is torrential (30mm/1inch or more of rain over a one hour period, or a proportionate amount over a shorter time). Buildings in sound condition will withstand all but the most extreme weather. It is important to remember that **you** are responsible for maintaining **your** property in a good state of repair.

If **you** are claiming for storm damage **we** will ask **you** to provide **us** with the date of the

damage and show **us** how the conditions at the time damaged **your** home. **We** may appoint one of **our** specialists to inspect **your** home, or ask **you** to provide **us** with a report by **your** contractor.

THE FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation if **we** cannot meet **our** obligations due to insolvency. The Financial Services Compensation Scheme (FSCS) may arrange to transfer **your policy** to another insurer, provide a new **policy** or, if this is not possible, provide compensation. Until 31 December 2009, the first £2,000 of a valid **claim** is protected in full. Above this amount, FSCS

covers payment to 90% of the value of the **claim**. There is no upper financial limit on the **claim**. From 1 January 2010, the FSCS will cover all claims to 90% of their value. The first £2,000 of the **claim** will no longer be protected in full. There is no upper financial limit on the **claim**.

You can get more information from:
Financial Services Compensation Scheme,
7th Floor,
Lloyds Chambers,
1 Portsoken Street,
London,
E1 8BN
020 7892 7300
www.fscs.org.uk
enquiries@fscs.org.uk

Protecting Our Customers And Us From Fraud

WHAT IS FRAUD?

Fraud by deliberately not telling us the truth

A person is committing fraud if they:

- knowingly make an untrue or misleading statement about their circumstances or their **claim**; and
- intend to make a gain or cause a loss to someone else, for example their insurer.

Fraud by failing to provide information

A person is committing fraud if they:

- fail to give **us** information **we** ask for; and
- intend to make a gain or cause a loss to someone else, for example their insurer.

HOW WE DEAL WITH FRAUD

Insurance fraud is a serious issue, so **we** take certain measures to protect **us** and **our** customers from it.

Fraud leads to a rise in premiums, so in order to be fair to all **our** customers **we** are rigorous about finding and stopping fraud.

If **we** detect fraud **we** will:

- cancel the **policy** cover without any refund of premium;
- not pay any claims under the **policy**;
- recover any **money** already paid;
- recover any investigation and legal **costs**; and
- inform other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

We can also inform the police, which could result in prosecution.

Making A Claim

We are determined to provide **you** with a fair and exceptional customer service. **We** recognise that any loss or damage to **your** family home and possessions causes **you** a great deal of distress. When things go wrong **we** are ready and waiting to put them right as quickly and efficiently as possible.

INFORMATION NEEDED WHEN MAKING A CLAIM

Do not delay in contacting **us**. **We** will take as many details as **we** can over the phone, so it helps if **you** have got the following to hand:

- **policy** number;
- date/time of the loss or damage; and
- crime reference number (if relevant).

This information will enable **us** to make an initial evaluation on **your claim**. Depending on the circumstances and value of **your claim**, **we** may request additional information such as:

- Original purchase receipts, valuations, invoices, instruction booklets or photographs.
- Purchase dates and where lost or damaged property was located when it was damaged.
- For damaged property, confirmation from a suitably qualified expert of the cause of the damage to **your** property and whether or not the item **you** are claiming for is beyond repair. Sometimes **we** or **our** representative may wish to meet with **you** to discuss the circumstances of the **claim**, to inspect the damage, or to undertake further investigations.

Make sure you do not throw away damaged contents. Store them in a dry place as you will need them to support your claim.

WARRANTIES AND GUARANTEES

Please be aware that in the event of a **claim**, items covered by the **policy** may be replaced or repaired by specialists appointed by **us**. Certain products may be subject to warranties or guarantees that become invalid if a third party modifies, adjusts or repairs the item. **We** do not cover the invalidation or loss of any warranty and guarantee as part of **your** cover.

Any item replaced will have the normal manufacturers guarantee and any repair work will have a warranty by **our** supplier for the work done. In the event of a repair of an item please inform **us** and any specialist appointed by **us** of any warranty that applies; **we** may choose a repair by the original supplier in order to preserve **your** warranty.

How To Make A Claim

We take pride in the claims service **we** offer to **our** customers and believe it should be as straightforward as possible.

If an accident, loss or damage occurs to **your** home or belongings that could result in a **claim**, then this is what **you** need to do.

If **you** are in any doubt as to what **you** should do, or **you** need help in making **your claim**, please give **us** a call.

STEP 1

CHECK WHETHER YOU ARE COVERED

- Check **your policy** schedule, which lists the sections of cover **you** have chosen and any endorsements that apply.
- Refer to this **policy** booklet particularly the section relevant to **your claim**. Please check:

details of what **we** will and will not cover;

'Claims settlement' at the end of each section - this tells **you** about any conditions that may affect the amount of any **claim** settlement; and

all general exceptions and conditions.

STEP 2

REPORT TO POLICE (IF APPLICABLE)

Please report the following to the police as soon as possible:

- theft, attempted theft or loss of property; or
- any loss or damage caused by malicious acts, vandalism, riot, civil

commotion, strikes or labour disturbances.

STEP 3

MAKE A CLAIM

Please take a look at the examples of 'Information needed when making a **claim**' on the previous page before giving **us** a call.

Claims under sections 1 (excluding home emergency cover), 2, 3 and 5.

0370 900 5565 (24 HOUR)

We have a nationwide network of repairers and suppliers, all carefully selected for their

expertise and professional reputation.

Our address:

Legal & General Insurance,
Centre City House,
The Podium,
5 Hill Street,
Birmingham
B5 4US

HOME EMERGENCY COVER CLAIMS (SECTION 1, PART 3)

0845 155 6403 (24 hour)

Call immediately the 24 hour emergency helpline provided by HomeServe Claims Management with **your policy** number.

Their address is HomeServe Claims Management Ltd, Fulwood Park, Caxton Road, Fulwood, Preston PR2 9NZ

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger. Suspected gas leaks should always be reported to the National Gas emergency helpline on:

0800 111 999

FAMILY LEGAL PROTECTION CLAIMS (SECTION 4)

Phone the legal helpline for a **claim** form as soon as possible on:

0370 050 0962

RETURNING THE CLAIM FORM

When **you** have completed the **claim** form **you** should return it as soon as possible to:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

STEP 4

WHAT HAPPENS NEXT?

We will write to confirm **your claim** details and keep in touch by phone to let **you** know what is happening.

We may ask an independent loss adjuster to visit **you**, in which case **we** will let **you** know.

Complicated claims, such as those for subsidence, may take longer than usual to complete. If that is the case **we** will give **you** the name of a personal contact who will keep **you** informed about progress.

REPLACEMENT AND REPAIRS

We take pride in the claims service **we** offer to **our** customers. **We** have a number of approved suppliers and specialists who will carry out repairs and replace damaged items.

We may offer repair or replacement through **our** approved suppliers. However if **you** prefer to use **your** own tradesman or receive a cash settlement for replacement goods instead, then **we** will need to agree this with **you** beforehand and any payment would not normally exceed the discounted amount **we** would have paid to **our** preferred supplier.

We may refuse to agree **costs** that are incurred by **you** before **our** agreed consent is given or for damaged items that are disposed of before inspection.

EXCESSES AND HOW THEY APPLY TO YOUR POLICY

The **excess** is the amount **you** must pay towards each and every **claim**.

The **excess** is shown on **your policy** schedule and is the combined total of:

- the combined compulsory **excess** that **we** apply; and
- any voluntary **excess** that **you** have chosen to reduce **your** premium.

Where **we** have applied a compulsory additional **excess** by endorsement over and above those detailed on **your policy** schedule, **you** must pay both the amount shown in the endorsement and the amount shown on **your policy** schedule.

Where a **claim** is made under more than one section of this **policy** for loss or damage occurring at the same time and as a result of the same cause, **we** will only deduct the amount of the **excess** that applies to one section. Where the amount of the **excess** applying to each section is different **we** will deduct the highest amount.

For example, a burglary could result in damage to **your buildings** and also theft of **your contents**. If both **your buildings** and **contents** were insured under this **policy excess** with a standard compulsory **policy excess** per section of £100, **we** would only apply one £100 **excess**. If **you** had chosen a voluntary £150 **excess** under one, or both, of these sections then **we** would apply one £250 **excess**, (£100 compulsory and £150 voluntary). If **your policy** was subject to an endorsement that applied an additional £200 **excess** in respect of theft, then **we** would apply one **excess** of £450, (£100 compulsory, £150 voluntary and £200 endorsement).

Helpful hints on protecting your family and your home

Every year thousands of people make insurance claims. At **Legal & General** we strive to help customers deal with the distress they suffer at this time by ensuring the best possible service and trying to get things back to normal, where **we** can, as soon as possible.

We have put together some helpful hints to help **you** reduce the risk of some of the most common incidents happening.

FIRE

- **You** will get an early warning of fire from a smoke alarm, so fit one on each floor of **your** home. Test **your** alarms regularly.
- If **you** have an open fire, **you** will need to have **your** chimney swept once a year so soot does not build up and cause a fire or brickwork damage.
- Half of all fires in the home happen in the kitchen. If **you** are cooking with hot oil take extra care, do not leave children alone in the kitchen and keep matches out of reach.
- Do not overload electrical sockets and switch them off at night. If **you** go on holiday, unplug all **your** appliances.
- If **you** are burning candles blow them out before **you** leave the room. **You** will need to keep them away from children and put them in secure holders. Put them on a surface that cannot burn and away from anything that could catch fire.
- If **you** smoke, **you** will need to make sure **you** stub out **your** cigarettes properly. Do not smoke in bed.
- Agree a fire escape plan with **your** family. **You** will need to know where **you** keep the door and window keys and how **you** will get out.
- If there is a fire, get everyone out and call 999.
- **You** may find it helpful to speak to **your** local fire service to find out if they offer a free fire safety visit. **You** will find more information at:

www.firekills.gov.uk
www.fire.gov.uk

THEFT

- Install window locks on ground floor windows and deadlocks on all **your** external doors. Check **your** doors are in good condition and have toughened glass.
- Lock all **your** windows and doors when **you** leave home, even for a quick trip.
- If **you** go on holiday, ask someone to keep an eye on **your** home and pick up **your** mail. **You** should cancel **your** milk and paper delivery.
- Make **your** home look as if someone is in by leaving lights or a radio on when **you** are out.
- If **you** have a shed or outbuilding keep it locked.
- Please keep **your** keys out of sight. Do not hide them under flowerpots or garden ornaments.
- Mark **your** valuable items with **your** postcode and house number with special security markers.
- Think about joining a neighbourhood watch scheme and/ or having a burglar alarm installed. **You** will put off potential thieves.
- Do not let strangers into **your** home without proof of identity. Consider fitting a door safety chain or a spyhole.

For further advice talk to **your** crime prevention officer at **your** local police station, a member of the British Locksmiths Association or visit:

www.homeoffice.gov.uk

BURST AND FROZEN PIPES

- Check insulation and lagging on **your** water pipes and tanks. **You** will need to take extra care with any pipes outside or in **your** loft.
- If **you** go on holiday during the winter, keep **your** central heating on low. If **you** keep **your** loft hatch open warm air can get to **your** pipes.
- If **you** want to leave **your** heating off then **you** will need to drain **your** whole central heating system and switch off the water supply at the mains.
- **You** need to know where **your** stop tap is so **you** can switch the water off if a pipe bursts.

LEAKS

- Check **your** radiator valves regularly for leaks.
- Check and clear **your** gutters regularly. **You** will need to repair any damage so water does not get into **your** home.
- If **you** see any patches of damp, mildew or mould, get them checked. **You** might stop gradual leaks from damaging **your** home.

These are not covered by **your** policy.

- Check the fitting and working order of **your** washing appliances.
- **You** will need to check **your** overflows on toilets, water tanks and central heating header tanks regularly. At the same time **you** can check that **your** ball cock valves close and the ball sits correctly.

REMEMBER

- Have a gas check once a year. A Gas Safe registered engineer should check **your** boiler, radiators and gas appliances are safe and working properly.
- Check **your** roof for missing or loose tiles. **You** will need to repair any damage to prevent leaks.
- Check **your** trees and shrubs. If **you** have big trees ask a tree surgeon to look at them. Think carefully about where **you** plant new trees or shrubs so the roots do not damage **your** home.
- **You** need to check **your** loft regularly for squirrel and wasp nests. If **you** do find any have them removed.

The Insurance Contract

1. This **policy** booklet, **your policy** schedule, any applicable endorsements and amendment notices **we** issue to **you** at renewal, together all form the contract between **you** and **us**. This contract will be governed under the laws of England and Wales and any reference **we** make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.
2. Wherever a word is in bold type, it takes a specific definition from **our policy** definitions or section definitions.
3. This **policy** is for a minimum of 12 months, and is annually renewable. **We** will insure **you** under the sections shown on **your policy** schedule against loss, damage or liability occurring during the **period of insurance**, according to the terms and conditions of this **policy**. **We** will provide this insurance once **we** have received and accepted **your** first premium or **your** agreement to pay **your** first premium, and any further premiums due to **us**.
4. If endorsements apply to **your policy**, they will be listed on **your policy** schedule. An endorsement changes **your policy**'s terms and conditions. Specific details can be found within the endorsements section of this **policy** booklet or will be sent to **you** separately.

Policy Definitions

ACCIDENTAL BREAKAGE

Sudden, unintentional and unexpected physical breakage that can be seen.

ACCIDENTAL DAMAGE

Sudden, unintentional and unexpected physical damage that can be seen.

BUILDINGS

Your home, and its permanent fixtures and fittings including:

- i) tennis courts, paved terraces, paths, drives, walls, fences, gates and hedges;
- ii) permanently installed:
 - a) swimming pools;
 - b) hot tubs;
- iii) permanently connected:
 - a) drains, pipes and cables;
 - b) service tanks and central heating oil tanks;
 - c) wind turbines, solar panels and ground source heating

pumps; all sited within the boundaries of the land belonging to **your** home.

BUSINESS EQUIPMENT

Computers, modems, keyboards, monitors, printers, word processing equipment and computer aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock.

COMPUTER VIRUS

Any loss or damage to any property (including computers and loss or corruption of data) caused directly or indirectly by an attack by electronic means including computer hacking or the introduction of any form of **Computer virus**.

CONTENTS

Household goods, personal belongings and **business equipment** owned by **you** or for which **you** are legally responsible including:

- i) pedal cycles;

ii) **money**; and

iii) fixtures and fittings;

in **your** home

but excluding:

- Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not or parts and accessories on or in any of them (other than domestic gardening equipment, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).
- Caravans, trailers, aircraft, hovercraft, boats or parts and accessories on or in any of them.
- Livestock or pets
- Landlord's fixtures and fittings.
- Property held or used for business purposes other than **business equipment**.
- Any part of the **buildings**.
- Property insured under any other **policy**.

CREDIT CARDS

Credit cards, charge cards, cheque cards and cash dispenser cards all held solely for private or domestic purposes.

ELECTRONIC EQUIPMENT

- i) Any computer equipment, system or software.
- ii) Any product, equipment or machinery containing, connected to or operated by means of a data processor chip.

ELECTRONIC FAILURE

Any loss of or damage to any property (including computers and the loss or corruption of data) caused, directly or indirectly, by the failure of any **electronic equipment**, whether belonging to **you** or not, to correctly recognise, accept, respond to or process any date or part of a date or any data or instruction.

EMERGENCY

A sudden unexpected event involving **your** home which requires immediate remedial action to make **your** home safe or secure and avoid initial or further damage.

EXCESS

The amount **you** must pay towards each and every incident of loss or damage.

Refer to **your policy** schedule and 'Making a **claim**' section of this **policy** booklet for information on excesses and how they apply to **your policy**.

HIGH RISK PROPERTY

- i) articles of jewellery, pearls, gemstones, gold, silver and precious metal;
- ii) pictures and works of art;
- iii) any rare or unusual article that is collectable;
- iv) stamp and coin collections;
- v) computers;
- vi) software, data, files and downloads stored on any computer, entertainment, audio or video equipment; and
- vii) clocks and watches.

HOME

The private dwelling, garage and domestic outbuildings at:

- i) the address stated on **your policy** schedule; or
- ii) any other address detailed by endorsement.

INSURED PERSON(S)

You, or in **your** absence on a trip away from home, the person authorised by **you** as the keyholder responsible for the home.

LEGAL & GENERAL

Legal & General Insurance Limited.

MONEY

Current legal tender, cheques, postal and **money** orders, postage stamps not forming part of a stamp collection, saving stamps

and savings certificates, luncheon vouchers, travellers' cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes.

PAIR OR SET

Articles which complement one another or are used together.

PERIOD OF INSURANCE

The **period of insurance** stated on **your policy** schedule.

PERIOD OF UNOCCUPANCY

Any period, starting from the first day, during which the home will not be lived in for more than 60 consecutive days.

PERSONAL PROPERTY

Clothing, personal belongings and valuables that **you** normally wear or carry with **you**

but excluding:

- Money, **credit cards**, securities and documents.
- Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or parts and accessories on or in any of them.
- Pedal cycles, caravans, trailers, aircraft, hovercraft, boats or parts or accessories on or in any of them.
- Goods **you** use as part of **your** business or trade.
- Household goods and domestic appliances.

PLANTS

Flowers, **plants**, shrubs or trees all in pots or containers.

POLICY

The **policy** booklet, **your policy** schedule and any applicable endorsements and amendment notices that may apply.

POLICYHOLDER

The person(s) named as **policyholder** on **your policy** schedule.

REPAIRER

Our approved tradesman.

SANITARYWARE

Wash basins and pedestals, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels but not including swimming pools or hot tubs.

US, WE OR OUR

- i) For section 1 parts 1 and 2, and sections 2, 3, 4 and 5, **Legal & General**.
- ii) For section 1 part 3, Inter Partner Assistance SA.

YOU OR YOUR

The **policyholder** and any member of the **policyholder's** family permanently residing at **your** home.

Section 1 Buildings, Property Owners' Liability And Home Emergency Cover

Please note that this section only applies if it is shown on **your policy** schedule.

See also the **policy** definitions on pages 15, 16 and 17 and the general exceptions and conditions on pages 52 to 56.

PART 1 – BUILDINGS

The buildings are insured against loss or damage caused by:	We will not pay for:
	The excess shown on your policy schedule under paragraphs 1 to 15 and A to D of this section.
1. Fire, smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, strikes or labour disturbances.	
3. Malicious acts or vandalism.	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.
4. Storm or flood.	<ul style="list-style-type: none"> • Loss or damage caused by frost. • Loss or damage to fences, gates and hedges. • Loss or damage caused by underground water. • Loss or damage caused by subsidence, heave or landslip. (Subsidence or heave of the site on which the buildings stand or landslip caused by storm or flood would be insured under paragraph 5 and subject to the exceptions and excess applicable to that paragraph.)

The buildings are insured against loss or damage caused by:	We will not pay for:
<p>5. Subsidence or heave of the site on which the buildings stand or landslip.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> i) To swimming pools, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless your home is damaged by the same cause and at the same time. ii) Caused by compaction of in fill. iii) Occurring while the buildings are undergoing demolition, structural alterations or structural repairs. iv) Caused by settlement, shrinkage or expansion. v) Caused by river or coastal erosion. vi) Arising from defective design, defective materials, or faulty workmanship. vii) Arising from movement of solid floors unless the foundations beneath the exterior walls of your home are damaged by the same cause and at the same time.
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.
<p>7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.</p>	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental damage and you have cover under paragraph 15 this would be insured subject to the exceptions applicable to that paragraph.) • Loss or damage caused by the failure, or lack of grout and/or sealant. • Loss or damage caused by subsidence, heave or landslip. (Subsidence or heave of the site on which the buildings stand or landslip caused by escape of water would be insured under paragraph 5 and subject to the exceptions and excess applicable to that paragraph.) • Loss or damage that happens gradually over a period of time.

THE BUILDINGS ARE INSURED AGAINST LOSS OR DAMAGE CAUSED BY:	WE WILL NOT PAY FOR:
8 Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.	
9 Leakage of oil from any fixed oil fired heating installation.	Loss or damage occurring during a period of unoccupancy .
10 Falling trees and branches.	Loss or damage to trees and branches.
11 Falling television and radio receiving aerials, aerial fittings or masts.	
THIS SECTION ALSO PROVIDES INSURANCE AGAINST:	WE WILL NOT PAY FOR:
12. Accidental damage to underground pipes or cables serving the buildings .	Damage for which you are not legally responsible.
13. Accidental breakage of: i) fixed glass including ceramic hobs forming part of the buildings ; and ii) fixed sanitaryware forming part of the buildings	Breakage occurring during a period of unoccupancy .
14. Frost damage to any plumbed in domestic water or heating installation	Loss or damage occurring during a period of unoccupancy .

PARAGRAPH 15 ONLY APPLIES IF YOUR POLICY SCHEDULE SHOWS THAT EXTENDED ACCIDENTAL DAMAGE TO BUILDINGS IS INCLUDED

THE BUILDINGS ARE INSURED AGAINST:

15. ACCIDENTAL DAMAGE

WE WILL NOT PAY FOR:

- **Electronic failure.**
- The cost of maintenance and routine redecoration.
- Damage caused by settlement, shrinkage or expansion of the **buildings** or the site.
- Damage caused by wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions or other damage that happens gradually over a period of time.
- Damage caused by chewing, scratching, tearing or fouling by domestic pets.
- Damage caused by faulty workmanship, defective design, or the use of defective materials.
- Damage caused by water entering the **buildings**, (unless caused by an event under paragraphs 1 to 14 when it would be insured subject to the exceptions and **excess** applicable to that paragraph).
- Damage occurring while the **buildings** are undergoing demolition, structural alterations or structural repairs.
- Any damage specifically excluded in section 1.

WE ALSO PROVIDE COVER FOR:

A. Loss of rent and alternative accommodation

During the period **your** home is made uninhabitable by any cause insured under this section **we** will pay for:

- i) Loss of rent that is no longer payable to **you**.
- ii) Any ground rent which continues to be payable by **you**.
- iii) The cost of comparable alternative accommodation if **you** are the occupier.

WE WILL NOT PAY FOR:

WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
<p>B. The period between exchange of contracts and completion</p> <p>i) You will be entitled to the benefit of the cover provided by paragraphs 1 to 14 of section 1 of this policy between exchange of contracts and completion of the purchase provided that:</p> <p>a) The period of insurance commences on or before completion of the purchase of the buildings.</p> <p>b) We received and accepted your application for insurance cover on the buildings prior to the date of the loss or damage.</p>	<p>i) Loss or damage:</p> <ul style="list-style-type: none"> • That would be insured under any other policy in the absence of this cover. • That the seller is responsible for making good. • Occurring while the buildings are in the course of construction or undergoing demolition, structural alterations or structural repairs. • Occurring while the property is not fit for normal living purposes. • Occurring more than 90 days prior to completion of the purchase of the buildings.
<p>ii) If you contract to sell the buildings the purchaser will be entitled to the benefit of the cover provided by part 1 of section 1 of this policy between exchange of contracts and completion of the sale provided that:</p> <p>a) the purchaser completes the purchase; and</p> <p>b) the buildings are not otherwise insured.</p>	
<p>C. Additional costs</p> <p>If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for:</p> <p>i) Architects', surveyors', consulting engineers' and legal fees.</p> <p>ii) The cost of clearing the site and making safe the damaged parts of the buildings.</p> <p>iii) Costs incurred solely because of the need to comply with any statutory requirement or local authority by-law.</p> <p>iv) The cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire.</p>	<ul style="list-style-type: none"> • Fees incurred in the preparation of a claim. • The cost of stabilising the site. • The cost of removing trees other than as is necessary to enable repairs to be carried out. • Costs arising from a notice served prior to the date of the loss or damage.
<p>D. Tracing and accessing leaks inside the home</p> <p>The insurance provided by paragraphs 7 and 9 of this section also covers the reasonable costs involved in tracing the source of the escape of water or leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them), inside the home where this occurs in the course of these investigations.</p>	

INFLATION PROTECTION UNDER PART 1

This only applies if your policy schedule shows that inflation protection applies to buildings.

The sum insured is linked to the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index is no longer published **we** will use a suitable alternative index.

Each month **we** will automatically adjust the sum insured in line with changes in the index. At renewal the premium will be based on the adjusted sum insured. Should the index fall below zero **we** will not reduce the sum insured.

During the period of repairs resulting from loss or damage, the sum insured will continue to be index-linked, provided **you** ensure that the work is carried out without delay.

CLAIMS SETTLEMENT UNDER PART 1

If the **buildings** are damaged as a result of any of the causes insured under **your policy**:

1. **We** will pay the cost to **us** of any necessary replacement or repair work carried out provided that immediately prior to the incident giving rise to the damage the **buildings** are in good repair.
2. **We** will either make a deduction for wear and tear from the cost to **us** of any necessary replacement or repair work or at **our** option pay the reduction in market value resulting from the damage, where:
 - i) replacement or repair is not carried out; or
 - ii) immediately prior to the incident giving rise to the damage the **buildings** are not in good repair.

3. The maximum amount **we** will pay in respect of any one **claim** is:

i) Buildings (including additional costs) (see paragraph C).

The sum recorded on **your policy** schedule.

ii) Loss of rent and alternative accommodation (see paragraph A).

The sum recorded against the loss of rent and alternative accommodation limit on **your policy** schedule.

iii) For tracing and accessing leaks (see paragraph D).

£5,000

The sum insured will not be reduced following payment of a **claim**, provided that all replacement or repair work is completed and any reasonable recommendations **we** make to prevent further damage are carried out without delay.

Part 2 - Property Owners' Liability To Third Parties

WE WILL COVER YOU AGAINST LIABILITY AT LAW FOR DAMAGES PAYABLE IN RESPECT OF:	WE WILL NOT PAY FOR LIABILITY ARISING FROM:
<ul style="list-style-type: none"> • death or bodily injury (including disease and illness); • loss of or damage to material property; <p>caused by an accident occurring during the period of insurance and incurred by you:</p> <p>i) as owner of the buildings;</p> <p>ii) in respect of any buildings previously owned and occupied by you for residential purposes and incurred as a result of section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975.</p> <p>Section 3 of the Defective Premises Act 1972 provides that you are not relieved of any legal responsibility arising from work done on any building owned by you simply because you sold that building after the work was done.</p> <p>If this policy is cancelled when you sell your home the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other policy covers the liability.</p>	<ul style="list-style-type: none"> • Death of or bodily injury (including disease and illness) to you or any person employed by you. • Loss of or damage to material property belonging to you or under your charge or control. • Your business or profession, except for the letting of the buildings or any part thereof for private residential purposes. • Accidents for which you may be responsible as occupier of the buildings. • The use or possession of lifts or mechanically propelled vehicles. • A contractual obligation.
CLAIMS SETTLEMENT UNDER PART 2	
<p>The maximum amount we will pay for any one claim or number of claims arising out of any one incident is:</p> <ul style="list-style-type: none"> • £2,000,000; and • all legal costs and expenses that you have to pay, provided they are incurred with our written consent. <p>If you die we will cover your personal representatives for any liability incurred by you and insured by this policy.</p>	

Part 3 – Home Emergency Cover

Cover under this part is insured by Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR and claims are managed on their behalf by HomeServe Claims Management Limited, Fulwood Park, Caxton Road, Fulwood, Preston PR2 9NZ.

Inter Partner Assistance SA is authorised by the Commission Bancaire, Financière et des Assurances (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority (FSA) in the UK.

See the **policy** definitions on pages 15, 16 and 17.

WE WILL PAY FOR:	WE WILL NOT PAY FOR:
<p>Call out charges, labour and parts or materials for immediate repairs to stabilise and remove the emergency.</p> <p>We will send a repairer to assess the situation and carry out emergency work arising from:</p> <ol style="list-style-type: none"> 1. Burst pipes or sudden leakage. 2. Break in or vandalism, compromising the security of your home. 3. Storm damage causing water to enter your home or likely to cause further loss or damage to your home or its contents. 4. Impact damage by falling trees, or by a vehicle or a plane or aerial debris. 5. <ol style="list-style-type: none"> i) Failure of your domestic water mains supply leaving you with no running water. ii) Failure of your gas supply pipe leaving you unable to use your gas appliances. iii) Failure of your domestic electricity system leaving your home without electricity. iv) Blocked drains. 6. <ol style="list-style-type: none"> i) Failure of your domestic hot water system. ii) Total failure of your central heating system between the months of September and April inclusive. 7. A smashed toilet bowl or cistern, or breakage of the cistern internal mechanism that prevents flushing. 8. Emergency repairs if subsidence or heave or landslip causes sudden damage allowing water to enter or compromise the security of your home by breaking external windows, doors or their frames. 	<p>Routine day to day home maintenance.</p> <p>In connection with the boiler or warm air unit:</p> <ol style="list-style-type: none"> i) Air locks in the central heating piping. ii) Malfunctioning of the central heating wall or room thermostats. iii) Central heating failure in the months May to August inclusive. iv) Failure of the central heating pump. v) Failure of zone or changeover valves. vi) Any claim involving a boiler or warm air unit with an output exceeding 170,000 btu's capacity. vii) Any boiler or warm air unit more than eight years old. viii) Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to non-availability of parts. <p>The following incidents or circumstances:</p> <ol style="list-style-type: none"> i) Breakage of internal glass or of any basin, bath, bidet or shower base. ii) Failure of any services where the problem is situated outside the boundary of the plot of land on which your home is situated or beyond the part of the sole or shared supply system or piping for which you are legally responsible. iii) The cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the structure, fixtures and fittings of your home.

CLAIMS SETTLEMENT UNDER PART 3

The maximum amount **we** will pay for call out labour and parts or materials arranged by **us** and arising from any one incident is £150 (including VAT). The maximum amount **we** will pay for call out labour and parts or materials not arranged by **us** and arising from any one incident is £50 (including VAT).

General Exceptions Applying To Part 3

WE WILL NOT PAY FOR:

1. Circumstances already known to **you** when **you** applied for insurance or before the **period of insurance** begins.
2. Damage to **contents** of **your** home.
3. An **insured event** where the cost can be recovered from elsewhere, for example under another insurance **policy** or maintenance agreement.
4. Subsequent claims arising from the same cause or event where the original fault has not been properly repaired (unless the repair was carried out under the terms of this **policy** by **our** approved tradesman).
5. Any deliberate act of any **insured person**.
6. **Electronic failure**.

General Exceptions Applying To Part 3

If work carried out exceeds £150 **you** will be expected to pay the **repairer** promptly.

HOW TO GET HELP

After checking **your** circumstances are covered, please call the 24 hour emergency helpline on:

0845 155 6403 (with **your policy** number)

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger.

Suspected gas leaks should always be reported to the National Gas emergency helpline on:

0800 111 999

Section 2 - Contents And Occupiers' Liability

Please note that this section only applies if it is shown on **your policy** schedule.

See also the **policy** definitions on pages 15, 16 and 17 and the general exceptions and conditions on pages 52 to 56.

PART 1 – CONTENTS	
THE CONTENTS ARE INSURED AGAINST LOSS OR DAMAGE CAUSED BY:	WE WILL NOT PAY FOR:
1. Fire, smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, strikes or labour disturbances.	
3. Malicious acts or vandalism.	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants. • Computer virus.
4. Storm or flood.	<ul style="list-style-type: none"> • Loss or damage caused by underground water.
5. Subsidence or heave of the site on which your home stands or landslip.	<ul style="list-style-type: none"> • Loss or damage caused by: <ol style="list-style-type: none"> i) compaction of in fill; ii) settlement, shrinkage or expansion of the buildings; or iii) river or coastal erosion. • Loss or damage arising from defective design, defective materials or faulty workmanship. • Loss or damage occurring while your home is undergoing demolition, structural alterations or structural repairs.

THE CONTENTS ARE INSURED AGAINST LOSS OR DAMAGE CAUSED BY:	WE WILL NOT PAY FOR:
6. Theft or attempted theft.	<ul style="list-style-type: none"> • Money unless force is used to gain entry to your home. • Any loss or damage if your home or any part of it is let or lent unless force is used to gain entry to your home. • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.
7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on. (If it is accidental damage and you have cover under paragraph 14 this would be insured subject to the exceptions applicable to that paragraph.) • Loss or damage caused by the failure, or lack of, grout and/or sealant.
8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets.
9. Leakage of oil from any fixed oil fired heating installation.	<ul style="list-style-type: none"> • Loss or damage occurring during a period of unoccupancy.
10. Falling trees and branches.	
11. Falling television and radio receiving aerials, aerial fittings or masts.	

THIS SECTION ALSO PROVIDES INSURANCE AGAINST:	WE WILL NOT PAY FOR:
<p>12. Accidental damage to business equipment, televisions and their aerials, digital receivers, radios, computers and ancillary equipment, and other audio and video equipment.</p>	<ul style="list-style-type: none"> • Electronic failure. • Computer virus. • Wear and tear. • Electrical or mechanical breakdown. • Damage caused in the process of cleaning, maintenance, repair or dismantling. • Damage to records, cassettes, discs or other data storage devices. • Damage to items designed and intended to be portable (other than computers and televisions) or to hand held computer equipment and games.
<p>13. Accidental breakage of mirrors and glass tops to furniture and fixed glass (including ceramic hobs) in furniture.</p>	

PARAGRAPH 14 ONLY APPLIES IF YOUR POLICY SCHEDULE SHOWS THAT EXTENDED ACCIDENTAL DAMAGE TO CONTENTS IS INCLUDED

THE BUILDINGS ARE INSURED AGAINST:

WE WILL NOT PAY FOR:

14. ACCIDENTAL DAMAGE

- **Electronic failure.**
- **Computer virus.**
- Damage to clothing (including furs), **money**, food and drink.
- Damage caused by chewing, scratching, tearing or fouling by domestic pets.
- Damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light, or other damage that happens gradually over a period of time.
- Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.
- The cost of remaking any film, tape or disc or the value of any information contained on it.
- Damage caused during household removal.
- Damage caused by water entering **your** home, (unless caused by an event under paragraphs 1 to 11 when it would be insured subject to the exceptions and **excess** applicable to that paragraph).
- Damage occurring while **your** home is undergoing demolition, structural alterations or structural repairs.
- Any damage specifically excluded in paragraphs 1 to 11 of this section.

WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
<p>A. Alternative accommodation</p> <p>During the period your home is made uninhabitable following loss or damage to the contents by any cause insured under this section we will pay for the cost of comparable alternative accommodation.</p>	
<p>B. Loss or damage to contents during household removal by professional removal contractors</p> <p>The contents are insured against accidental loss or damage while in transit between your home and your new permanent residence within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands by professional removal contractors. We will also cover temporary storage by professional removal contractors for up to three days.</p>	<ul style="list-style-type: none"> • Loss of or damage to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers. • Loss of money.
<p>C. Your liability as a tenant We will cover you against your legal</p> <p>liability as a tenant for:</p> <ul style="list-style-type: none"> i) Loss, damage or breakage to our home and to landlord's fixtures and fittings from any cause described in paragraphs 4, 6, 7, 9, 11, 12, 13 and 14 of part 1 of section 1 of this policy. ii) Damage to internal decorations caused by fire or smoke. 	
<p>D. Contents temporarily removed from your home</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to contents:</p> <ul style="list-style-type: none"> i) In any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living while attending full time education. ii) In any bank, safe deposit, occupied private dwelling, building or caravan in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living (other than while attending full time education) or are employed. 	<ul style="list-style-type: none"> i) Theft unless force is used to gain entry to the building. ii) Theft of money unless force is used to gain entry.

WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
<p>iii) Elsewhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>	<p>iii) Loss or damage:</p> <p>a) Due to storm or flood.</p> <p>b) Due to theft or attempted theft unless the contents are:</p> <ul style="list-style-type: none"> • in a building or caravan and force is used to gain entry; or • in transit to or from a bank or safe deposit. <p>c) Caused by theft of money unless the theft is from a building or caravan where force is used to gain entry.</p> <p>d) Occurring within the boundaries of the land belonging to your home.</p>
<p>E. Contents in the garden</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to contents outside the home but within the boundaries of the land belonging to your home.</p>	<ul style="list-style-type: none"> • Loss or damage caused by storm or flood. • Loss or damage to pedal cycles. • Theft of money. • Theft or attempted theft from any unattended vehicle.
<p>F. Theft of keys</p> <p>If your keys are stolen we will pay for the replacement and installation of door locks for any external door of your home.</p>	
<p>G. Personal assault</p> <p>We will pay you or your personal representatives £5,000 if you die within 60 days as a direct result of injuries received:</p> <p>i) In your home caused by thieves.</p> <p>ii) Due to robbery or hold up (whether attempted or otherwise) elsewhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p> <p>We will also pay up to a maximum of £100 for theft of money from you due to robbery or hold up occurring away from your home.</p>	<ul style="list-style-type: none"> • Theft of money held or used for business purposes.

WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
<p>H. Freezer contents</p> <p>We will pay for food in a freezer cabinet or freezer compartment of a refrigerator at your home made unfit for human consumption due to:</p> <ul style="list-style-type: none"> i) A rise or fall in temperature. ii) Contamination by refrigerant or refrigerant fumes. <p>We will also pay for the reasonable cost of hiring temporary alternative freezer space if the freezer cabinet or the freezer compartment of the refrigerator in which the food is kept fails.</p>	<ul style="list-style-type: none"> • Loss of or damage to food if the freezer cabinet or refrigerator is more than 15 years old. • Loss of or damage to food held or used for business purposes. • Loss or damage due to the power supply authority deliberately cutting or reducing the supply to your home.
<p>I. Credit cards</p> <p>We will pay for loss from fraudulent use of your credit cards by unauthorised persons.</p>	<ul style="list-style-type: none"> • Loss unless you have complied with all your credit cards' terms and conditions.
<p>J. Oil and metered water</p> <p>We will pay for loss of oil or metered water following accidental damage to your domestic water or heating installations.</p>	<ul style="list-style-type: none"> • Loss occurring during a period of unoccupancy.
<p>K. Jury service</p> <p>We will pay for expenses or loss of earnings as a result of you being called for jury service.</p>	<ul style="list-style-type: none"> • The first seven days of any period of jury service. • Expenses or earnings that can be recovered from any other source.
<p>L. Special events</p> <p>For one month before and one month after a special event or religious festival where the value of contents owned by you is increased due to purchases related to the special event or religious festival, the contents sum insured recorded on your policy schedule is increased by 10%.</p>	
<p>M. New purchases</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.</p>	<ul style="list-style-type: none"> • Loss or damage to articles for which you do not have proof of date of purchase.

WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
<p>N. Reinstatement of documents</p> <p>We will pay the cost of preparing new title deeds to your home, bonds or securities if they are lost or damaged by any cause described in paragraphs 1 to 11 and (if applicable) paragraph 14 of part 1 of section 2 of this policy while in your home or while kept in your bank, building society or solicitor's office.</p>	<ul style="list-style-type: none"> • Negotiable bonds or securities.
<p>O. Plants in the garden</p> <p>The insurance provided by paragraphs 1, 2, 3, 6 and 8 of this section also covers loss of plants outside the home but within the boundaries of the land belonging to your home.</p>	

INFLATION PROTECTION UNDER PART 1

This only applies if **your policy** schedule shows that inflation protection applies to **contents**.

The sum insured is linked to the general Retail Price Index published by the UK Government's National Statistics office. If this index ceases to be published **we** will use a suitable alternative index.

Each month **we** will automatically adjust the sum insured in line with changes in the index. At renewal the premium will be based on the adjusted sum insured. Should the index fall below zero **we** will not reduce the sum insured.

Claims Settlement Under Part 1

IF THE CONTENTS ARE STOLEN OR DAMAGED AS A RESULT OF ANY OF THE CAUSES INSURED UNDER THIS POLICY:

1. We will at our option:

- i) replace as new;
- ii) pay the cost to **us** of replacing as new;
- iii) repair; or
- iv) pay the cost to **us** to repair;

any item of **contents** (except for clothing more than two years old).

2. We will make a deduction for wear and tear from the cost to **us** of replacement or repair if clothing more than two years old is stolen or damaged.

3. The maximum amount **we** will pay in respect of any one **claim** is:

i) Contents

The sum recorded on **your policy** schedule.

ii) High risk property

- a) In total, the sum recorded against the **high risk property** total limit on **your policy** schedule.
- b) For a single article, **pair or set**, the sum recorded against the **high risk property** single article limit on **your policy** schedule.

iii) Business equipment

- a) In total, the sum recorded against the **business equipment** total limit on **your policy** schedule.
- b) For a single article, **pair or set**, the sum recorded against the **business equipment** single article limit on **your policy** schedule.

iv) Pedal cycles in your home

£500 for any one cycle.

v) Money in your home

£500

vi) Alternative accommodation (see paragraph A)

The sum recorded against the alternative accommodation limit on **your policy** schedule. Rent and other **costs** and expenses which **you** would have paid but for the damage will be deducted from any payment made.

vii) Your liability as a tenant (see paragraph C)

£5,000 or 10% of the sum insured recorded against **contents** on **your policy** schedule, whichever is higher.

viii) Contents temporarily removed from your home (see paragraph D)

£7,000 or 15% of the sum insured recorded against **contents** on **your policy** schedule whichever is higher.

ix) Contents in the garden (see paragraph E)

The sum recorded against the **contents** in the garden limit on **your policy** schedule.

x) For loss or damage caused by theft or attempted theft of contents in any garage and domestic outbuilding

The sum recorded against the **contents** in garages and domestic outbuildings limit on **your policy** schedule.

xi) Theft of keys (see paragraph F)

£750

xii) Personal assault (see paragraph G)

- a) £5,000 for death; and
- b) £100 for theft of **money**.

xiii) Freezer contents (see paragraph H)

The sum recorded against the freezer **contents** limit on **your policy** schedule.

xiv) Credit cards (see paragraph I)

£5,000

xv) Oil or metered water (see paragraph J)

£2,000

xvi) Jury service (see paragraph K)

- a) £50 per day; or
- b) £2,000 in total.

xvii) Special events (see paragraph L)

10% of the sum insured recorded against **contents** on **your policy** schedule.

xviii) New purchases (see paragraph M)

£2,500

**xix) Reinstatement of documents
(see paragraph N)**

£2,500

**xx) External satellite broadcast receiving
equipment**

5% of the sum insured recorded against **contents** on **your policy** schedule.

xxi) Plants in the garden (see paragraph O)

£1,000

We will not reduce the sum insured following a payment of a **claim**, provided that all damage is made good without delay and any reasonable recommendations **we** make to prevent further loss or damage are carried out without delay.

Part 2 - Occupiers' Liability To Third Parties

WE WILL COVER YOU AGAINST LIABILITY AT LAW FOR DAMAGES PAYABLE IN RESPECT OF:	WE WILL NOT PAY FOR LIABILITY ARISING FROM:
<ul style="list-style-type: none"> • death or bodily injury (including disease and illness); • loss of or damage to material property; <p>caused by an accident occurring during the period of insurance incurred by you:</p> <p>i) As occupier of:</p> <ul style="list-style-type: none"> • Your home. • Land belonging to your home. • Any residential premises temporarily occupied for private purposes for no more than 30 days in any one period of insurance. <p>ii) As an employer of employees involved in domestic duties at your home.</p> <p>iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.</p>	<ul style="list-style-type: none"> • The transmission of any contagious disease by you. • Death of or bodily injury (including disease and illness) to you. • Loss of or damage to material property belonging to you or under your charge or control. • Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by you or on your behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991. • Death of or bodily injury to any employee arising out of: <ul style="list-style-type: none"> i) being carried in or upon a vehicle;or ii) entering, getting onto or leaving a vehicle <p>in circumstances where any road traffic legislation requires insurance or security.</p> • Your business or profession. • A contractual obligation. • The ownership, use or possession of: <ul style="list-style-type: none"> i) Mechanically propelled vehicles (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages and electric wheelchairs). ii) Aircraft, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft). iii) Any caravan or trailer while being towed. • The use of firearms other than sporting guns used for sporting purposes. • The use of horses for racing, steeplechasing or hunting. • Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to you or under your charge or control.

Claims Settlement Under Part 2

OCCUPIERS' AND PRIVATE INDIVIDUALS' LIABILITY TO THIRD PARTIES

The maximum amount **we** will pay for any one **claim** or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal **costs** and expenses that **you** have to pay, provided they are incurred with **our** written consent.

EMPLOYERS' LIABILITY

If the accident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship and injury arises out of and in the course of such service or apprenticeship:

- The maximum amount **we** will pay is £5,000,000 in respect of any one **claim** or number of claims arising out of any one incident. The limit includes any claimants' **costs** and expenses and all other **costs** and expenses incurred with **our** written consent.

If **you** die **we** will cover **your** personal representatives against liability incurred by **you** and insured by this **policy**.

Part 3 – Unsatisfied Court Awards Where You Have Claimed Against A Third Party

We will pay all sums up to a maximum of £250,000 which **you** have been awarded by a court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which still remain outstanding three months after the award has been made, provided that:

- i) Part 2 of section 2 of this **policy** would have operated had the award been made against **you** rather than to **you**.

- ii) The incident giving rise to the court proceedings occurred within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and within the **period of insurance**.

- iii) There is no appeal waiting to be heard.

Section 3 - Personal Possessions In And Away From The Home

Please note that this section only applies if it is shown on **your policy** schedule.

See also the **policy** definitions on pages 15, 16 and 17 and the general exceptions and conditions on pages 52 to 56.

IF THE ITEM IS SHOWN ON YOUR POLICY SCHEDULE WE WILL PAY FOR:	WE WILL NOT PAY FOR:
	<ul style="list-style-type: none"> The excess shown on your policy schedule under this section.
Item 1-loss of or damage to your personal property.	<ul style="list-style-type: none"> Loss or damage listed under general exceptions applying to section 3. Loss or damage to property specifically insured under item 4 of this section.
Item 2 - loss of your money .	<ul style="list-style-type: none"> Loss or damage listed under general exceptions applying to section 3. Loss due to error, omission or depreciation in value. Loss if not reported to the police.
Item 3 - loss of or damage to your pedal cycles (including electrically assisted pedal cycles that are not required to be licensed if used on a public road).	<ul style="list-style-type: none"> Loss or damage listed under general exceptions applying to section 3. Loss or damage if the pedal cycle is being used for racing.
Item 4 - loss of or damage to articles specified on your policy schedule.	<ul style="list-style-type: none"> Loss or damage listed under general exceptions applying to section 3.
WE ALSO PROVIDE COVER FOR:	WE WILL NOT PAY FOR:
New purchases The insurance provided by item 4 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.	<ul style="list-style-type: none"> Loss or damage listed under general exceptions to section 3. Loss or damage to articles for which you do not have proof of the date of purchase.

General Exceptions Applying To Section 3

WE WILL NOT PAY FOR:

1. **Electronic failure.**
2. **Computer virus.**
3. Loss or damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or other damage that happens gradually over a period of time.
4. Loss or damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.
5. Loss of or damage to:
 - i) Personal property, **money** or pedal cycles held or used for business purposes.
 - ii) Sports equipment while in course of play.
 - iii) Remote controlled models while in operation.
 - iv) Musical instruments involving only loss of tone, breakage of strings or breakage of drum skins.
6. Loss or damage caused by theft or attempted theft from any unattended vehicle unless:
 - i) All windows and sunroofs are securely closed and all doors and the boot are locked.
 - ii) The property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot.
7. Loss or damage caused by theft or attempted theft of an unattended pedal cycle unless:
 - i) in a locked building;
 - ii) attached by a security device to a permanently fixed structure; or
 - iii) immobilised by a security device.
8. Loss arising from the cost of remaking any film or tape or the value of any information contained on it.
9. Loss or damage occurring outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands if **you** have spent more than 60 days in total away from this country during the current **period of insurance**.
10. Breakage of articles of a brittle nature unless specified under item 4 of section 3.
11. Loss of or damage to **business equipment** unless specified under item 4 of section 3.

INFLATION PROTECTION

The sums insured under items 1, 3 and 4 of section 3 are linked to the general Retail Price Index published by the UK Government's National Statistics office. If this index ceases to be published **we** will use a suitable alternative index.

Each month **we** will automatically adjust the sum insured in line with changes in the index. At renewal the premium will be based on the adjusted sums insured. Should the index fall below zero **we** will not reduce the sum insured.

Very Important Notice

The value of some of **your** personal possessions, particularly jewellery and other valuables, is likely to fluctuate considerably. Individual articles, pairs or sets valued at or over £1,500 should be specified separately. **We** strongly recommend that **you** review the value of these items regularly and seek professional advice if necessary. If the value of any of these items changes, please let **us** know.

In the event of a **claim**, **you** will need to provide a professional valuation, receipt or proof of purchase predating the loss as proof of value and ownership. **We** may not meet **your claim**, or the amount of the **claim** may be reduced if **you** cannot provide such proof.

Claims Settlement Under Section 3

1. WE WILL AT OUR OPTION:

- i) replace as new;
- ii) pay the cost to **us** to replace as new;
- iii) repair; or
- iv) pay the cost to **us** to repair;

any article insured under items, 1, 3 or 4 of this section without deduction for wear and tear. For clothing more than two years old insured under Item 1 a deduction will be made for wear and tear.

2. FOR LOSS OF MONEY WE WILL PAY THE AMOUNT OF THE LOSS.

3. THE MAXIMUM AMOUNT WE WILL PAY IN RESPECT OF ANY ONE CLAIM IS:

i) Item 1 - your personal property.

The sum insured recorded on **your policy** schedule (subject to inflation protection). The maximum amount **we** will pay for any one article, **pair or set** is £1,500.

ii) Item 2 - your money.

The sum insured recorded on **your policy** schedule.

iii) Item 3 - your pedal cycles.

The sum insured recorded on **your policy** schedule (subject to inflation protection). The maximum amount **we** will pay for any one pedal cycle is the sum recorded on **your policy** schedule.

iv) Item 4 - articles specified on your policy schedule.

The sum insured recorded against the article on **your policy** schedule (subject to inflation protection).

v) Items 1, 2, 3 and 4.

£2,000 in total in respect of loss from any unattended vehicle.

vi) New purchases.

£2,500

Section 4 - Family Legal Protection

Please note that this section only applies if it is shown on **your policy** schedule.

Claims under this section are managed on **our** behalf by DAS Legal Expenses Insurance Company Limited.

See also the **policy** definitions on pages 15, 16 and 17 and the general exceptions and conditions on pages 52 to 56.

DEFINITIONS

Administrator

The service provider selected by **us** from time to time to administer the claims under this section of the **policy**, currently DAS Legal Expenses Insurance Company Limited.

Conditional fee agreement

A valid agreement made between **you** and **your professional adviser** with **our** prior written consent. It needs to include agreement that **your professional adviser's costs**, or any part of them, are payable by **you** only if **your claim** succeeds.

Costs

- i) all usual and reasonable fees and expenses charged by **your professional adviser**; and
- ii) all usual and reasonable fees and expenses **you** are ordered to pay;

where these fees and expenses cannot be recovered elsewhere and have been agreed in writing by the **administrator**.

Geographical limits

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

Insured event

An incident or event which results in a **legal action** or enquiry for which **we** provide cover under A, B or C on the following pages.

Legal action

The pursuit or defence of a civil or criminal action relating to an **insured event**, unless excluded elsewhere in this section. The **legal action** must take place in a court within the **geographical limits**.

Professional adviser

The firm of solicitors or a suitably qualified tax adviser appointed to act for **you**.

Prospects of success

This means that in the **administrator's** reasonable opinion it is more likely than not that **you** will recover damages (or other legal remedy) or make a successful defence.

The **administrator** will carefully consider all the information **you** have provided as part of the **claim** which will be used to assess **your prospects of success** and decide the most appropriate course of action.

WE WILL PAY YOUR COSTS:	WE WILL NOT PAY IF:
<p>A. To pursue a legal action directly arising from:</p> <ul style="list-style-type: none"> i) Your death or personal injury. ii) You buying or hiring goods or services for your own private use. iii) An event which causes or could cause physical damage to your home or any nuisance or trespass which affects or will affect your owning or living in your home. iv) Your contract of employment. 	<p>A. The costs are excluded under General Exceptions to section 4.</p> <ul style="list-style-type: none"> i) The legal action has arisen as a result of an accident involving a motor vehicle you were driving. ii) Less than £250 is in dispute or the agreement for buying or hiring the goods or services was not made during the period of insurance. iii) The insured event happens within 180 days of this insurance starting. iv) The insured event happens within 90 days of this insurance starting.
<p>B. To defend a legal action directly arising from:</p> <ul style="list-style-type: none"> i) The private sale by you of your goods. ii) A motoring prosecution. 	<p>B. The costs are excluded under General Exceptions to section 4.</p> <ul style="list-style-type: none"> i) Less than £250 is in dispute or the agreement for selling the goods or services was not made during the period of insurance. ii) You were driving a motor vehicle without a valid licence and/or insurance.
<p>C. In connection with a formal enquiry by HM Revenue & Customs into your private tax affairs.</p>	<p>C. The costs are excluded under General Exceptions to section 4.</p>

General Exceptions Applying To Section 4

WE WILL NOT PAY FOR:

1. The **excess** shown on **your policy** schedule.
2. **Costs** associated with an appeal unless:
 - i) It relates to an **insured event** that **we** covered under this section.
 - ii) **You** tell the **administrator** in writing that **you** want to appeal at least six working days before **you** are required to give any notice of appeal.
 - iii) The **administrator** considers that the appeal has **prospects of success**.
3. **Costs:**
 - i) That **you** pay or agree to pay before the **administrator** has written to accept **your claim** and **your professional adviser** has agreed in writing that they will help **you** comply with this section.
 - ii) That are more than the **administrator** has agreed.
 - iii) Where **you** have entered into a **conditional fee agreement** or any other form of alternative funding.
 - iv) Awarded by an Employment Tribunal or Employment Appeals Tribunal (or equivalent) that **you** are ordered or agree to pay.
 - v) Of any disciplinary, investigatory or grievance procedure that is related to **your** contract of employment or **costs** associated with a compromise agreement.
 - vi) From **you** or **your professional adviser's** unreasonable conduct or default.
 - vii) Where **you** do not comply with **your** duties and obligations under this section.
4. Any compensation, penalty or taxes.
5. Claims directly or indirectly caused by, arising from or contributed to by:
 - i) Any matter connected with **your** business, profession or trade or a venture for gain, unless the **insured event** falls within A.i), A.iv) or B.ii) of 'We will pay **your costs**'.
 - ii) **Your** dishonest or malicious (or alleged dishonest or malicious) act.
 - iii) Town and county or equivalent planning laws and regulations.
 - iv) Anything to do with building, rebuilding, converting or extending all or part of **your** home.
 - v) Subsidence, heave, landslip, mining or quarrying.
 - vi) Patents, copyrights, trademarks, merchandise marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements.
 - vii) Anything said or written about **you**.
 - viii) Divorce, dissolution of registered civil partnership, matters relating to marriage, living with a partner, residence and contact, maintenance and affiliation.
 - ix) Work by, or under the order of, any government, public or local authority.
 - x) Disputes between landlord and tenant or licensor and licensee.
 - xi) Disputes in connection with a tax or levy relating to **your** owning or living in **your** home.
 - xii) Stress, emotional or psychological injury.
 - xiii) Any dispute in connection with medical treatment, advice, assistance or care, whether it is given by a medical professional or recognised body or not.
 - xiv) **You** driving a motor vehicle without a valid licence and/or insurance.
 - xv) War, terrorism, piracy, invasion or civil unrest.
 - xvi) Any software, stored program, computer, device or system failing (or partly failing) because of a date based event.

WE WILL NOT PAY FOR:

6. Application for judicial review.
7. Attendance or representation at an inquest.
8. Travelling expenses, subsistence or loss of earnings for absence from work, except those of an expert witness whose appointment and **costs** the **administrator** has agreed in advance.
9. Any **claim** made under C of 'We will pay **your costs**':
 - i) Where **you** have made a false or deliberately misleading statement to HM Revenue & Customs in or about **your** accounts, returns or other submissions.
 - ii) For an investigation or enquiry by the Special Compliance Office (or equivalent) or after transfer of an enquiry to them.
 - iii) Where **you** have failed to keep or file accurate, truthful and up to date records.
 - iv) Where **you** have failed to comply with statutory time limits or requirements.

v) Which arises from an enquiry into **your** returns of business income or profits.

vi) For **costs** arising after HM Revenue & Customs has issued formal notice to **you** that the enquiry has been completed.

10. Any **claim**:

i) Where the **insured event** does not occur within the **period of insurance**.

ii) Made against **us**, unless the **insured event** falls within A.iv) of 'We will pay **your costs**'.

iii) That arises under the Equal Pay Act 1970 and any amending legislation.

iv) Involving a manufacturer's warranty or guarantee.

v) More specifically insured elsewhere, whether **your claim** under that insurance is successful or not.

vi) That arises from a venture for gain or investments of any kind including stocks or shares.

vii) That is false or fraudulent.

viii) Where **you** are responsible for anything that, in the **administrator's** reasonable opinion, prejudices **our** position.

General Conditions Applying To Section 4

1. Reporting your claim You must:

- i) Tell the **administrator** about **your claim** as soon as reasonably possible and within 180 days of an **insured event**.
- ii) Provide, at **your** own cost, any information or evidence that the **administrator** may reasonably require in order to assess **your claim**.

If **you** are unsure about whether **you** need to tell **us** about a **claim**, or whether **you** are eligible, then call **us** to speak to one of **our** legal advisors.

2. Accepting your claim

We will pay **costs** incurred after **we** accept **your claim** in writing and the **professional adviser** has agreed in writing to help **you** comply with this section.

3. Prospects of success

We will pay **costs** as long as the **administrator** considers that **your claim** has **prospects of success**. If at any stage the **administrator** considers that **your claim** does not have **prospects of success**, the **administrator** will explain their decision to **you** in writing, and the **administrator** will not provide any cover for **your claim**. If **you** disagree with the **administrator's** decision, **you** can refer the matter to an arbitrator (section 4, general condition 11).

4. Appointing of a professional adviser

At any time before the **administrator** agrees that legal proceedings need to be issued, the **administrator** will choose a **professional adviser** to act for **you**. If legal proceedings are issued, or if there is a conflict of interest, **you** can appoint a solicitor of **your** choice.

The **administrator** may require **your professional adviser** to act for **you** under a **conditional fee agreement**, if the **professional adviser** has been chosen by the **administrator**.

If **you** discontinue **your** instructions to the **professional adviser** without the **administrator's** written permission, **our** liability will stop at once and the **administrator** may recover any **costs** that have already been paid from **you**.

5. Conduct of your claim You must immediately instruct your professional adviser to:

- i) Provide the **administrator**, as soon as reasonably possible, with:
 - a) Their views on **your claim's** **prospects of success**.
 - b) Their hourly rate and estimate of total **costs** of pursuing or defending **your claim**.
 - c) Any information, document or file the **administrator** asks for (including **your professional adviser's** files) that relate to **your claim**, whether privileged or not.
- ii) Keep the **administrator** fully and

promptly updated during **your claim**:

- a) On **your claim's** progress including any offers to settle.
- b) Of any change in their views about **your claim's** **prospects of success**.
- c) Of any change to their estimate of **costs**.

We will only meet the **costs** of **your claim**:

- i) which have been agreed in advance by the **administrator** as to both amount and purpose;
and
- ii) so long as there are **prospects of success**.

We will set spending limits for **your professional adviser's** fees and reasonable charges during **your claim**. If this limit is exceeded without **our** prior written consent, **we** will not pay for anything above the spending limit. Setting a limit will not affect **our** rights under general condition 10 to section 4.

6. Co-operating with us and your professional adviser

We will not be able to deal with **your claim** unless **you** co-operate with:

- i) Us and the **administrator** at all times and reply promptly to any correspondence concerning **your claim**.
- ii) **Your professional adviser** at all times, provide all information and attend meetings and hearings whenever requested.

7. Investigating and paying your claim

The **administrator** will carefully investigate and consider all the information **you** have provided as part of the **claim**. A decision may be made to pay **you** a sum estimated to match the value of **your claim**, instead of providing cover for **your costs**.

8. Settlement

You or your professional adviser must immediately write and tell the **administrator** about any offer to settle **your claim**, including offers relating to **costs**. **You** must not accept any offers without first obtaining the **administrator's** consent. The **administrator** will not withhold their consent in relation to an offer that a reasonable adviser would recommend to a private fee paying client.

If **you** do not accept an offer the **administrator** views as reasonable, **we** will not pay any further **costs**.

9. Withdrawal and discontinuance

If **you** withdraw or discontinue **your claim** without the **administrator's** prior written consent then **we** will not pay **costs** and **we** will be entitled to recover from **you** any **costs** paid or incurred prior to withdrawal or discontinuance. The **administrator** will not withhold their consent to a withdrawal or discontinuance that a reasonable adviser would recommend to a private fee paying client.

10. Assessment and recovery of costs

If the **administrator** asks, **you** must instruct **your professional adviser** to submit all of their files and any bill of **costs** to the **administrator**. The bill of **costs** may be submitted by them for court assessment, certification by the appropriate professional body or auditing by the **administrator's** choice of cost consultants.

If **costs** are awarded or agreed to be paid to **you**, **you** must take reasonable steps to recover these, or **you** must instruct **your professional adviser** to do so.

If the **costs** of **your** case are more than the sum insured, **you** will divide any **costs** awarded or agreed to be paid to **you** between **you** and the **administrator**. These **costs** will be divided in proportion to the amounts that both **we** and **you** have paid or would be liable to pay, if **you** had not recovered the **costs** from **your** opponent.

You must immediately pay the **administrator** any amount that is due to **us**, or instruct **your professional adviser** to do so.

11. Disputes

In event of dispute arising out of this **policy** **you** may refer the matter to arbitration. Further details can be provided upon request.

12. Agreement or decision

Neither **we** or the **administrator** are bound by any agreement that **you** or **your professional adviser** makes without the **administrator's** prior approval or consent.

CLAIMS SETTLEMENT UNDER SECTION 4

The maximum amount **we** will pay for any one **claim** or number of claims arising out of any one incident, is the sum insured recorded on **your policy** schedule.

Section 5 - Caravan And Liability To Third Parties

Please note that this section only applies if it is shown on **your policy** schedule.

See also the **policy** definitions on pages 15, 16 and 17 and the general exceptions and conditions on pages 52 to 56.

PART 1 - CARAVAN	
WE WILL PAY FOR LOSS OR DAMAGE TO:	WE WILL NOT PAY FOR:
<ul style="list-style-type: none"> • The caravan specified on your policy schedule. • Furniture, furnishings, fixtures, fittings, household linen and utensils in or attached to the caravan. • Clothing and personal articles that you normally wear or carry with you while in the caravan; <p>occurring:</p> <ul style="list-style-type: none"> i) Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. ii) Elsewhere in Europe for up to 60 days in any one period of insurance. iii) In transit between ports in Europe. 	<ul style="list-style-type: none"> • The excess shown on your policy schedule. • Loss or damage arising while the caravan is being used for business purposes. • Loss or damage arising while the caravan is let for hire or reward. • Loss or damage caused by wear and tear, depreciation, rot, fungus, insects, vermin, other damage that happens gradually over a period of time, electrical or mechanical breakdown. • Damage to tyres caused by braking, punctures, cuts or bursts. • Loss or damage caused deliberately by you or any person having use of the caravan. • Loss or damage due to conversion. • Theft or attempted theft occurring if the caravan has been left unhitched from a towing vehicle for a period exceeding eight hours, unless it has been secured by a hitchlock, wheel clamp or another form of protection as agreed by us. • Loss or damage to equipment, clothing and personal articles by theft or accidental loss occurring when the caravan is left unattended with open or unlocked doors or windows.
	<p>If the caravan is on a fixed site and has not been lived in for more than 30 consecutive days at the time of the loss or damage we will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> i) malicious acts or vandalism; ii) theft or attempted theft; or iii) escape of water from or frost damage to any plumbed in domestic water or heating installation. • Accidental breakage of fixed glazing and sanitaryware forming part of the caravan.

WE WILL PAY FOR LOSS OR DAMAGE TO:	WE WILL NOT PAY FOR:
<ul style="list-style-type: none"> • If the caravan is damaged by a cause insured under this section we will also pay the reasonable cost of: <ul style="list-style-type: none"> i) It's protection and removal to the nearest repairers. ii) It's delivery after repair to your home. iii) Any Customs Duty you have to pay on the caravan as a result of it being temporarily imported into any country in Europe. iv) The reasonable cost of alternative accommodation incurred while your caravan is being repaired up to a maximum of 30 days. 	<ul style="list-style-type: none"> iv) a) The cost of alternative accommodation if your caravan is being used for business purposes at the time of the loss or damage. b) Loss of hiring charges.

CLAIMS SETTLEMENT UNDER PART 1

If the caravan suffers loss or damage insured under this **policy**:

1. **We** will at **our** option pay, either:
 - i) the cost to **us** of repairing the caravan; or
 - ii) if the cost of repair exceeds the market value:
 - a) the market value if the caravan is more than 12 months old; or
 - b) the cost to **us** of replacement as new if the caravan is less than 12 months old.
2. For any item of furniture, furnishings, fixtures, fittings, household linen and utensils or clothing or personal articles in the caravan, **we** will, at **our** option:
 - i) replace it as new;
 - ii) pay the cost to **us** of replacing as new;
 - iii) repair; or
 - iv) pay the cost to **us** of repair.

3. The maximum amount **we** will pay in respect of any one **claim** is:
 - i) Caravan and its furniture, furnishings, fixtures, fittings, household linen and utensils.

The sum insured recorded on **your policy** schedule.
 - ii) Clothing and personal articles.

£200
 - iii) Protection and removal to the nearest repairers, delivery after repair to **your** home and any Customs Duty **you** have to pay on the caravan as a result of it being temporarily imported into any country in Europe.

£250
 - iv) Alternative accommodation.
 - a) £20 per day; or
 - b) £600 in total.

Part 2 - Liability To Third Parties

WE WILL COVER YOU AGAINST LIABILITY AT LAW FOR DAMAGES PAYABLE IN RESPECT OF:	WE WILL NOT PAY FOR:
<ul style="list-style-type: none"> • death or bodily injury (including disease and illness); • loss of or damage to material property; <p>occurring during the period of insurance arising from the ownership or use of the caravan:</p> <ul style="list-style-type: none"> i) In Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. ii) Elsewhere in Europe for the purpose of a visit not exceeding 60 days in any one period of insurance. iii) In transit between ports in Europe. 	<ul style="list-style-type: none"> • Death of or bodily injury (including disease and illness) to you or any person employed by you. • Loss of or damage to material property belonging to you or under your charge or control. • An accident occurring while the caravan is being towed. • A contractual obligation. • An accident occurring while the caravan is being used for business purposes. • An accident occurring while the caravan is being let for hire or reward.

CLAIMS SETTLEMENT UNDER PART 2

The maximum amount **we** will pay is £2,000,000 for any one **claim** or number of claims arising out of any one accident.

We will also pay all legal **costs** and expenses that **you** have to pay, provided they are incurred with **our** written consent.

We will provide cover under this section to any person using the caravan with **your** permission provided they are not covered under any other **policy**.

If **you** die, **we** will cover **your** personal representatives for any liability incurred by **you** and insured by this **policy**.

General Exceptions Applying To This Policy

We will not pay for:

1. Radioactive contamination

Any loss of or damage to property, indirect loss or legal liability directly or indirectly arising from:

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

2. POLLUTION AND CONTAMINATION

Any loss, damage or liability arising from pollution or contamination unless caused by:

- i) a sudden and unforeseen and identifiable accident; or
- ii) leakage of oil from a domestic oil installation at **your** home.

3. GRADUALLY OPERATING CAUSE

Any loss, damage or liability arising from wear and tear or damage that happens gradually over a period of time.

4. WAR RISKS

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

5. CONFISCATION

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

GENERAL EXCEPTIONS APPLYING TO SECTIONS 1-3 AND 5 OF THIS POLICY

6. EXISTING DAMAGE

Any loss, damage, injury or accident occurring, or arising from an event, before cover commences.

7. SONIC BANGS

Loss or damage directly caused by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

8. DELIBERATE ACTS

Loss or damage caused by **your** own deliberate act or the deliberate act of any other person permanently residing at **your** home.

9. MATCHING OF ITEMS

The **costs** of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.

10. LOSS OF VALUE AND DEPRECIATION

Loss of value and depreciation resulting from the repair or replacement of lost or damaged property.

11. INDIRECT LOSS OR DAMAGE

We will not pay for any losses that are not directly associated with the incident that caused **you** to **claim**, unless specifically stated in this **policy**.

12. TERRORISM

Any loss, damage or liability arising from any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical or nuclear pollution or contamination.

13. SOFTWARE, DATA, FILES, DOWNLOADS AND MOBILE PHONE CALL COSTS

Any loss, damage or liability arising from:

- i) The erasure, distortion, mislaying or misfiling of any software, data, files and downloads.
- ii) Mobile phone call **costs**.

14. LOSS BY DECEPTION

Loss by deception unless it is only entry into **your** home that is gained by deception.

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.

General Conditions Applying To This Policy

1. PAYING BY INSTALMENTS

Where **we** refer to payment of premiums, it includes **your** agreement to pay by monthly instalment. If **we** have agreed to accept **your** premium by instalments the **policy** is still an annual contract. If **we** do not receive **your** instalment on or before its due date, if **you** wish **your** cover to continue, then **you** will have to pay within 10 days of **our** letter asking for payment all unpaid instalments and any charge for credit. If **you** do not pay **we** will cancel **your policy**, see general condition 4.

2. HOW TO RENEW YOUR POLICY

At **our** discretion, **we** may offer to renew this **policy**. If **we** do, **we** will send details to the **policyholder** about any new conditions and the premium for the year ahead. If **you** have already agreed to pay by Direct Debit, **we** will continue to take these payments from the designated account unless **you** tell **us** otherwise.

You must tell **us**:

- i) Of any changes to the information the **policy** is based on.
- ii) If **you** want to change the way **you** pay.
- iii) If **you** do not want to renew this **policy**.

If **we** decide that **we** do not want to renew the **policy**, **we** will send written notice to the **policyholder** at their most recent address known to **us** before the renewal date.

3. POLICY FEES

If **we** charge any fees to cover the administration **costs** of changes that **you** make to **your policy**, or if the **policyholder** cancels the **policy**, these amounts will be shown on the current **policy** schedule. Any premium adjustment following a change or cancellation to **your policy** will include the fees.

4. CANCELLATION

If **you** do not pay the full premium when due **we** will cancel **your policy**. If **you** have made a **claim** in the current **period of insurance** **you** must pay the full annual premium and no refund is due. **We** have the right to take this amount off any **claim** **we** may pay.

If **we** cancel this **policy** for any other reason than non-payment of premium **we** will send the **policyholder** 14 days written notice at their most recent address known to **us**. **We** will refund any premium **you** have paid from the date of cancellation.

The **policyholder** may cancel this **policy** by giving **us** notice:

1. If the **policyholder** cancels the **policy** within 14 days of the cover starting, renewing or when the **policy** documents are received, **we** will refund the premium paid from the date of cancellation.
2. If the **policyholder** cancels the **policy** after 14 days, and **you** have made a **claim** in the current **period of insurance**, no refund of premium is due. If no **claim** has been made in the current **period of insurance**, **we** will refund any premium from the date of cancellation less any fees **we** may charge.

5. FRAUD

You must not commit fraud.

Fraud by deliberately not telling us the truth

A person is committing fraud if they:

- knowingly make an untrue or misleading statement about their circumstances or their **claim**; and
- intend to make a gain or cause a loss to someone else, for example their insurer.

Fraud by failing to provide information

A person is committing fraud if they:

- fail to give **us** information **we** ask for; and
- intend to make a gain or cause a loss to someone else, for example their insurer.

If **you** commit fraud **we** will:

- i) not pay any **claim** under this **policy**;
- ii) cancel **your** cover without any return premium;
- iii) be entitled to recover the amount of any **claim** **we** have paid;
- iv) recover any investigation and legal **costs**;
- v) inform the police, other financial services

organisations and anti-fraud databases such as CIFAS, CUE and Hunter.

6. COMPLIANCE WITH TERMS

Our liability to make payment under the **policy** will be conditional upon the compliance with the terms and conditions of this **policy**.

General Conditions Applying To Sections 1-3 And 5 Of This Policy

8. YOUR DUTY TO PREVENT LOSS OR DAMAGE

You must keep **your buildings** in sound condition and in good repair. **You** must take all reasonable steps to safeguard **your buildings, contents** or property against loss or damage and to prevent accidents. If loss or damage does occur, **you** must take all reasonable steps to prevent further loss or damage.

9. CHANGES IN RISK

As soon as reasonably possible, **you** must tell **us** about any change in circumstances that might increase the possibility of loss, damage or injury.

10. YOUR OBLIGATIONS FOLLOWING A CLAIM

In the event of a **claim** or possible **claim** under this **policy**, **you** must not negotiate, admit fault or make any offer, promise or payment without **our** written consent. Additionally, the **policyholder** must:

- i) Inform the police as soon as reasonably possible if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts, vandalism or loss of property.
- ii) Tell **us** as soon as reasonably possible and give **us** full details.

7. OTHER INSURANCE

If any loss, damage or liability arising under this **policy** is also covered or covered in part by any other insurance, **we** will be liable only for **our** rateable proportion of such loss, damage or liability.

- iii) Give **us** written notice as soon as possible, but no later than seven days, after **you** know about any pending prosecution, inquest or fatal inquiry in connection with anything that occurs for which there may be liability under this **policy**.
- iv) Send **us**, as soon as reasonably possible, every relevant letter, **claim**, writ, summons or process. **We** will refund **your** reasonable **costs**.
- v) As soon as reasonably possible after the injury, loss or damage, provide **us** with details of the **claim** including any detailed particulars and proofs, certificates or other documents that **we** may reasonably require. If the **claim** is met under the terms of this **policy**, **we** will refund **your** reasonable **costs**.
- vi) Give **us** any information and assistance that **we** might reasonably require.

11. OUR RIGHTS FOLLOWING A CLAIM

If **you** make a **claim** or possible **claim** under this **policy**, **we** will at **our** option:

- i) Repair, reinstate or replace the lost, damaged or stolen property or pay the cost to **us** of repair, reinstatement or replacement. Wherever possible **we** will arrange repair or reinstatement through a repair or replacement network nominated by **us**.

- ii) In an emergency enter the building where the loss or damage has occurred. To safeguard the insured property against further loss or damage, **we** may take and keep possession of the insured property and deal with the salvage in a reasonable manner. No property may be abandoned to **us**.
- iii) Exercise sole control at **our** cost over dealing with any third party **claim** and its associated legal proceedings relevant to it. **We** will keep **you** informed of all developments.
- iv) Pursue in **your** name, but for **our** benefit and at **our** cost, any claims for damages or indemnity.

Endorsements

The following endorsements apply only if they are shown on **your policy** schedule under the heading Endorsements Applicable. For more information take a look at the Insurance contract section near the beginning of this booklet.

BD01 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring during a **period of unoccupancy** applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 of this **policy** is deleted.
2. **We** shall not be responsible for the first £200 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of Part 1 of section 1 of this **policy** in addition to any other amount for which **you** are responsible.

CT01 PROPERTY LET

1. In respect of the insurance under Part 1 of section 2 of this **policy** the definition of **contents** is replaced as follows:

CONTENTS	BUT EXCLUDING:
<ul style="list-style-type: none"> • Household goods, furniture, furnishings, fixtures and fittings belonging to you or for which you are legally responsible in the home. 	<ul style="list-style-type: none"> • Any part of the buildings. • Property more specifically insured. • Property belonging to or the responsibility of any tenant.

2. Paragraph 6 of part 1 of section 2 of this **policy** is replaced as follows:

THE CONTENTS ARE INSURED AGAINST LOSS OR DAMAGE CAUSED BY:	WE WILL NOT PAY FOR:
6. Theft or attempted theft.	<ul style="list-style-type: none"> • Any loss or damage unless force is used to gain entry to your home. • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

3. There is no insurance under:
 - i) paragraphs A to O of part 1;
 - ii) part 2; or
 - iii) part 3;
 of section 2 of this **policy**.

CT02 PAYING GUESTS ALLOWED

Part 2 of section 2 of this **policy** is replaced as follows:

PART 2 – OCCUPIERS’ LIABILITY TO THIRD PARTIES

WE WILL COVER YOU AGAINST LIABILITY AT LAW FOR DAMAGES PAYABLE IN RESPECT OF:	WE WILL NOT PAY FOR LIABILITY ARISING FROM:
<ul style="list-style-type: none"> • death or bodily injury (including disease and illness); • loss of or damage to material property; <p>caused by an accident occurring during the period of insurance incurred by you:</p> <p>i) as occupier of:</p> <ol style="list-style-type: none"> a) The home provided that if the home is let to lodgers or paying guests, the number of lodgers or paying guests at any one time does not exceed six. b) Land belonging to your home. c) Any residential premises temporarily occupied for private purposes for no more than 30 days in any one period of insurance. <p>ii) As an employer of employees involved in domestic duties at your home.</p> <p>iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.</p>	<ul style="list-style-type: none"> • The transmission of any contagious disease by you. • Death of or bodily injury (including disease and illness) to you or any person employed by you in connection with the letting of any part of your home to lodgers or paying guests. • Loss of or damage to material property belonging to you or under your charge or control. • Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by you or on your behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991. • Death of or bodily injury to any employee arising out of: <ol style="list-style-type: none"> i) being carried in or upon a vehicle; or ii) entering or getting on to or leaving a vehicle; <p>in circumstances where any road traffic legislation requires insurance or security.</p> • Your business or profession but this does not apply to the letting of any part of your home to lodgers or paying guests or for private residential purposes. • A contractual obligation. • The ownership, use or possession of: <ol style="list-style-type: none"> i) Mechanically propelled vehicles (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages and electric wheelchairs).

WE WILL COVER YOU AGAINST LIABILITY AT LAW FOR DAMAGES PAYABLE IN RESPECT OF:	WE WILL NOT PAY FOR LIABILITY ARISING FROM:
	<ul style="list-style-type: none"> ii) Aircraft, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft). iii) Any caravan or trailer while being towed. • The use of firearms other than sporting guns used for sporting purposes. • The use of horses for racing, steeplechasing or hunting. • Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to you or under your charge or control.

CLAIMS SETTLEMENT UNDER PART 2

Occupiers' and private individuals' liability to third parties

The maximum amount **we** will pay for any one **claim** or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal **costs** and expenses that **you** have to pay, provided they are incurred with **our** written consent.

EMPLOYERS' LIABILITY

If the accident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship and the injury arises out of and in the course of such service or apprenticeship:

- The maximum amount **we** will pay is £5,000,000 in respect of any one **claim** or number of claims arising out of any one

accident. The limit includes any claimants' **costs** and expenses and all other **costs** and expenses incurred with **our** written consent.

If **you** die, **we** will cover **your** personal representatives against liability incurred by **you** and insured by this **policy**.

CT03 FORCIBLE THEFT ONLY

Paragraph 6 of part 1 of section 2 of this **policy** is replaced as follows:

THE CONTENTS ARE INSURED AGAINST LOSS OR DAMAGE CAUSED BY:	WE WILL NOT PAY FOR:
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • Any loss or damage unless force is used to gain entry to your home. • Loss or damage occurring during a period of unoccupancy. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

CT04 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring during a **period of unoccupancy** applying to paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** is deleted.
2. **We** will not be responsible for the first £200 of each and every incident of loss or damage under paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** in addition to any other amount for which **you** are responsible.

CV01 CARAVAN HIRED OUT

1. **We** will not be responsible for the first £250 of each and every incident of loss or damage under part 1 of section 5 of this **policy** in addition to any other amount for which **you** are responsible.
2. The exclusion of loss or damage arising while the caravan is let for hire or reward under part 1 of section 5 of this **policy** is deleted.
3. The exclusion of liability arising from an accident occurring while the caravan is being let for hire or reward is deleted.

CV02 MORE THAN ONE CARAVAN INSURED

The limitations and exclusions in section 5 of this **policy** apply separately to each caravan (including furniture, furnishings, fixtures, fittings, household linen and utensils and clothing and personal articles) in the same manner as if each had been insured by a separate **policy**.

PP05 Service personnel

The insurance by section 3 of this **policy** is subject to the following additional exception.

We will not pay for:

12. Loss or damage arising directly out of and in the course of **your** occupation as a member of Her Majesty's Forces.

PY01 MINIMUM STANDARDS OF SECURITY

Unless **we** agree otherwise in writing, **we** will not cover **you** under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your** home unless:

- a) All easy to reach windows or openings someone could get in through are fitted

with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.

- b) The last door **you** use when leaving **your** home is secured by either:
 - a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
 - a multi-point locking system with a minimum of three locking points.
- c) External sliding doors are secured by anti lift devices and either:
 - a hook lock certified to British Standard BS3621;
 - a multi-point locking system with a minimum of three locking points; or
 - any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.

- d) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

- key operated security bolts that operate vertically into the door frame; or
- flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

- a lock certified to British Standard BS3621;
- a multi-point locking system with a minimum of three locking points; or
- any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.

- e) All other external doors, including doors accessing the private dwelling from a garage, need to be secured either:
 - as stated in (b) above; or
 - any lock plus internal key operated security bolts at the top and bottom.
- f) Garages and outbuildings are fitted with a key operated lock or locking system.
- g) Immediately before **you** go to bed all the window and door locks and bolts fitted to **your** home, other than for windows in occupied bedrooms, are put effectively into operation.
- h) Whenever **your** home is left unattended, all the security devices fitted to **your** home are put effectively into operation. **You** should also remove all keys from locks and place them out of sight whenever **your** home is left unoccupied.

IMPORTANT SECURITY NOTICE PROTECTING YOUR HOME

To help reduce the risk of break ins, it is important that **you** have good security precautions for **your** home, such as good quality locks.

You will find information about protecting **your** home from theft in **our** 'helpful hints' section of this booklet. For further advice talk to **your** local police, a member of the British Locksmiths Association or visit www.homeoffice.gov.uk.

PY02 SECURITY

There is no liability under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your** home unless:

1. When ever **your** home is left unattended all the security devices fitted to **your** home are put effectively into operation. **You** should also remove all keys from locks and place them out of sight whenever **your** home is left unoccupied.
2. Immediately before **you** go to bed all the window and door locks and bolts fitted to **your** home, other than for windows in occupied bedrooms, are put effectively into operation.

PY03 INTRUDER ALARM

There is no liability under sections 2 and 3 of this **policy** for loss or damage by theft or attempted theft from **your** home unless the following requirements are met by **you** or by a responsible person acting on **your** behalf.

1. The intruder alarm installed at **your** home must be kept in proper working order under a continuing maintenance contract with the installing company or such other company as agreed by **us**.
2. **Your** intruder alarm (or such parts of **your** intruder alarm as may be agreed by **us**) must be set before **you** or **your** domestic employees retire for the night.
3. **Your** intruder alarm must be set whenever **your** home is left without a responsible person in attendance.
4. **Your** home must not be left without a responsible person in attendance unless, as far as **you** or **your** representatives are aware, the intruder alarm including all telecommunication lines used to transmit any signal or call is fully operational and working.
5. **Your** intruder alarm must not be altered or replaced without **our** prior agreement.
6. **You** must tell **us** immediately if the police give formal notice to **you** of withdrawing response to signals or calls made by **your** intruder alarm.

PY09 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring during a **period of unoccupancy** applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** is deleted.
2. **We** shall not be responsible for the first £200 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this **policy** in addition to any other amount for which **you** are responsible.

PY11 JEWELLERY PROTECTION (3)

The maximum amount that **we** will pay in respect of one **claim** under this **policy** for a single article of jewellery or watch is £10,000 and for jewellery and watches in total is £20,000, unless the article(s) is/are:

- i) being worn; or
- ii) in a room occupied by the **policyholder**; or
- iii) in a securely fixed locked safe; or
- iv) deposited in a bank or safe deposit.

Subject otherwise to the limits, terms, exceptions and conditions of this **policy**.

PY12 DELAYED INSTALLATION OF SECURITY

1. It is a requirement of this **policy** that **your** home is secured in accordance with **our** minimum standards of security. If **you** do not comply with this requirement within 30 days of receipt of this endorsement by **you**, there will be no cover under sections 2 and 3 for loss or damage by theft or attempted theft from **your** home.
2. Endorsement PY01 does not apply until:
 - i) 30 days after receipt of endorsement by **you**; or
 - ii) such time as **your** home is secured in accordance with **our** minimum standards of security;

whichever is earlier.

PY13 PROOF OF VALUE

It is a requirement of this **policy** that **you** provide **us** with proof of value and ownership acceptable to **us** for any item specified on **your policy** schedule that would cost more than £5,000 to replace. If **you** do not comply with this requirement within 30 days of the start date of cover there will be no insurance under this **policy** for the item(s).

Customer Helplines

As part of **your Legal & General policy**, you can call **our** helplines for assistance. These are open 24 hours a day, 365 days a year except for the tax helpline, which is available between 9am and 5pm Monday to Friday (other than public holidays).

LEGAL AND TAX HELPLINE

These helplines are provided on **our** behalf by DAS Legal Expenses Insurance Company Limited. They will give **you** expert advice on any legal or tax problem that directly affects **you**.

They will advise **you** on the laws and practices of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. **Our** tax helplines can give **you** advice on the tax laws and practices of Great Britain and Northern Ireland. DAS will confirm their advice in writing if appropriate.

They do not though, offer any advice about **your** business, trade or profession.

The helpline is free (except the cost of the call) and **we** might even cover certain legal **costs** and expenses if **you** have chosen the family legal protection section.

0370 050 0962

DOMESTIC EMERGENCY

If **you** have chosen section 1 **buildings**, property owner's liability and home emergency cover, then **you** may be covered for certain home emergency **costs**.

You should call the home emergency helpline on: **0845 155 6403**

If **you** have not taken this section of cover **you** can phone the domestic emergency helpline on: **0800 408 9103**

We will locate the nearest suitable tradesman and advise **costs**.

You will be responsible for the tradesman's fees, but if the damage is covered by **your policy** **you** may submit a **claim** in the usual way.

NO CLAIMS DISCOUNT

If a **claim** is not made under section 1 **buildings**, section 2 **contents** or section 3 personal possessions of the **policy**, then **your** next renewal premium will include a no claims discount depending on **your** continuous **claim** free **period of insurance**.

CONTINUOUS CLAIM FREE PERIOD OF INSURANCE	NO CLAIMS DISCOUNT
1 year	10%
2 years	15%
3 years	20%
4 years or more	25%

If **you** make one **claim** during a **period of insurance**, **your** no claims discount at the next renewal will be reduced as follows:

CURRENT NO CLAIMS DISCOUNT	NO CLAIMS DISCOUNT AT NEXT RENEWAL
10%	nil
15%	nil
20%	10%
25%	15%

If **you** make two or more claims during a **period of insurance**, **you** will not receive any no claims discount at **your** next renewal.

If **you** make **claim(s)** under section 1 **buildings**, then this will only affect the **buildings** no **claim** discount. However if **you** make a **claim** under section 2 **contents** and/or section 3 personal possessions, then this will affect the no claims discount for both **contents** and personal possessions.

Our Complaints Procedure

We always aim to treat **you** with fairness, courtesy and respect for **your** insurance needs, and keep **you** informed. This commitment extends to dealing with any complaints **you** might have in a straightforward, helpful way, as quickly as possible.

IF YOU HAVE A COMPLAINT OTHER THAN HOME EMERGENCY AND FAMILY LEGAL PROTECTION

Please contact **us** quoting **your policy** number or **claim** number. **You** should address **your** complaint to:

The Customer Relations Manager,
Legal & General Insurance,
Centre City House,
The Podium,
5 Hill Street,
Birmingham
B5 4US
or telephone **us** on:
0370 900 3110

IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER (SECTION 1, PART 3)

Please contact HomeServe quoting **your policy** number or **claim** number. **You** should address **your** complaint to:

Customer Relations,
HomeServe,
Cable Drive,
Walsall,
West Midlands
WS2 7BN
or telephone them on:
0845 155 6403

IF YOU HAVE A COMPLAINT IN RELATION TO FAMILY LEGAL PROTECTION (SECTION 4)

Please contact DAS quoting **your policy** number or **claim** number. **You** should address **your** complaint to:

Customer Relations Department,
DAS Legal Expenses Insurance Company Ltd,
DAS House,
Quay Side,
Temple Back,
Bristol
BS1 6NH
or telephone them on:
0370 050 1575

If **you** remain dissatisfied, **you** can complain to:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR
0845 080 1800

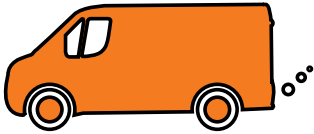
Email:
complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Making a complaint will not affect **your** legal rights.

The YouChoose insurance family also offer



Bike Insurance



Van Insurance



Car Insurance

Visit **YouChoose**
insurance.co.uk

and click to save more money on your insurance with the YouChoose insurance family.

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