



My Home Policy

Delivering quality insurance solutions



Important Phone Numbers

Below is a list of important phone numbers that relate to this insurance policy.

Home Insurance Claims

0844 800 4498

This phone number is for registering new claims and is open 24 hours a day, 365 days a year. In all cases, please report claims as soon as possible so that we can take any action necessary.

Please see page 12 for the steps of how to make a claim.

Legal Advice

0844 770 1040

If you want to get confidential advice on any personal legal problem, please phone the legal help line.

This service is provided by 'Arc Legal Assistance' and the advice is free. When you phone, please quote 'Equity Home Legal Helpline' and have your policy number available.

Victim Support

0845 303 0900

Victim Support is the national charity for people affected by crime. Staff and volunteers offer free and confidential information and support at local branches and on Victim Support line.

Equity Cheat Line

0800 032 5470

We have introduced a confidential cheat line service to allow both customers and insurance advisors to report suspicious activities on an Equity insurance claim.

All calls will be handled by our dedicated team which can be contacted free of charge.

Welcome

Thank you for choosing Equity Red Star as your household insurer.

We really appreciate how important it is to have peace of mind when it comes to protecting your home and treasured possessions, so as a valued customer you have access to unmatched quality of service and product knowledge.

Please take time to read this policy booklet to make sure you're completely satisfied and understand your cover. It includes useful telephone numbers should you need to make a claim or notify us if your circumstances change.

We've listed some 'helpful hints' on how to keep your home and belongings safe and secure, and if you need further information or clarification on any aspect of your policy, please don't hesitate to contact your insurance advisor.

Regards

A handwritten signature in black ink, appearing to read 'Mark Bacon', with a stylized flourish at the end.

Mark Bacon
Active Underwriter

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Anti-Fraud and Credit Checks

We will conduct anti-fraud and credit checks using various databases such as CIFAS, CUE and Hunter at any stage of your period of insurance to confirm that all information provided to us by you is correct.

- ▶ If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- ▶ Law enforcement agencies may access and use this information.
- ▶ We and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees
 - Please contact us at www.equityredstar.co.uk if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

In order to protect our policyholders we are members of the Insurance Fraud bureau (IFB). If you suspect insurance fraud is being committed you can call them on their confidential cheatline 0800 422 0421.

Data Protection Notice

It is a condition of this policy that you read and accept the terms of this data protection notice. You should show this notice to anyone covered by this policy.

The details you have provided will be processed in accordance with the Data Protection Act 1998 and other applicable laws. We share data with approved organisations for underwriting and fraud prevention purposes. Your data may also be processed outside of the European area. In all instances we ensure an adequate level of protection is given to your information.

In order to assess the terms of an insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions).

In order to process your information for the purposes of providing insurance and claims handling it may be necessary to pass your information to carefully selected third parties and other Group companies.

Where we provide the premium credit facility we may share your information with credit reference agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors.

If you have any queries, please contact the Company Secretariat at:

Equity Insurance Group Limited,
Library House,
New Road,
Brentwood,
Essex,
CM14 4GD.

Helpful Hints

We recommend that you take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

Fire Prevention

Do

- ▶ Test your smoke alarms regularly.
- ▶ Check your electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits.
- ▶ Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if you are in doubt.
- ▶ Always unplug non-essential appliances before you leave the home or before you go to bed at night especially electric blankets.
- ▶ Be careful with cigarette ends, ashtrays and hot irons.
- ▶ Install suitable fire extinguishers. You should put one in the kitchen.
- ▶ Make sure that all open fires are correctly guarded – even if they appear to be out – especially at night.
- ▶ Have your chimneys swept and flues regularly checked, at least once a year (if you use open fires).
- ▶ Put out candles before you leave the room, make sure they have secure holders and are not near any flammable material or surface such as curtains.

Don't

- ▶ Smoke in bed.
- ▶ Move or fill oil heaters when they are alight.
- ▶ Let children play with matches or fire.
- ▶ Leave a pan of fat unattended on the cooker.
- ▶ Leave children unattended in an active kitchen.
- ▶ Overload electrical sockets.

In the event of a fire, plan an escape route for your family, keeping all window and door keys in easy access. Do not attempt to gather contents.

If you would like more information about fire, its effects and prevention go to <http://firekills.direct.gov.uk>.

Water Damage

It is important that you insulate all pipes in your home especially the pipes in the loft as these are vulnerable to the cold air especially in winter months.

If you are going on holiday or the home is going to be unoccupied between the period of October to March it is important that you maintain a temperature of a minimum of 15°C throughout the home, because the pipes in your loft are particularly vulnerable we recommend that you keep your loft hatch open to allow the warm air to reach the pipes and reduce the possibility of the pipes and tank freezing. 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.

If, despite your precautions, your pipes freeze, turn the main supply off by the stopcock and thaw them out slowly using hot-water bottles or hairdryers. Never use a blowlamp or warm-air paint stripper guns. Turn the tap on where you believe the frozen pipe is to allow the melted water to drain from the system.

If the pipe has burst you should turn off your water immediately, avoid using any electricity in the area of damage and remove any contents away from the leak to prevent further damage.

Theft

It is important that you take all reasonable measures to avoid loss or damage from the home by improving security. By making access to the home difficult, thieves will be put off.

If you have suffered a previous theft loss or you live in an area that may have a high risk of theft, it may be necessary for you, as part of the policy conditions under this insurance to fit either security devices or an approved intruder alarm or both.

We may insist that you keep high risk items in a safe.

If you do suffer from a theft in this period of insurance we will look for a security upgrade to offer a renewal to you. Please ensure this is done prior to the renewal invite to stop any confusion at renewal.

Security

- ▶ Make sure you have good-quality locks (approved to British Standard) fitted to all of your outside doors and all accessible windows at the home.
- ▶ Use the door and window protections when you leave the home unattended day or night, even if it is just for a quick trip and remove the keys from the locks (including the garage), do not leave them under a flowerpot, garden ornament or car wheel, on show through the letter box or anywhere else they can be found easily.
- ▶ Leave a light on, on a timer, in a room other than the hall when you are out in the evening or overnight.
- ▶ Do not leave large amounts of money in the home.
- ▶ Do not leave high risk items in unattended vehicles.
- ▶ Photograph your high risk items and keep copies of valuations and receipts. These are extremely helpful in case they are lost or stolen, not only to us but also to the police.
- ▶ Mark your high risk items with your postcode and house number with special security markers.
- ▶ Do not let strangers into the home without proof of identity. Consider fitting a door safety chain or a spy hole.

When you go away on holiday

- ▶ Tell a trusted neighbour or your local Neighbourhood Watch about your holiday.
- ▶ Stop newspaper and milk deliveries.
- ▶ Do not advertise your absence; leave a light on, on a timer, in a room other than the hall when you are out in the evening or overnight.
- ▶ Place any small high risk items which are not being carried or worn with a bank or other suitable deposit.
- ▶ Make certain that all doors and windows are closed and locked. If you have an alarm, make sure this is switched on.
- ▶ Leave your key with a trusted neighbour and ask them to look in and inspect the home occasionally.

If you doubt the effectiveness of your existing door or window locks or bolts, please see the Security Recommendations section.

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.

Security Recommendations

We recommend that;

Doors

- ▶ On all doors into the buildings, you should fit a five-lever mortise deadlock to British Standard 3621.
- ▶ If you have UPVC doors, they should be secured by a minimum of a 3 point locking system.
- ▶ If you have French windows or double sliding patio doors, you should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.
- ▶ If you have aluminium-framed sliding or patio doors, you should, where possible, fit detachable key-operated runner locks.
- ▶ Key-operated security bolts fitted to the top and bottom of all doors into the home will give you greater security.

Windows

All opening sections of basement, ground floor or easily accessible windows (without using ladders) should be fitted with key-operated locks.

Intruder alarm

If you plan to get a quote for an intruder alarm, you should check that the installer is a registered member of the National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB). We recommend that your alarm is under an annual contract.

Maintenance

As a condition of your policy you must take all reasonable care to prevent bodily injury, loss, damage or accidents to your property, and maintain the home and your belongings in a good state of repair.

We recommend that you;

- ▶ Have your gutters cleaned at least once a year.
- ▶ Check any flat or felted roof for wear and tear.
- ▶ Have a gas check once a year. A Gas Safe registered engineer should check that your boiler, radiators and gas appliances are safe and working properly.
- ▶ Maintain existing trees near the buildings to their recommended height and canopy.
- ▶ Avoid planting new trees or bushes near to the buildings as the roots could damage the foundations.
- ▶ Check your roof for missing or loose tiles.
- ▶ You need to check your loft regularly for squirrel and wasp nests or evidence of other vermin.
- ▶ Paint or varnish any exposed woodwork to avoid ingress of water and rot.

It is also recommended where necessary that you hire a qualified contractor and not conduct the investigation yourself.

The contract of insurance

This policy, the **schedule** and any endorsements set out what is and what is not covered, together with the **maximum claims limits** and any special terms that may apply. They form the contract of insurance between **you** and **us** and should be read together. Please read them carefully to make sure they provide the cover **you** need. **You** should keep them in a safe place. **You** may need them if **you** have to make a claim. This policy is based on the information **you** gave when **you** applied for the insurance and **your** agreement to pay for it. **You** must tell **us** about any changes in this information as soon as possible, otherwise **you** may not be covered.

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

The Contracts (Right of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Signed for and on behalf of EQUITY RED STAR



Mark Bacon
Active Underwriter

Definitions

The following words or phrases have the same meaning whenever they appear in this policy booklet. These words are in **bold**.

- **Accidental damage:** Single and sudden unexpected event resulting in physical damage.
- **Bedroom:** A room furnished with a bed and intended primarily for sleeping or built for this purpose.
- **Buildings:** The main structure of the **home**, and the following belonging to **your home** all on the same land and used for domestic purposes:
 - ▶ permanent **fixtures and fittings, outbuildings**, spas & jacuzzis, terraces, sunken swimming pools, hard tennis courts, drives, paths, patios, walls, gates, fences and permanently fixed ornaments in the garden.

Buildings do not include aerials, satellite receivers and masts.

The main structure must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with a slate, tiled, concrete or felt roof. No more than 30% of the roof area may be flat or covered with felt.

- **Business equipment:** Office furniture, computers, keyboards, monitors, printers, desktop publishing units, computer aided design equipment, fax machines, photocopiers, telecommunications equipment and stationery in the **home** which are used for **your** business, trade or profession (other than equipment belonging to **your** employer).

- **Contents:**
 - ▶ Household goods and **personal belongings**;
 - ▶ **money & credit cards** up to £500 in total;
 - ▶ **high risk items** - dependant on the number of **bedrooms** the **home** has:

	Total limit for high risk items	Limit any one item, pair or set
One bedroom	£6,000	} £2,500
Two bedrooms	£7,500	
Three bedrooms	£10,000	
Four bedrooms	£15,000	
Five bedrooms	£17,500	

the total limit for **portable entertainment equipment** included under the **high risk items** limit is £1,000;

- ▶ free-standing hot tubs, jacuzzis, swimming pools or spas up to £5,000;
- ▶ free-standing wind turbines and solar panels up to £1,000;
- ▶ **business equipment** up to £5,000;
- ▶ pedal cycles up to £750 in total;
- ▶ heating oil up to £1,000;
- ▶ stair lifts;
- ▶ guests' **personal belongings** up to £500;
- ▶ carpets;
- ▶ tenants' **fixtures and fittings**;
- ▶ radio or television aerials, satellite receivers and masts fixed to or in the **home**;
- ▶ **downloaded electronic information** up to £500;

which **you** or a member of **your family** own or are legally responsible for.

Contents also include interior decorations that belong to **you** if **you** are the tenant or if **you** are the owner but not responsible for insuring the building.

Contents does not include:

- ▶ any property which is more specifically insured by this or other insurance;
- ▶ any living creature;
- ▶ trees, shrubs and plants;

- ▶ laminate and vinyl flooring;
- ▶ landlord's **fixtures and fittings**;
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

■ **Downloaded electronic information:** Non recoverable electronic information legally downloaded by **you** or a member of **your family** from a legitimate website, which **you** or a member of **your family** have bought and hold a valid receipt for.

■ **Excess:** The amount **you** must pay towards each claim. If a claim resulting from the same incident is made under more than one section of this policy, **we** will deduct the higher **excess**.

■ **Family:** **You, your** domestic partner, children (including adopted and foster children), parents and other relatives who permanently live in the **home**.

■ **Fixtures and fittings:**

- ▶ built-in furniture;
- ▶ built-in appliances;
- ▶ fixed glass and **sanitary ware**;
- ▶ fixed pipes, ducts, wires, cables, tanks, switches, fires, central heating equipment, ground source heating pumps, boilers and storage heaters;
- ▶ permanently fixed wind turbines and solar panels.

■ **Heave:** Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

■ **High Risks Items:**

- ▶ **Portable entertainment equipment**;
- ▶ video and photographic equipment;
- ▶ articles of gold, silver, precious metals or stones;
- ▶ any rare or unusual articles that are collectable;
- ▶ jewellery or watches;
- ▶ clocks;
- ▶ pictures, drawings, sculpture or paintings;
- ▶ pearls;
- ▶ guns;
- ▶ musical instruments that are designed to be carried.

■ **Home:** The main structure and **outbuildings** used for domestic purposes only, at the address shown on the **schedule**.

■ **Landslip:** Downward movement of sloping ground.

■ **Maximum Claims Limit:** The most **we** will pay for any claim under any section (or its extension) as shown in this policy booklet or **schedule**.

■ **Money & Credit Cards:**

- ▶ Current legal tender, cheques, postal or money orders, traveller's cheques, saving certificates and bonds, Premium Bonds, postage stamps not forming part of a collection, gift tokens or luncheon vouchers;
- ▶ Travel tickets, sports season tickets, phonecards, or mobile phone top-up vouchers (but only for the cost of replacing these for the period from the date **you** lost it to the date the original ticket or voucher runs out), if **you** cannot get a copy;
- ▶ Credit, cheque, debit and charge cards;

which **you** or a member of **your family** own or are legally responsible for and are not used in connection with any business or profession.

- **Outbuildings:** Sheds, garages, greenhouses, summer houses (but not including caravans, mobile homes or motor homes) which are not part of the main structure of the **home** and not designed to be lived in.
- **Pair or Set:** Articles which complement one another or are used together.
- **Period of insurance:** The length of time covered by this policy as shown on the **schedule**.
- **Personal belongings:** Clothing, sporting and camping equipment and other items normally worn or carried, which **you** or a member of **your family** own or are legally responsible for.

Personal belongings do not include:

- ▶ any property which is more specifically insured by this or other insurance;
- ▶ **high risk items;**
- ▶ **money & credit cards;**
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

- **Portable Entertainment Equipment:**

- ▶ computing equipment;
- ▶ electronic communication devices;
- ▶ game consoles;
- ▶ media players;
- ▶ portable music and MP3 players;
- ▶ tablets and e-readers;

that are designed to be portable and can be used away from the **home**.

- **Sanitary Ware:** Sinks, wash basins, bidets, shower trays, baths, lavatory pans and cisterns.
- **Schedule:** The document issued to **you** when cover is taken out outlining the cover provided to **you** under the **period of insurance**. **We** issue a **schedule** with each new contract of insurance, when **you** renew the policy and when **we** change **your** policy cover.
- **Settlement:** Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.
- **Storm:** Strong winds in excess of 47 knots (54 MPH) that may be accompanied by heavy rain, snow or sleet, prolonged rainfall and weight of snow.
- **Subsidence:** Downward movement of the ground beneath the **buildings** other than by **settlement**.
- **Unfurnished:** When the **home** is not sufficiently furnished for normal living purposes for more than 30 days in a row.
- **United Kingdom:** England, Scotland and Wales, Northern Ireland, the Isle of Man and the Channel Islands.
- **Unoccupied:** Not used or intended to be used to provide overnight accommodation for **you** or anyone who has **your** permission for more than 30 days in a row. Regular visits to the **home**, or occasional overnight stays, will not reinstate this cover unless the **home** has provided overnight accommodation for a minimum of four days in a row.
- **We, us, our:** The insurer named on the policy **schedule** which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.
- **You, your:** The person or people named on the **schedule**.

How to make a claim

The following guidelines are to help **you** if **you** have a loss under this policy.

If **you** need to make a claim under this policy, please follow these steps.

1. Check **your** policy booklet to see which section **you** are covered for.
2. If **you** are a victim of theft, damage or vandalism, or something is lost or damaged away from the **home**, tell the police first and ask for an incident number. It would be helpful if **you** have an idea of how much it would cost to replace or repair the item **you** would like to claim for.

Phone Equity Claims Limited on:

0844 800 4498

Tell them **your** policy number. **You** will find this on **your** policy **schedule**. They will register the claim from the details **you** give them and they will tell **you** what to do next.

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

If **we** need more information from **you** or **we** appoint an independent specialist to investigate **your** claim, please help the investigation as much as **you** can. This will help **us** to settle **your** claim as quickly as possible.

The independent specialist will give their independent view of the situation. If **you** do not understand their comments, please ask them to explain this, or ask **us**, as confusion may lead to problems later on.

If **we** are not able to pay **your** claim, **we** will explain why. If **you** are still not sure, **you** can contact **us** or **your** insurance adviser. **We** will answer any questions **you** may have.

Section One: Buildings

The **schedule** will show if this cover applies.

What is covered

Insured events

Loss or damage to the **buildings** occurring during the **period of insurance** caused by the following insured events:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Any aircraft or other flying objects, hitting or striking the **buildings**, or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Impact by any vehicle or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.
We will only pay the cost of removing them if they have damaged the **buildings** insured by this section.
9. Falling trees or branches, telegraph poles or lamp posts.
We will only pay the cost of removing them if they have damaged the **buildings** insured by this section.
10. Theft or attempted theft.
11. Malicious acts or vandalism.
12. Flood.

What is not covered

Excess of £150 for all paragraphs shown in this section except paragraphs 13, 14, 17, 18, 19 and 24.

- ▶ Loss or damage caused by pets.
- ▶ Loss or damage:
 - caused by cutting down or trimming trees or branches;
 - to hedges, fences and gates.
- ▶ Loss or damage:
 - caused by **you, your family, your** guests, lodgers, tenants or employees;
 - while the **home** is lent, let, sublet or shared unless someone has used force and violence to get into or out of the **home**;
 - while the **home** is **unfurnished** or **unoccupied**.
- ▶ Loss or damage:
 - caused by **you, your family, your** guests, lodgers, tenants or employees;
 - while the **home** is **unfurnished** or **unoccupied**.
- ▶ Loss or damage caused by:
 - frost;
 - **subsidence, heave** or **landslip**;
 - underground water;
 - water escaping from any fixed heating system or **sanitary ware**.
- ▶ Loss or damage to hedges, fences and gates.

What is covered

13. Escape of water or oil.
- ▶ Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigerator, freezer or fixed fish tank in the **home**.
 - ▶ Oil escaping from any fixed heating installation in the **home**.

We will also pay the costs **you** have to pay to trace where the water or oil is leaking from, including the cost of repairs of walls, floors or ceilings. The most **we** will pay for tracing where the oil or water is leaking from is £5,000.

14. **Subsidence** or **heave** of the site on which the **buildings** stand, or **landslip**.

15. **Storm**.

What is not covered

- ▶ **Excess** of £250.
- ▶ Loss or damage caused by:
 - **subsidence, heave** or **landslip**;
 - faulty workmanship;
 - chemicals or a chemical reaction;
 - water escaping from guttering, rainwater down pipes, roof valleys and gullies;
 - the failure or lack of grout and/or sealant;
 - water overflowing from **sanitary ware**. This can be claimed for under accidental damage paragraph 25.
- ▶ Loss or damage:
 - to fixed domestic oil tanks, swimming pools, hot tubs, jacuzzis and spas;
 - to the installation itself;
 - if the installation is outdoors or in an **outbuilding**, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

- ▶ **Excess** of £1,000.
- ▶ Loss or damage caused by:
 - coastal or river erosion;
 - new structures bedding down, settling, expanding or shrinking;
 - newly made-up (surfaced) ground settling;
 - faulty design, workmanship or materials;
 - construction work or repairing, demolishing or altering the **buildings**;
 - normal **settlement**, shrinkage or expansion;
- ▶ Loss or damage to:
 - domestic oil systems, swimming pools, tanks, drains, pipes and cables, hot tubs, jacuzzis, spas, tennis courts, terraces, patios, drives, paths, walls, fences and gates unless the main structure used as the private living accommodation is damaged at the same time and by the same specific source and cause;
 - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the main structure are damaged at the same time and by the same specific source and cause;
 - the **buildings**, if compensation is provided by law, contract or legislation.

- ▶ Loss or damage caused by:
 - frost;
 - **subsidence, heave** or **landslip**;
 - underground water.
- ▶ Loss or damage to fences and gates.

Extra benefits included with buildings

What is covered

16. Accidental breakage of:
- ▶ fixed glass forming part of the **buildings** including the cost of necessary boarding up before replacing broken glass;
 - ▶ fixed **sanitary ware** and their fittings;
 - ▶ ceramic glass in cooker hobs of built-in units.

17. Loss of rent or costs for alternative accommodation.

- a. While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section, **we** will pay:
- ▶ rent **you** would have received from an existing tenant if the **home** could have been lived in;
 - ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets;
 - ▶ ground rent that **you** have to pay.

The most **we** will pay is:

£20,000 for a 1 or 2 **Bedroom home**

£30,000 for a 3 **Bedroom home**

£40,000 for a 4 or 5 **Bedroom home**

- b. If a local authority stops **you** or a member of **your family** from living in the **home** as a result of:
- ▶ an emergency evacuation;
 - ▶ a neighbouring property being damaged by any loss or damage insured by this section;

we will pay the extra cost of similar alternative accommodation for **you, your family** and **your** pets for up to 30 days.

The most **we** will pay is £10,000.

18. Selling **your home**.

If **you** sell the **home**, from the date **you** exchange contracts **we** will give the buyer the benefit of cover by this section until the sale is completed, unless the buyer has arranged their own insurance. During this period, the buyer must keep to the terms and conditions of this policy.

What is not covered

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

What is covered

19. Building fees and the cost of removing debris.

After a claim, which is covered by an insured event under this section, **we** will pay the following:

- ▶ the cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild the **buildings**;
- ▶ the cost of removing debris and demolishing or supporting parts of the **buildings** which have been damaged, in order to make the site safe;
- ▶ the extra costs of rebuilding or repairing the damaged parts of the **buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

The most **we** will pay is £50,000.

20. **Accidental damage** to underground cables, pipes and tanks.

Accidental damage for which **you** are legally responsible to underground cables, pipes and tanks serving the **home**.

21. Metered water or oil.

Metered water or oil accidentally leaking as a result of loss or damage covered by an insured event under this section.

The most **we** will pay is £1,000.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water or oil accidentally leaking, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

22. Emergency access.

Loss or damage to the **buildings** caused by a member of the emergency services breaking into the **home**:

- ▶ to rescue **you**, a member of **your family**, a guest, a lodger, a tenant or an employee;
- ▶ to deal with a medical emergency; or
- ▶ to prevent damage to the **home**.

The most **we** will pay is £1,000.

What is not covered

- ▶ Any costs:
 - for preparing a claim;
 - which relate to undamaged parts of the **buildings**, except the foundations of the damaged parts of the **buildings**;
 - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened;
 - for making the site stable.

- ▶ Loss or damage:
 - while the **home** is **unfurnished** or **unoccupied**;
 - caused by **subsidence** or **heave** of the land, or **landslip**;
 - caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material;
 - to pitch fibre drains caused by inherent defects in the design, material, construction or installation of the pipes and drains.
- ▶ The cost of:
 - clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks;
 - repairing the source of the damage unless the cause is covered elsewhere in this policy.

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

What is covered

23. Replacing locks and keys.

We will pay the cost of replacing keys and fitting locks to the outside doors and windows of the **home**, if **you** have lost **your** keys or they have been stolen anywhere in the world.

The most **we** will pay is £500.

If **you** insure the **buildings** and **contents** under this policy and make a claim to replace locks and keys, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

Guidance note

If you own and live in the home insured by this policy, accidents which happen in the buildings or on land are, by law, usually the responsibility of the person who lives in the home or on the land, rather than the person who owns the home.

If you are the owner and occupier of the home, this section does not cover your legal responsibility as the occupier of the home or its land. You will need to arrange contents insurance which gives occupiers cover to make sure you are fully protected.

24. Liability as the owner of **your** present and previous **home**.

During the **period of insurance we** will insure **your** or **your family's** legal liability to pay compensation as:

- ▶ current owner, but not as occupier, for accidents happening in and around the **home**;
- ▶ previous owner of any **home** which **you** occupied, for accidents happening in and around that **home**, under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.

We will provide this cover if the accident results in:

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee;
- ▶ loss or damage to property which **you**, a member of **your family** do not own or have legal responsibility for.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered

Legal liability arising:

- ▶ from occupying the home;
- ▶ from any agreement or contract unless you would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of any member of your family or an employee being injured;
- ▶ as a result of an assault, alleged assault or a deliberate or malicious act;
- ▶ where you are entitled to recover from another source;
- ▶ from the use or possession of lifts (other than a stair lift);
- ▶ from any business or professional use of the buildings;
- ▶ from an incident which happens over seven years after this policy ends or the home was sold;
- ▶ from the cost of correcting any fault or alleged fault;
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

Accidental damage to buildings

The **schedule** will show if this cover applies.

What is covered

25. **Accidental damage** to the **buildings**.

What is not covered

- ▶ **Excess** of £150.
- ▶ Loss or damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - the **buildings** moving, settling, shrinking, collapsing or cracking;
 - any process of cleaning, repairing, renovating or maintaining the **buildings**;
 - faulty workmanship, design or materials;
 - any water gradually seeping into the **home**.
- ▶ Loss or damage that happens while the **home** is being demolished or having repairs or alterations carried out to the **buildings**.
- ▶ Loss or damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet, or is shared.
- ▶ Loss or damage shown under the 'What is not covered' of Section One - Buildings.

Settling claims

As long as the loss or damage is covered, **we** will decide whether to pay the cost or part of the cost of repairing or replacing the part of the **buildings** damaged or destroyed or pay for damaged parts, as long as:

- ▶ the **maximum claims limit** is enough to rebuild the **buildings** in a new condition similar in size, form and style;
- ▶ the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately);
- ▶ the **buildings** were in a good state of repair and properly maintained prior to the loss.

If the loss or damage to the **buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- ▶ the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- ▶ the difference between the market value of the **home** immediately before the damage and its value after the damage; or
- ▶ the cost which **we** would incur if **we** replaced the item through **our** network of suppliers.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair** or **set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount and amend **our** acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **we** may reduce **your** no claims bonus, amend **your** invited premium and **our** acceptance criteria.

Maintaining the buildings limit

After **we** have settled a claim, **we** will automatically reinstate the **maximum claims limit**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage.

Section Two: Contents

The **schedule** will show if this cover applies.

What is covered

Insured events

Loss or damage to the **contents** while in the **home** occurring during the **period of insurance** caused by the following insured events:

1. Fire and smoke.

2. Earthquake.

3. Explosion.

4. Lightning.

5. Any aircraft or other flying objects, hitting or striking the **buildings**, or anything dropped from them.

6. Riot, civil commotion, strikes and labour or political disturbances.

7. Impact by any vehicle or animal.

8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.

9. Falling trees or branches, telegraph poles or lamp posts.

10. Theft or attempted theft.

The most **we** will pay for each incident of loss or damage

▶ to the **contents** in any **outbuilding** at the **home** is £2,500.

▶ of oil from tanks in the garden at the **home** is £1,000.

11. Malicious acts or vandalism.

12. Flood.

What is not covered

Excess of £150 For all paragraphs shown in this section, except paragraphs 13, 17 and 31-33.

▶ Loss or damage caused by pets.

▶ Loss or damage caused by cutting down or trimming trees or branches.

▶ Loss or damage:
 – caused by **you, your family, your** guests, lodgers, tenants, or employees;
 – while the **home** is **unfurnished** or **unoccupied**;
 – while the **home** is lent, let, sublet or shared, unless someone has used force and violence to get into or out of the **home**.
 – to **high risk items** or **money & credits cards** in any **outbuilding**.

▶ Loss or damage:
 – caused by **you, your family, your** guests, lodgers, tenants or employees;
 – while the **home** is **unfurnished** or **unoccupied**;
 – caused by computer viruses.

▶ Loss or damage caused by:
 – frost;
 – underground water;
 – water escaping from any fixed heating system or **sanitary ware**.

▶ Loss or damage to **contents** in the garden at the **home**.

What is covered

13. Escape of water or oil.
- ▶ Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigerator, freezer or fixed fish tank in the **home**.
 - ▶ Oil escaping from any fixed heating installation in the **home**.

14. **Subsidence** or **heave** of the site on which the **buildings** stand, or **landslip**.

15. **Storm**.

What is not covered

- ▶ **Excess** of £250.
- ▶ Loss or damage caused by:
 - faulty workmanship;
 - chemicals or a chemical reaction;
 - water escaping from guttering, rainwater down pipes, roof valleys and gullies:
 - failure or lack of grout and/or sealant;
 - water overflowing from **sanitary ware**. This can be claimed for under accidental damage paragraph 34.
- ▶ Loss or damage to freestanding, hot tubs, jacuzzis and spas.
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

- ▶ Loss or damage:
 - caused by frost;
 - to **contents** in the garden, at the **home**.

Extra benefits included with contents

What is covered

16. Accidental breakage of:

- ▶ glass tops and fixed glass in furniture;
- ▶ ceramic glass in cooker hobs;
- ▶ mirrors.

17. Temporary accommodation.

a. While the **home** cannot be lived in as a result of loss or damage covered by an event insured under this section, **we** will pay:

- ▶ the amount of rent which **you** still have to pay, or would have received from an existing tenant;
- ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets, including the cost of temporary storage for the **contents**.

The most **we** will pay is £10,000.

b. If a local authority stops **you** or a member of **your family** from living in the **home** as a result of:

- ▶ an emergency evacuation;
- ▶ a neighbouring property being damaged by any loss or damage insured by this section;

we will pay the extra cost of similar alternative accommodation for **you, your family** and **your** pets for up to 30 days.

The most **we** will pay is £5,000.

What is not covered

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- ▶ Anything other than the glass.

What is covered

18. Television sets, video and audio equipment and computers.

Accidental damage to:

- ▶ television sets, digital satellite or analogue receivers, radios, audio or video equipment, media players and games consoles and computer equipment in the **home** that are not designed to be portable; and
- ▶ radio or television aerials, fixed satellite dishes, their fittings and masts attached to the **buildings**.

We will also pay the cost of replacing **downloaded electronic information you** had bought and stored on the **home** entertainment equipment following loss or damage caused by insured events 1 to 15 under this section.

The most **we** will pay for **downloaded electronic information** is £500.

19. Metered water or oil.

Metered water or oil accidentally leaking as a result of loss or damage covered by an insured event under this section.

The most **we** will pay is £1,000.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water or oil accidentally leaking, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

20. Household removal.

Accidental loss or **accidental damage** to the **contents** while professional removal contractors are moving them from the **home** to a new permanent home within the **United Kingdom**.

What is not covered

- ▶ Loss or damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, renovating or maintaining the item;
 - restoring or dismantling;
 - faulty workmanship, design or materials;
 - information being accidentally erased or distorted.
- ▶ Loss or damage to:
 - records, compact discs, computer disks, cassettes, tapes or DVD's;
 - **high risk items**.

- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

- ▶ Loss or damage
 - caused by cracking, scratching, or breaking of pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
 - to **contents** in storage, except while in a locked removal vehicle overnight, due to necessary stops.

What is covered

21. **Contents** temporarily removed from the **home**.

The **contents** are insured while away from the **home**, within the **United Kingdom** for up to 90 days in any one **period of insurance**, against loss or damage caused by:

- ▶ the cover provided by paragraphs 1 to 9, 11 to 15 of this section;
- ▶ theft or attempted theft from:
 - a bank or safe deposit box;
 - a home or other building where **you or your family** are working or temporarily living;
 - any other building if there are visible signs that force and violent means are used to break into, or out of the building.

The most **we** will pay is £10,000 under this section, except for **contents** in **outbuildings** when the most **we** will pay is £2,500.

22. **Contents** in the garden.

Loss or damage, covered under paragraphs 1 to 11 and 13 of this section, to **contents** in the garden, but within the boundary of the land belonging to the **home**

The most **we** will pay is £1,000.

23. Wedding gifts.

For 30 days before and 30 days after the wedding day of **you or your family**, **we** will increase the **maximum claims limit** for **contents** at the **home** by £5,000 to cover wedding gifts and extra food and drink.

24. Religious festivals and birthdays or wedding anniversaries.

During December and also for 7 days before and 7 days after **your** religious festival, **we** will increase the **maximum claims limit** for **contents** at the **home** by £5,000 to cover gifts and extra food and drink.

For 7 days before and 7 days after **your** birthday or wedding anniversary, **we** will increase the **maximum claims limit** for **contents** at the **home** by £5,000 to cover gifts and extra food and drink.

What is not covered

- ▶ Loss or damage:
 - to **contents**, which are not in a building, caused by **storm**, flood, theft or vandalism;
 - to **contents** belonging to **you** or a member of **your family** while living in a hall of residence or student accommodation;
 - caused by theft or attempted theft, from an unlocked hotel room, bed and breakfast bedrooms or other similar temporary lodging;
 - during removals;
 - from a caravan, mobile home or motor home; or
 - any item removed from the **home** to sell, display or exhibit.

- ▶ Loss or damage to:
 - **Money & credit cards, high risk items;**
 - **contents** in or on any motor vehicle, trailer, boat, caravan or mobile home.
- ▶ Loss or damage while the **home** is **unfurnished** or **unoccupied**.

What is covered

25. Replacing locks and keys.

We will pay the cost of replacing keys and replacing and fitting locks on the outside doors and windows of the **home**, if **you** have lost **your** keys or they have been stolen anywhere in the world.

The most **we** will pay is £500.

If **you** insure the **buildings** and **contents** under this policy and make a claim to replace locks and keys, **you** can only receive a payment under either the **buildings** or **contents** section of cover. It is not possible to make a claim under **buildings** and **contents** cover for the same incident.

26. Freezer contents.

Loss or damage to food or drink in any freezer or refrigerator at the **home** caused by:

- ▶ a change in temperature of the freezer;
- ▶ contamination by the escape of refrigerant or refrigerant fumes.

The most **we** will pay is £500.

27. Fatal-injury benefit.

If **you** or a member of **your family** suffer a fatal injury:

- ▶ caused by a fire in the **home**; or
- ▶ as a result of an assault in the **home**,

we will pay £10,000 for the person who dies, but only if they die within six months of the fire or assault.

28. Reinstatement of Documents.

We will pay the cost of preparing new title deeds to the **home**, bonds or securities after loss or damage covered by paragraphs 1 to 15 of this section, while they are in the **home**, or with **your** solicitors or bank.

The most **we** will pay is £500.

29. Tenant's cover.

Loss or damage to:

- ▶ **fixtures and fittings**, greenhouses and sheds **you** fit at the **home** and which **you** are responsible for;
- ▶ the structure, decorations, **fixtures and fittings** of the **home** that **you** are responsible for as a tenant under a tenancy agreement;

against loss or damage covered by paragraphs 1 to 15 of this section.

The most **we** will pay is £5,000.

What is not covered

- ▶ Loss or damage:
 - caused by **your** deliberate act or neglect;
 - caused by the deliberate act of the supply authority or its employees (including strike action); or
 - if **your** gas or electricity supply is cut off because **you** have not paid a bill.

- ▶ Any person under 16 years of age.

What is covered

30. Money & Credit Cards.

- (a) Accidental loss of **money** anywhere in the world belonging to **you** or a member of **your family**.
- (b) Financial loss following fraudulent use of **credit cards** anywhere in the world belonging to **you** or a member of **your family**

The most **we** will pay is £500.

Guidance note

If you own and live in the home insured by this policy, accidents which happen in the buildings or on land are, by law, usually the responsibility of the person who lives in the home or on the land, rather than the person who owns the home.

If you are the owner and occupier of the home, this section does not cover your legal responsibility as the occupier of the home or its land. You will need to arrange contents insurance which gives occupiers cover to make sure you are fully protected.

31. Personal & Occupiers Liability.

- (a) Personal liability

Your legal liability to pay compensation for:

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee; or
- ▶ loss or damage to property which **you**, a member of **your family** or **your** employees do not own or have legal responsibility for.

We will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** or during a temporary visit of no more than 60 days elsewhere in the world.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

- (b) Occupiers liability

Your legal liability to pay compensation as occupier of the **home** and the land belonging to the **home** for any events which result in:

- ▶ bodily injury to any person other than **you**, a member of **your family** or an employee; or
- ▶ loss or damage to property which **you**, a member of **your family** do not own or have legal responsibility for.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered

- ▶ Any losses which are not reported to the police within 24 hours of discovering the loss.
- ▶ Loss of value or shortages due to mistakes.
- ▶ Loss or damage to **money & credit cards** held for business, profession or trade purposes.
- ▶ Any loss due to **you** breaking the conditions of using the **credit cards**.
- ▶ Any loss arising from unauthorised use by **you** or anyone living with **you**.

Liability arising:

- ▶ from any agreement or contract unless **you** would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of any member of **your family** or employee being injured;
- ▶ as a result of an assault, alleged assault or a deliberate or malicious act;
- ▶ from owning any land or buildings including the **home**;
- ▶ where **you** are entitled to recover from another source;
- ▶ from any profession, trade or business;
- ▶ from any infectious disease or condition **you** or a member of **your family** pass on to someone else;
- ▶ from the ownership, custody, control or use of:
 - animals other than domestic pets and horses kept for private hacking only;
 - dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation; or
 - firearms, other than legal guns for sport;
- ▶ from the ownership, custody, control or use of:
 - any power-operated lift;
 - motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

What is covered

32. Accidents to domestic employees.

Your legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the **home**.

The accident must occur during the course of their work and during the **period of insurance**.

The most **we** will pay is £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

33. Unpaid damages.

The unpaid amount of any award **you** get from a court within the **United Kingdom** and which has not been paid to **you** within three months of the date of the award.

We will only provide this cover if:

- ▶ there is not going to be an appeal;
- ▶ the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- ▶ **you** would have been entitled to a payment under the Personal liability part of section two: Contents if the award had been made against **you** rather than to **you**;
- ▶ the person who owes the award does not live with **you**.

We may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this policy.

The most **we** will pay is £100,000, including legal costs.

What is not covered

Accidental damage to contents

The **schedule** will show if this cover applies.

What is covered

34. **Accidental damage** to the **contents** while they are in the **home**.

What is not covered

- ▶ **Excess** of £150
- ▶ Loss or damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, renovating or maintaining the item;
 - faulty workmanship, design or materials;
 - information being erased or damaged on computer equipment;
 - any water gradually seeping into the **home**.
- ▶ Loss or damage to:
 - contact lenses, **money & credit cards**, coins or other collections;
 - any powered machine while it is being used as a tool and if damage arises directly out of its use;
 - clothing, food and drink;
 - free-standing hot tubs, jacuzzis and spas.
- ▶ Loss or damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet or shared.
- ▶ Any amount over £1,000 for loss or damage to china, glass, pottery, porcelain or other brittle substances while the item is being handled or used.
- ▶ Loss or damage shown under Insured events 1 to 15 of Section Two - Contents.

Settling claims

As long as the loss or damage is covered, **we** will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style if it is lost or damaged beyond repair. Or if **we** choose to, **we** will pay **you** the cost which **we** would incur if **we** replaced the item through **our** network of suppliers.

Where an item has been damaged by an insured event but cannot be replaced either in full (obsolete technology betamax VCR's or even a wedding dress that has been used) or in part (cooker glass panel) due to obsolesce **we** will pay the open market value (that is the cost of acquiring a used replacement) for replacing the damaged item or component.

We will take off an amount for wear and tear for clothing.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

We will pay the cost of replacing **downloaded electronic information** up to £500, but only if no copies are available on other electronic or computer devices **you** or members of **your family** own.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount and amend **our** acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **we** may reduce **your** no claims bonus, amend **your** invited premium and **our** acceptance criteria.

Maximum Claims Limit

The most **we** will pay under section two: Contents:

- is the **maximum claims limit** or any other limit shown in the **schedule** or in the policy booklet;
- for **high risks items** is:

	Total limit for high risks items	Limit any one item, pair or set
One bedroom	£6,000	} £2,500
Two bedrooms	£7,500	
Three bedrooms	£10,000	
Four bedrooms	£15,000	
Five bedrooms	£17,500	

- the total for **portable entertainment equipment** included under the **high risk item** limit is £1,000.

Maintaining the contents limit

After **we** have settled a claim, **we** will automatically reinstate the **maximum claims limit** for **contents**, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage.

Section three: All Risks

The **schedule** will show if this cover applies.

What is covered

Theft, accidental loss or **accidental damage** occurring during the **period of insurance** to **high risks items** and **personal belongings** which **you** or **your family** own or are legally responsible for:

- ▶ specified items listed on the **schedule** up to the amount shown on the **schedule**;
- ▶ unspecified **high risks items** and unspecified **personal belongings** up to the amount shown on the **schedule**;
- ▶ pedal cycles;

while anywhere in the **United Kingdom**, or anywhere else in the world for up to 60 days in any one **period of insurance**.

What is not covered

- ▶ **Excess** of £150.
- ▶ Loss or damage caused by the following:
 - theft, attempted theft, or vandalism while the **home** is left **unoccupied** or **unfurnished**;
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - deterioration, cleaning, restoration, renovation or while being worked on;
 - faulty workmanship, design or materials;
 - scratching, denting or chipping;
 - theft or attempted theft from an unlocked hotel room, bed and breakfast bedroom or other similar temporary accommodation.
- ▶ Loss from an unattended road vehicle:
 - unless the items are concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked;
 - for any amount over £750.
- ▶ Loss or damage to:
 - sports equipment which is in the course of play or use;
 - reeds, strings or drum skins or musical instruments;
 - crowns, caps or fillings in teeth;
 - portable televisions, car audio or car audio-visual equipment and car phones;
 - **contents** belonging to **you** or a member of **your family** while living in a hall of residence or student accommodation.
- ▶ Loss or damage:
 - caused by theft of pedal cycles unless the cycle frame is attached to a permanent structure by a security device, or kept in a locked building;
 - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
 - to the pedal cycle while it is being used for racing, pace-making or trials;
 - to the pedal cycle while it is let out on hire or is used other than for private purposes;
 - any amount over £750 for any one cycle.

Settling claims

As long as the loss or damage is covered, **we** will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style if it is lost or damaged beyond repair. Or if **we** choose to, **we** will pay **you** the cost which **we** would incur if **we** replaced the item through **our** network of suppliers.

Where an item has been damaged by an insured event but cannot be replaced either in full or in part due to obsolescence **we** will pay the open market value (that is the cost of acquiring a used replacement) for replacing the damaged item or component.

We will take off an amount for wear and tear for clothing.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

We will pay the cost of replacing information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** or members of **your family** own.

The most **we** will pay for;

- ▶ specified items is the sum insured shown on the **schedule**;
- ▶ any one item, **set or pair** of unspecified **high risk item(s)** or unspecified **personal belongings** is £2,500, except for **portable entertainment equipment** where the limit is £1,000.
- ▶ **downloaded electronic information** is £500;
- ▶ pedal cycles is £750 for any one cycle;

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount and amend **our** acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **we** may reduce **your** no claims bonus, amend **your** invited premium and **our** acceptance criteria.

Any claim made under section three: All Risk items will affect **your** Contents' No Claims Bonus.

Maintaining the All Risks

After **we** have settled a claim, **we** will maintain the sums insured, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for this.) This does not apply to specified items listed on the **schedule** or pedal cycles.

Proof of value and ownership

In the event of a claim for specified items, **you** will need to provide a professional valuation (within the last 5 years), 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.

General exclusions

The following exclusions apply to the whole of your insurance.

This policy does not cover:

- ▶ direct or indirect loss or damage to any property;
- ▶ any legal liability;
- ▶ costs and expenses; or
- ▶ death or injury to any person;

caused by, contributed to or arising from, the following:

1 Radioactive contamination:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

2 War

War, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not), rebellion, insurrection, military or usurped power.

3 Loss of value

Loss of market value after repair or replacement is paid for under this policy.

4 Sonic bangs

Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

5 Pollution or contamination

Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

6 Computer viruses and computers failing to recognise the date

Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

7 Wear and tear

Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, vermin, insects, moth, parasites, any cause that happens gradually, or mechanical or electrical breakdown.

8 Indirect loss

Any losses that are not directly associated with the incident that caused **you** to claim.

9 Deliberate acts

Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you, your family, guests** or tenants.

10 Terrorism

Biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm;
- putting the public or any section of the public in fear;

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

11 Business use

Any property used or held for business, profession or trade purposes other than as provided by **business equipment**.

12 Heating, drying, dyeing or washing

Loss or damage caused by heating, drying, dyeing or washing an item.

13 Confiscating items

Any loss or damage caused by:

- customs, police or other officials;
 - an order of any court of law;
 - any statutory or regulatory authority;
- confiscating an item.

14 Deception

Any loss or damage caused by deception (when someone persuades **you** to give or sell them **your** belongings by misleading **you**) unless the only deception is getting into the **home**.

15 Other insurance

Loss, damage or legal liability if there is any other insurance in place which provides cover for the same event.

16 Misuse

Loss or damage caused by using the item or product in a way which is different to the manufacturer's instructions.

17 Existing damage

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

18 Unpaid Bills

An amount due, that has occurred through general use for;

- Mobile phone call costs;
- Utility Bill Costs.

19 Maintaining the home

We will not pay any claim that has occurred due to lack of maintenance at the **home**.

20 Contract Works

We will not pay for loss or damage resulting from any building works where **you** have entered into a contract which removes or limits **your** legal rights against the contractor unless **we** have agreed to it.

We will not pay for any loss, damage or liability arising from the activities of contractors and/or sub-contractors.

General conditions

The following conditions apply to the whole of your insurance.

1 Reasonable care

You must take all reasonable care to prevent bodily injury, loss, damage or accidents to **your** property, and maintain the **home** and **your** belongings in a good state of repair. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

2 Telling us about a change

You must tell **us** immediately about any change in the information given to **us** which is relevant to this policy. If **you** do not, **your** policy may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

You must tell **us** immediately about the following if:

- a **you** plan to make structural alterations (convert or extend) to the **buildings**;
- b **you** buy new furniture or other household goods and the **maximum claims limit** is exceeded for **contents** (please read how **we** settle claims under section two: Contents);
- c **you** change **your** address;
- d **you** plan to leave or make the **home unfurnished** or **unoccupied** (either temporarily or permanently);
- e **you** regularly leave the **home** unattended;
- f **you** change how the **home** is used (for example, start a business) or take in lodgers, tenants or paying guests;
- g **you** are in the process of being or have been declared bankrupt, have any outstanding County Court Judgements, or have received a police caution for or been convicted of or charged with an offence other than driving offences;
- h the **home** is used for **your** business, trade or profession;
- i the **home** is not in good condition.

We have the right to alter the premium, change any terms and conditions or cancel this policy when **you** tell **us** about a change.

3 Claims

When there is a claim or possible claim, **you** must tell **us** as soon as possible.

For loss or damage claims, **you** must give **us** (at **your** own expense) any documents, information and evidence **we** need. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft, or is being made as a result of loss of property outside the **home**.

You must take all reasonable steps to recover any lost or stolen **contents** and to prevent any further loss or damage.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

4 Our rights after a claim

We may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this policy, **we** may take over, defend or settle any claim in **your** name.

We can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this policy.

5 Disagreement over amount of claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree too. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

6 Fraudulent claims

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which **you** knew about or deliberately caused;

we:

- will not pay the claim and all cover under this policy will end;
- will not pay any other claim which has been or will be made under the policy;
- may at **our** option declare the policy void;
- will be entitled to recover the amount of any claim **we** have already paid under the policy since the last renewal date from **you**;
- will not return any premiums **you** have paid;
- may tell the police about the situation;
- will inform other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

7 Cancellation

Your right to change **your** mind:

You may cancel the policy, without giving reason, by sending **us** written notice and returning the **schedule** within 14 days of it starting or (if later) within 14 days of **you** receiving the **schedule**.

Cancellation after the withdrawal period

You may cancel this policy after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim within the **period of insurance**).

We will make a charge equal to the period of cover **you** have had, but this charge will be at least £25 plus the Insurance Premium Tax (IPT).

We may cancel the policy by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim).

We may cancel the policy immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme. **We** will not refund any premium **you** have paid by instalments. If **we** have accepted a claim for loss or damage under this policy, **we** may take any premium instalments **you** owe from the claim payment.

8 Other insurance

If, at the time of any loss, damage or liability covered under this policy, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

9 Keeping to the conditions of the policy

Cover under this policy only applies if **you** or anyone entitled to benefit under this policy has kept to all terms, conditions and endorsements that apply.

Complaint Procedure

If **your** insurance adviser is unable to help with **your** complaint, please follow the below procedure

If you are not happy with the way the matter is dealt with, please write to:

**Chief Executive
Equity Red Star
52 Leadenhall Street
London
EC3A 2BJ**

Please include your policy number, which is shown on the schedule.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case.

The address is:

**Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Phone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com**

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS).

The address is:

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

(These procedures do not affect your right to take legal action if necessary.)

Financial Services Compensation Scheme (FSCS)

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** cannot pay out all valid claims under this policy. This depends on the type of policy **you** have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance **you** must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. **You** can get more information about the scheme from the FSCS or **you** can visit their website at www.fscs.org.uk.

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

Equity Red Star
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