



Ageas House Guard Prestige

Policy wording

ONECALL Claims Helpline open 24 hours a day, 365 days a year
0845 168 5685



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What to do if you need to make a claim

Call **ONECALL 0845 168 5685**

The claims helpline is open 24 hours a day, 365 days a year

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

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

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

When phoning, please have your policy number ready.

OneCall repair and replacement service

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

Repairs

- if it is an emergency, we will arrange for one of our approved repairers to contact you within two hours;
- if it is not an emergency, we will arrange for an approved repairer to contact you within 24 hours.

We will pay the bill for any repairs if they are covered by this insurance. All you need do is pay any policy excess to our repairer.

Replacements

- We can arrange to replace any lost, damaged and stolen items directly to you.
- We can also arrange to upgrade the item if you want. All you have to do is pay the difference.

For claims under section 3 - Family Plus legal protection

This cover is provided by DAS Legal Expenses Insurance Company Limited. To make a claim please phone DAS on **0845 168 5679**.

Domestic and legal helplines

Provided by DAS Legal Expenses Insurance Company Limited. The advice given is free of charge and is available to all policyholders. All helplines apply to the United Kingdom unless otherwise stated. DAS record all calls except those to the Health and Medical information and Counselling services. Please note if any work or service is carried out by one of DAS approved contractors a pre-payment by credit or debit card will be required. Please do not phone DAS to report a general insurance claim.

Childcare assistance – 0845 168 5679

DAS will arrange help following an emergency (such as illness or injury to an insured person) if a regular childminder cannot attend or you have to leave children at home unexpectedly.

Home help emergency – 0845 168 5679

DAS will arrange help following an emergency (such as illness or injury to an insured person) when help is needed to run the home. DAS can help find cleaning staff, au pairs and housekeepers.

Counselling – 0845 168 5691

DAS will provide an insured person with a confidential counselling service over the phone, including, where appropriate, referral to relevant voluntary or professional services.

EuroLaw Legal Advice Service – 0845 168 5679

This helpline gives you confidential legal advice on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax Advice Service – 0845 168 5679

Use this service for confidential advice on personal tax matters

Health and Medical Information service – 0845 168 5691

This helpline provides information on health and fitness matters and medical matters. You can get advice on allergies, side-effects of drugs and how to improve general fitness. You can also get information on self-help groups, hospital waiting lists and family health service associations. DAS will also provide advice on patient rights, social security and social services matters.

Veterinary Assistance Service – 0845 168 5679

If your pet is ill or injured, DAS can help to find a vet who can offer treatment.

Identity theft helpline service – 0845 168 5683

This claims helpline is open 24 hours a day, 365 days a year. DAS will provide you and any member of your family who always lives with you with detailed guidance and advice over the phone in respect of any concerns about being or becoming a victim of identity theft.

Introduction to your policy

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

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

You should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **You** have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, **we** will refund **your** full premium less the amount of any claim **you** have made.

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

We agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**. **Your schedule** tells **you** which sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 12 that apply to all of the contract of insurance.

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

Thank you for choosing Ageas Insurance.



Mark Cliff
Managing Director

Policy definitions

All through this Policy there are certain words printed in bold. These words have special meanings which are shown below and on pages 7 and 8.

Accidental damage

Unexpected and unintended damage caused by something sudden and external.

Bedroom

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

Buildings

The **home** and fixtures and fittings, garden walls, gates, hedges and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings**.

Business equipment

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

Computer viruses

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

Contents

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

- items held or used for business purposes (either totally or partly) other than **business equipment**;
- electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not), aircraft, caravans, trailers, boats or any parts and accessories inside, attached or intended to be used with caravans, trailers, boats or motor vehicles (this does not include domestic garden machinery that does not have to be licensed, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use, electrically or mechanically propelled toys and models that cannot go over 8 miles an hour, or golf trolleys which are controlled by someone on foot);

- animals, birds, fish or any living thing;
- interior decorations.

Credit cards

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

Excess

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

Family

The person **you** are married to or live with as if you were married, **your** children, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guests.

Fine art

Collectors' items, pictures and other works of art, rare and unusual figurines and ornaments

Garage

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

High-risk property

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, guns, collections of stamps, coins or medals. We treat pairs or sets of items as one item.

Home

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

Incident

Any event that might lead to a claim.

Maximum claim limit

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

- The **maximum claim limit** for section 1 - **Buildings** is shown in **your schedule**.
- The maximum claim limit for Section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for High-risk property is shown in **your schedule**.
- The most **we** will pay for any one claim for **Fine art** is shown in **your schedule**.
- The limit shown in the **schedule** for **high-risk property** and **Fine art** applies within (not in addition to) the **maximum claim limit** for section 2 - **Contents** shown in the **schedule**. If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.
- The most **we** will pay for any one claim for **high-risk property** is shown in **your schedule**.

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

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

Money

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

Outbuildings

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

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

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

Period of insurance

The time between the effective date and the expiry date as shown in the **schedule**.

Personal belongings

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

Proposal form and statement of fact

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

Schedule

The document that shows:

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

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

Secured

- Outside doors are fitted with five-lever locks.
- The windows can be locked with keys.
- Up-and-over doors can be locked with keys.
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.

Policy definitions – continued

Specified

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

Unfurnished

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

Unoccupied

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

We, our, us

Ageas Insurance Limited. Registered address: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA, England. Registered number: 354568.

FSA registered number: 202039.

You, your

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

Policy conditions

1 Basis of the contract

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

When **you** arranged this insurance:

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

The insurance will not be valid if:

- any information **you** have given **us** is not true and correct; or
- **you** do not keep to the conditions of the policy. **You** cannot make a claim if the insurance is not valid.

2 The law that applies

Unless **we** have agreed differently with **you** in writing, the laws of England and Wales apply to this contract. All documents and communications will be received in the English language.

3 Rights of third parties

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

4 Changes

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

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

- if **you** change your address;
- if **you**, or any person named in **your schedule**, change job;
- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- about any changes to **your buildings** that will increase the rebuilding costs;

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

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make.

5 Precautions

You must take reasonable care to:

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

6 Security

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

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

7 Cancelling the policy and the cooling-off period

You have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, **we** will refund **your** full premium less the amount of any claim **you** have made. **You** may cancel **your** policy any time after the cooling-off period by writing to **us**. The cancellation will take effect immediately once **we** have processed **your** request unless a specific future date for cancellation has been selected.

We or anyone **we** authorise can cancel this policy at any time by sending **you** 14 days' notice in writing. **We** will send the notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim.

Policy conditions – continued

8 Other insurances

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

9 Fraudulent claims

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

10 Data Protection Notice

Please refer to the Data Protection Notice on page 51, which contains important information about **our** use of **your** personal details.

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

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

11 How to make a claim

If **you** need to make a claim, **you** must do the following as soon as possible.

Buildings and/or Contents

Call **our** claims helpline on **0845 168 5685** to report the **incident**.

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

You must not:

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

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

Family Plus Legal Protection

If you are claiming for legal expenses, please phone DAS on **0845 168 5679**

12 How we will settle your claim

We will settle **your** claim by replacing the items, paying **you** their cash value or by repairing or rebuilding them (**we** will decide which). All **our** repairs are guaranteed for one year. If **your** property is only partly damaged, **we** will pay for it to be repaired or rebuilt only if the repair or rebuild is actually done. If it is not done, **we** will pay **you**:

- the amount by which the property has gone down in value because of the damage; or
- the estimated cost of the repair;

whichever is the lowest.

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

We may take any outstanding premium from any payment **we** make.

We will answer all correspondence within five working days of receiving it.

Important

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

- Under section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same quality and type.

- For **specified** items of **personal belongings, high-risk property** or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

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

we may either:

- pay only part of the value of the claim; or
- refuse to pay **your** claim.

Matching pairs or sets

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

Matching carpets

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

Buildings section

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

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

Protecting sums insured

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

Contents section and its extensions

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

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

13 Material facts

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

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

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

Example a

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

Policy conditions – continued

Example b

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

14 Index-linking

You have given **us** a sum insured amount for **buildings** or **contents** cover on which to base **your** premium. **We** will change the maximum claim limit each month. We will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**. The amended **maximum claim limit** and the renewal premium will be shown in your renewal notice. **We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

15 No-claims discount

If **you** have not made a claim during the **period of insurance** immediately before **you** renew **your** policy, **we** will include any available discount in **your** renewal premium. **You** may not transfer this discount to any other person.

General policy exclusions

The policy does not cover the following.

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

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

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

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.

However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
 - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
 - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
 - property being confiscated or detained by customs or other officials;
 - pressure waves caused by aircraft and other flying objects travelling at any speed;
 - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
 - did not happen suddenly;
 - was the result of an intentional act;
 - was expected or should have been expected;
 - happened before the policy started; or
 - is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.
- Consequential loss (that is, any loss which happens as a result of, or is a side effect of, the event for which **you** are insured).
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.

Section 1 – Buildings

This section applies only if shown in the Schedule.

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

Section 1 Buildings – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident. The excess for cause 6 - subsidence heave or landslip is reduced to £100 if the main building of the home was built within the last 10 years.</p>
<p>6 Subsidence or ground heave of the site the buildings stand on, or landslip.</p>	<p>6 Loss or damage:</p> <ul style="list-style-type: none"> – to the buildings or their foundations because the materials they are built from shrink or expand; – to the buildings or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the buildings stand; – caused by the sea or river wearing away the land; – caused by faulty design; – caused by foundations which do not meet the Building Regulations at the time of construction; – caused by faulty workmanship or faulty materials; – caused by demolishing, structurally altering or repairing the buildings; – to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause; – to walls, gates, hedges, outbuildings, fences, paths, drives, patios, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or – for which compensation is provided by contract or legislation. <p>Damage that started before this policy came into force. Loss of market value after repairs.</p>
<p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p> <p>We will also pay the reasonable costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. The most we will pay for finding where the water is leaking from is the amount shown in the schedule.</p>	<p>7 Loss or damage when your home is unoccupied or unfurnished.</p> <p>Repairs to the pipework or other parts of the water or heating system unless caused by freezing. Costs we have not agreed to.</p> <p>Loss or damage caused by subsidence, ground heave or landslip (this damage is covered under cause 6). Any amount above the amount shown in the schedule. Loss or damage that has been happening gradually over a period of time.</p> <p>Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft: – by you or any member of your family; or – when your home is unoccupied or unfurnished.</p>
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system. We will also pay the reasonable costs you have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. The most we will pay for finding where the oil is leaking from is the amount shown in the schedule.</p>	<p>9 Repairs to the pipework or other parts of the heating system. Costs we have not agreed to. Any amount above the amount shown in the schedule. Loss or damage that has been happening gradually over a period of time. Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. Any amount above the amount shown in the schedule.</p>
<p>10 Property owner's liability We will pay all amounts you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; and • loss of or damage to property; which is caused by an accident happening in or around the buildings during the period of insurance and which arise: • from you owning but not occupying the buildings; or • from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) which you sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy). <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule. If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>10 Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee. Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you. Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> – any lift (other than a stairlift) you own or you are responsible for maintaining; – any deliberate or malicious act; – occupation of any land or building; – using the home for any business, trade, profession or employment; and – any agreement unless you would have had that liability without the agreement. <p>Any amount above the amount shown in the schedule.</p>

Section 1 Buildings – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>11 Professional fees and costs Necessary and reasonable expenses for rebuilding or repairing the buildings as a result of damage insured under this section, including:</p> <ul style="list-style-type: none"> • architects', surveyors' and legal fees; • the cost of clearing debris from the site, clearing drains and demolishing or shoring up the buildings; and • other costs necessary to keep to government or local authority requirements, unless you had received notice to meet the requirements before the damage happened. 	<p>11 The cost of preparing a claim.</p>
<p>12 Underground pipes, drains and cables The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving your home and for which you are responsible.</p>	<p>12 Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section. Natural failure, wear and tear of drains. Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction.</p>
<p>13 Glass and sanitary ware Accidental breakage to:</p> <ul style="list-style-type: none"> • fixed glass and ceramic hobs built into cookers that are permanent fixtures in your home; • sanitary fixtures and fittings in your home; and • solar panels. 	<p>13 Loss or damage caused by scratching or denting. Damage caused when your home is unoccupied or unfurnished. The cost of replacing undamaged items. Damage to window or door frames.</p>
<p>14 Rent and alternative accommodation Rent you would have received or are responsible for paying while the buildings cannot be lived in because of damage insured by this section. We will also pay the reasonable costs of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this section. The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>14 Any amount above the amount shown in the schedule.</p>
<p>15 Buyer's cover If you have exchanged contracts to sell your home, we will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.</p>	

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

Section 1 Buildings – continued

What is insured	What is not insured
<p>The causes covered</p> <p>20 Accidental loss of metered water or oil in domestic heating systems</p> <p>If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim in any one period of insurance is shown in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>20 Loss while the home is unoccupied or unfurnished. Any amount above the amount shown in the schedule.</p>
<p>21 Garden cover</p> <p>We will pay for loss or damage caused to hedges, lawns, trees, shrubs and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from the building; or • Branches falling from trees. <p>If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>21 Malicious damage caused by:</p> <ul style="list-style-type: none"> – you or your family; or – a person lawfully allowed to be in your home. <p>Loss or damage:</p> <ul style="list-style-type: none"> – caused by wear and tear or deterioration; – caused by natural ageing; – caused by domestic animals, birds or pets; – caused by frost; – caused by subsidence, landslip or heave; – caused by smoke or bonfires; – from light or atmospheric or climatic conditions; or – caused by insects, vermin, rot, mildew, fungus or poisoning. <p>Loss or damage caused in connection with your trade, business or profession.</p> <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>22 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim in any one period of insurance is shown in the schedule.</p>	<p>22 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>23 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>23 Any amount above the amount shown in the schedule.</p>
<p>24 Newly acquired fixtures We will cover your newly acquired fixtures for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your buildings maximum claim limit is exceeded. We reserve the right not to insure any newly acquired fixtures after the 60th day. For this cover to apply you must agree to increase the buildings maximum claim limit and pay any additional premium that is due. The most that we will pay for any one claim is the amount shown in the schedule.</p>	<p>24 Any amount above the amount shown in the schedule.</p>

Section 1 Buildings optional cover – Accidental damage extension

This extension of cover applies only if shown in the schedule.

What is insured

The **buildings** are covered under this section.

The most we will pay

The most **we** will pay is the **maximum claim limit** under the **buildings** section.

The causes covered

25 **Accidental damage**

What is not insured

The **excess** shown in the **schedule** for every **incident**.
Anything listed as not covered under the **buildings** section.
Any risk already insured under the **buildings** section.

25 Damage caused by or resulting from:

- wear and tear, loss of value or lack of maintenance;
- movement of the land the **buildings** are on;
- any part of the buildings moving, settling or shrinking;
- demolishing or structurally altering or repairing the **buildings**;
- insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;
- altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the **building**;
- frost;
- faulty workmanship, design or materials;
- chewing, scratching, tearing or fouling by domestic animals and pets; or
- the effects of chemicals.

Electrical or mechanical breakdown.

The cost of maintenance or routine redecoration. Damage caused by a person **your home** or any part of it is lent, let or sublet to.

Damage when **your home** is **unoccupied** or **unfurnished**.

Damage to hot tubs and jacuzzis.

Section 2 – Contents

This section applies only if shown in the Schedule.

What is insured

Your and your family's contents are covered when they are:

- in the **buildings** of the **home**; and
- in the open but within the boundary of the **home**.

The most we will pay

The **contents** are covered up to the **maximum claim limit** shown in the **schedule** when in the main building of **your home**. However, the following limits apply.

High-risk property

- The most **we** will pay for any one claim is the **maximum claim limit** for **high-risk property** shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

Business equipment

- The most **we** will pay for any one claim is the **maximum claim limit** for **business equipment** shown in the **schedule**.
- The most **we** will pay for any one item of **business equipment** is the **maximum claim limit** shown in the **schedule**.

Contents in the open (but within the boundary of your home)

- The most **we** will pay for any one claim is the **maximum claim limit** for **contents** in the open shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

Money

- The most **we** will pay for any one claim is the **maximum claim limit** for **money** shown in the **schedule**.

Credit cards

- The most **we** will pay for any one claim is the **maximum claim limit** for **credit cards** shown in the **schedule**.

Deeds and documents

- The most **we** will pay for any one claim is the **maximum claim limit** for **deeds and documents** shown in the **schedule**.

Fine art

- The most **we** will pay for any one claim is the **maximum claim limit** for **Fine art** shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

What is not insured

The **excess** shown in the **schedule** for every **incident**.

Anything more specifically insured in another part of this policy.

Any amount above the amount shown in the **schedule**.

Section 2 Contents – continued

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

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

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>10 Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players, DVD recorders, games consoles capable of playing DVDs or desk-top personal computers.</p>	<p>10 Damage:</p> <ul style="list-style-type: none"> – to video cameras, digital cameras or digital imaging or recording equipment designed to be hand-held or carried; – to portable audio equipment; – to laptop computers; – to musical instruments; – to records, compact discs, computer disks, cassettes, tapes or DVDs; – caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item; – caused by wear and tear or deterioration; – caused by electrical or mechanical breakdown; – from light, or atmospheric or climatic conditions; – caused by scratching or denting; or – caused by computer viruses. <p>Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.</p> <p>Loss of data or information arising as a result of any computer data-processing equipment or similar equipment failing to correctly recognise any date or time.</p>
<p>11 Accidental breakage in your home to:</p> <ul style="list-style-type: none"> • fixed glass in furniture (but not glass in pictures or clocks); • glass shelves; • glass tops to furniture; • fixed glass in mirrors; or • ceramic hobs and ceramic tops in free-standing cookers. 	<p>11 Loss or damage caused by scratching or denting.</p>
<p>12 Accidental loss of metered water or oil in domestic heating systems.</p> <p>If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>12 Loss while the home is unoccupied or unfurnished.</p> <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>13 Damage to food in any refrigerator or deep freezer caused by:</p> <ul style="list-style-type: none"> • a rise or fall in temperature; or • contamination by refrigerant or refrigerant fumes. <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>13 Loss or damage caused by:</p> <ul style="list-style-type: none"> – your power supply being cut off by the supplier; or – a strike, a lockout or an industrial dispute. <p>Any amount above the amount shown in the schedule.</p>
<p>14 Public and personal liability</p> <p>We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; or • loss of or damage to property; <p>which is caused by an accident happening during the period of insurance and arising;</p> <ul style="list-style-type: none"> • from your occupation (but not ownership) of the buildings; or • in a private role not connected with owning the buildings. <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>14 Death, bodily injury, illness or disease suffered by you, your family or a domestic employee.</p> <p>Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family. Liability arising out of owning, using or possessing any: -</p> <ul style="list-style-type: none"> mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour; – aircraft, except model aircraft that have a wing span of less than 10 feet; – gliders, hang-gliders and microlights; – hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand- or foot- propelled boats; – caravans, horse boxes, trailers or trailer tents; – firearms, except legally held sporting guns used for sporting purposes; – dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or – lift (other than a stairlift) you own or you are responsible for maintaining. <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> – a direct or indirect result of an assault or alleged assault; – any deliberate or malicious act; – hunting or racing of any kind, except on foot; or – your business, trade, profession or employment. <p>Liability arising from any disease or virus that you pass on to another person.</p> <p>Any liability you have under a contract, unless you would have had that liability without the contract. Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>15 Liability for domestic employees</p> <p>We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance.</p> <p>Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>15 Any amount above the amount shown in the schedule.</p>
<p>16 Tenant's liability</p> <p>We insure you against your legal liability as a tenant for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy; • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and • accidental breakage to fixed sanitary fittings and bathroom fittings. <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>16 Any amount above the amount shown in the schedule. Damage to the structure of your home, or to the landlord's fixtures, fixings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy, while your home is unoccupied or unfurnished. Loss or damage excluded under any of the causes 1 to 9 of section 2 - Contents.</p>

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

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>19 Rent and alternative accommodation If you cannot live in your home because of damage insured under this section:</p> <ul style="list-style-type: none"> • we will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets until you can live in your home again; and • if you are a tenant, we will also pay any rent you have to pay while you are not living in your home. The most we will pay in any one period of insurance is shown in the schedule. 	<p>19 Any amount above the amount shown in the schedule.</p>
<p>20 Replacement locks and keys We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an event insured under this section. <p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>20 Any amount above the amount shown in the schedule.</p>
<p>21 Household removal If your contents are professionally packed and carried, we will insure you against loss or damage to the contents while they are:</p> <ul style="list-style-type: none"> • being transported anywhere in the United Kingdom, the Channel Islands or the Isle of Man between your old address and your new address; • on their way to or from a furniture depository; and • being loaded or unloaded. 	<p>21 Loss of or damage to:</p> <ul style="list-style-type: none"> – glass or other fragile items; or – property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)
<p>22 Fatal injury If you or any member of your family have a fatal injury:</p> <ul style="list-style-type: none"> • caused by a fire in your home; or • as a result of an assault in your home; <p>We will pay the amount shown in the schedule for the person who dies, but only if they die within 12 months of the fire or assault. The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>22 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>23 Wedding and civil partnership ceremony insurance The maximum claim limit under this section is increased by the amount shown in the schedule for 30 days before and 30 days after your or any member of your family's wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the wedding or civil partnership ceremony gifts against loss or damage when they are:</p> <ul style="list-style-type: none"> • in your home • in the building where the wedding or civil partnership ceremony reception is held; or • being transported between your home and the reception. <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>23 Any amount above the amount shown in the schedule.</p>
<p>24 Birthday increase The maximum claim limit under this section is increased by the amount shown in the schedule 30 days before any member of your family's birthday, to cover birthday gifts purchased for members of your family. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>24 Any amount above the amount shown in the schedule.</p>
<p>25 Religious festival increase The maximum claim limit under this section is increased by the amount shown in the schedule during the month of your religious festival to cover gifts and extra food and drink bought for the religious festival. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>25 Any amount above the amount shown in the schedule.</p>
<p>26 Guests' contents We will cover contents belonging to your guests or visitors while in your home for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>26 Any loss or damage excluded under causes covered 1 to 9 listed on the previous pages. Loss or damage if any item is insured under any other policy. Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>27 Shopping in transit Loss of or damage to food and other items while you are bringing them to your home from the shop or shops where you bought them. The most we will pay is the amount shown in the schedule.</p>	<p>27 Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless:</p> <ul style="list-style-type: none"> – the item is kept in a locked covered boot or glove compartment; – all access points to the vehicle are closed and locked; – any extra security systems are activated; or – there is evidence that forcible and violent entry took place. <p>Any amount above the amount shown in the schedule.</p>
<p>28 Tenant's home improvements If you are a tenant of your home, we will pay for loss of or damage to interior decorations and any home improvements you have paid for, as long as this loss or damage is as a result of any of the causes covered in this section. The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule.</p>	<p>28 Any amount above the amount shown in the schedule.</p>
<p>29 Counselling fees If you or members of your family suffer emotional stress as a result of a cause insured under this section, we will pay you the cost of any professional counselling provided:</p> <ul style="list-style-type: none"> • we have approved the counselling; • counselling has been recommended by a qualified medical practitioner. <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>29 Any amount above the amount shown in the schedule.</p>
<p>30 Dual contents cover We will cover your contents up to the maximum claim limit shown in your schedule while they are in a new home that you have exchanged, but not completed contracts on, one week before you move into the new home. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>30 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>31 Garden cover We will pay for loss or damage caused to hedges, lawns, trees, shrubs and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from the building; or • Branches falling from trees. <p>If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>31 Malicious damage caused by:</p> <ul style="list-style-type: none"> – you or your family; or – a person lawfully allowed to be in your home. Loss or damage: <ul style="list-style-type: none"> – caused by wear and tear or deterioration; – caused by natural ageing; – caused by domestic animals, birds or pets; – caused by frost; – caused by subsidence, landslip or heave; – caused by smoke or bonfires; – from light or atmospheric or climatic conditions; or – caused by insects, vermin, rot, mildew, fungus or poisoning; <p>Loss or damage caused in connection with your trade, business or profession.</p> <p>Any amount above the amount shown on the schedule.</p>
<p>32 Student belongings We will pay for loss or damage covered under this section to contents belonging to or the responsibility of you or a member of your family when they are in halls of residence or any other term time student accommodation where you or a member of your family are living whilst attending boarding school, college or university.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>The most we will pay for any one item is the amount shown in the schedule.</p>	<p>32 Loss of money. Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place.</p> <p>Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>33 Newly acquired contents We will cover your newly acquired contents for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your contents maximum claim limit is exceeded. We reserve the right not to insure any newly acquired contents after the 60th day. For this cover to apply you must agree to increase the contents maximum claim limit and pay any additional premium that is due. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>33 Any amount above the amount shown in the schedule.</p>
<p>34 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>34 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>35 Hole in one golf cover We will pay towards your drinks expenses if you record a hole in one during an official golf tournament. The score cards and a certificate from your golf club or match secretary must be submitted to us in the event of a claim. The most we will pay in any one period of insurance is the amount shown in the schedule.</p>	<p>35 Any amount above the amount shown in the schedule.</p>
<p>36 Parents or Grandparents contents in a nursing or residential care home Contents belonging to or the responsibility of your parent or grandparent are covered for loss or damage as a result of causes 1 to 9 of this section when they are in a nursing home or residential care home where they are a permanent resident. The most we will pay for any one claim is the amount shown in the schedule. The most we will pay for any one item is the amount shown in the schedule.</p>	<p>36 Loss of money Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>37 Contents in storage We will pay for loss or damage caused by fire, lightning or theft to contents belonging to or the responsibility of you or a member of your family when they are in a furniture depository for a period of up to 180 days in any one period of insurance. A furniture depository means a commercial warehouse that protects the items stored from theft, damage or weather conditions. The most we will pay in any one period of insurance is the amount shown in the schedule.</p>	<p>37 Contents in a furniture depository for longer than 180 days in any one period of insurance. Contents in a furniture depository outside the United Kingdom. Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place. Any amount above the amount shown in the schedule.</p>
<p>38 Assault in the home alternative accommodation If you or a member of your family suffers from an assault in your home, we will pay the reasonable cost of alternative accommodation for you, your family and your domestic pets for a period of up to 7 days after the assault while the physical security of your home is being improved. Assault means a violent physical attack committed by a third party who does not live at the home. The most that we will pay for any one claim is the amount shown in the schedule.</p>	<p>38 Any amount above the amount shown in the schedule.</p>
<p>39 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of the compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>39 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>40 Fine art death of the artist cover We will increase the maximum claim limit for any item of Fine art by up to 100% if the artist dies during the period of insurance. We will do this for the 6 month period immediately following the death of the artist. This increased maximum claim limit will only apply if you can produce a professional valuation or purchase receipt which is not more than 3 years old and can prove that the item of Fine art has increased in value following the death of the artist. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>40 Any amount above the amount shown in the schedule.</p>
<p>41 Fine art defective title We will pay for the loss of any item of Fine art you have purchased if it does not have good title and has to be returned to the rightful owner. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>41 Any item of Fine art that was not purchased during the period of insurance. Any item of Fine art that was inherited or received as a gift. Any amount above the amount shown in the schedule.</p>
<p>42 Data replacement We will pay the cost of retrieving your personal or business data, stored in a computer at your home or on a solid state drive, as a result of loss or damage covered under this section. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>42 Any amount above the amount shown in the schedule.</p>
<p>43 Loss or damage to downloaded data We will pay for loss or damage covered under this section to non-recoverable electronic data that you or a member of your family have legally downloaded. If you make a claim for downloaded data we will ask you for proof that you downloaded this data. The most we will pay in any one period of insurance is the amount shown in the schedule.</p>	<p>43 Any amount above the amount shown in the schedule.</p>

Section 2 Contents optional cover – Accidental damage extension

This extension of cover applies only if shown in the **schedule**.

What is insured	What is not insured
<p data-bbox="108 622 341 654">The causes covered</p> <p data-bbox="108 689 376 721">44 Accidental damage</p>	<p data-bbox="826 622 1410 654">The excess shown in the schedule for every incident.</p> <p data-bbox="826 689 1497 752">44 Anything listed as not covered under the contents section. Any event already covered under the contents section.</p> <p data-bbox="868 757 995 788">Damage to:</p> <ul data-bbox="868 792 1401 981" style="list-style-type: none">– clothing, including furs;– documents or securities such as share or bond certificates;– money;– food and drink; and– contact or corneal lenses. <p data-bbox="868 985 1465 1111">Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.</p> <p data-bbox="868 1115 970 1146">Damage:</p> <ul data-bbox="868 1151 1497 1662" style="list-style-type: none">– from wear and tear or loss in value;– caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;– caused by scratching or denting;– caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;– when your home is unfurnished or unoccupied;– caused when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family;– caused by chewing, scratching, tearing or fouling by domestic animals or pets;– caused by computer viruses; or– caused by faulty workmanship or design. <p data-bbox="868 1666 1490 1760">Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.</p> <p data-bbox="868 1765 1452 1859">Loss of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time.</p> <p data-bbox="868 1863 1497 1921">Loss or damage that has been happening gradually over a period of time.</p> <p data-bbox="868 1926 1503 2051">Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p> <p data-bbox="868 2056 1257 2087">Electrical or mechanical breakdown.</p>

Section 2 Contents – Unspecified personal belongings worldwide cover

This cover applies only if shown in the **schedule**.

What is insured

Your or your family's pedal cycles, personal belongings, money and credit cards are covered anywhere in the world during the **period of insurance**.

We treat a pair or set of items as a single item. **We** treat a bag of golf clubs, whether or not by the same manufacturer, as a set.

The causes covered

- Loss of or damage to pedal cycles, **personal belongings, money and credit cards**.
- Financial loss if **your credit card** is lost or stolen and someone else uses it.

We will provide this cover only if **you**:

- immediately report the loss or theft of any **credit card** to the **credit card** company;
- report the loss or theft to the local police within 24 hours of discovering the loss or theft; and
- keep to the conditions of the **credit card**.

The most we will pay

- For **personal belongings**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**. The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.
- For **money**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For **credit cards**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.

What is not insured

The **excess** shown in the **schedule** for every **incident**.

Loss or damage happening within the home to items which are not **high-risk property**.

Items used for business and professional purposes unless it is a laptop computer and shown in the **schedule**.

Any amount above the amount shown in the **schedule**.

Loss or damage:

- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- from wear and tear or loss of value;
- caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;
- caused by chewing, scratching, tearing or fouling by domestic animals or pets;
- to sports equipment when it is being used;
- to reeds, strings or drum skins of musical instruments;
- to camping equipment;
- to documents and securities such as share or bond certificates;
- to portable televisions, car audio or car audio-visual equipment and car phones;
- to china or glass (except spectacles);
- to contact or corneal lenses;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth;
- to furniture or household goods;
- to trees, shrubs or plants growing in the garden;
- to animals;
- to motor vehicles, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;
- to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;
- to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;
- to pedal cycles **you** do not keep in **your home** when not in use;

What is insured

What is not insured

- to accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same incident as the pedal cycle; or
 - to pedal cycle tyres caused by cuts, bursts or punctures.
- Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
- the item is kept in a locked covered boot or glove compartment;
 - all access points to the vehicle are closed and locked;
 - any extra security systems are turned on; or
 - there is evidence that forcible and violent entry took place.
- Theft or attempted theft of an unattended pedal cycle away from the **home** unless the pedal cycle is either in a locked building or secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.
- Electrical or mechanical breakdown.

Section 2 Contents – Optional cover – Specified personal belongings extension

This extension applies only if shown in the **schedule**.

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

Section 2 Contents Optional Cover – Pedal cycles extension

This extension applies only if shown in the **schedule**.

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

Section 3 – Family Plus legal protection

This section applies only if shown in the Schedule.

For this section, this contract of insurance is between **you** and DAS Legal Expenses Insurance Company Limited. All through this section there are certain words printed in **bold**. These words have special meanings that are shown below:

Legal protection policy definitions

Costs and expenses

- a) **Legal costs:** All reasonable and necessary costs chargeable by the **representative** on a standard basis.
- b) **Accountant's costs:** All reasonable and necessary costs chargeable by the **representative**
- c) **Opponent's costs:** We will pay the costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with **our** agreement.

Date of occurrence

- a) For civil cases (except under insured incident 5, **Tax protection**), the **date of occurrence** is the date of the event which may lead to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events.
- b) For criminal cases, the **date of occurrence** is when the **insured person** began, or is alleged to have begun, to break the criminal law in question.
- c) For **full enquiries**, the **date of occurrence** is when the HM Revenue and Customs first notifies the **insured person** in writing of their intention to make enquiries.

Full enquiry

An extensive examination by the HM Revenue and Customs which considers all aspects of the **insured person's** self-assessment tax return, but not enquiries which are limited to one or more specific aspects of the **insured person's** self-assessment tax return.

Insured person

You and any member of **your** family who always lives with **you**. Anyone claiming under this policy must have **your** agreement to claim.

Period of insurance

The period for which **we** have agreed to cover an **insured person**.

Representative

The lawyer, accountant or other suitably qualified person who has been appointed by **us** to act for an **insured person** in accordance with the terms of this policy.

Territorial limit

For **insured incidents 2 Contract disputes** and **3 Bodily injury**:

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other **insured incidents**:

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

We, us, our

DAS Legal Expenses Insurance Company Limited.

Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Registered in England and Wales, number 103274.

You, your

The person or people who has taken out this policy.

What is covered

1. This section covers the **insured person**. **We** agree to provide the insurance in this section, as long as:
 - a) the premium has been paid; and
 - b) the **date of occurrence** of the **insured incident** is during the **period of insurance** and within the **territorial limit**; and
 - c) any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limit**; and
 - d) for civil claims, it is always more likely than not that an **insured person** will recover damages (or obtain any other legal remedy which **we** have agreed to) or make a successful defence.
2. For all **insured incidents**, **we** will help in appealing or defending an appeal as long as the **insured person** tells **us** within the time limits allowed that they want **us** to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.

3. **We** will only pay the **legal costs** and **accountant's costs** charged by a **representative** appointed by **us**.

4. The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

Insured incidents

1. Employment disputes

We will negotiate for the **insured person's** legal rights in a dispute arising from their contract of employment for their work as an employee.

What is not covered:

Costs and expenses for:

1. disciplinary hearings or internal grievance procedures;
2. any claim relating solely to personal injury.

2. Contract disputes

We will negotiate for:

1. an **insured person's** legal rights in a contractual dispute arising from an agreement or alleged agreement which an **insured person** has entered into for:
 - a. the buying or hiring in of any goods or services; or
 - b. the selling of any goods;
2. **your** legal rights in a contractual dispute or for misrepresentation arising from an agreement which **you** have entered into for the buying or selling of **your** principal home; provided that, in both 1. and 2.
 - i. the **insured person** has entered into the agreement or alleged agreement during the **period of insurance**; and
 - ii. the amount in dispute is more than £100.

What is not covered:

A claim relating to;

1. a contract regarding an **insured person's** trade, profession, employment or any business venture;
2. construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
3. a contract involving a motor vehicle;
4. the settlement payable under an insurance policy (**we** will negotiate if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim);
5. a dispute arising from any loan, mortgage, pension, investment or borrowing.

3. Bodily Injury

We will negotiate for the **insured person's** legal rights in a claim against a party who causes the death of, or bodily injury to, the **insured person**.

What is not covered:

A claim relating to:

1. any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or
2. defending an **insured person's** legal rights, but defending a counter-claim is covered.

4. Property protection

We will:

- a) negotiate for the **insured person's** legal rights in a civil action; and/or
- b) arrange mediation; for a dispute relating to material property (including **your** principal home) which is owned by the **insured person**, or for which the **insured person** is responsible, following:
 1. an event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
 2. a legal nuisance (meaning any unlawful interference with an **insured person's** use or enjoyment of their home, or some right over, or in connection with it); or
 3. a trespass.

What is not covered:

1. A claim relating to:
 - a. a contract entered into by an **insured person**;
 - b. any building or land other than **your principal home**;
 - c. someone legally taking an **insured person's** material property from them, whether the **insured person** is offered money or not, or restrictions or controls placed on an **insured person's** material property by any government or public or local authority unless the claim is for accidental physical damage;
 - d. work done by any government or public or local authority unless the claim is for accidental physical damage;
 - e. a motor vehicle owned or used by, or hired or leased to an **insured person**;
 - f. mining subsidence.
2. Defending a claim relating to an event that causes or could cause physical damage to material property, but defending a counter-claim is covered.

3. The first £250 of any claim for legal nuisance or trespass. This is payable as soon as **we** accept the claim.

5. Tax protection

We will negotiate for an **insured person**, and represent them in any appeal proceedings, in the event of a **full enquiry** into their personal tax affairs.

What is not covered:

1. The tax affairs of a company, or any claim if the **insured person** is self-employed, a sole trader, or in business partnership.
2. An investigation by the Special Compliance Office.

6. Jury service

We will pay the **insured person's** salary or wages for the time that the **insured person** is off work while attending jury service for each half or whole day of their attendance as far as the salary or wages is not recoverable from the court or the **insured person's** employer.

The amount **we** will pay is based on the time the **insured person** is off work, including the time it takes to travel to and from the court. **We** will work it out to the nearest half day, assuming that a whole day is eight hours.

If the **insured person** works full time, the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages.

If the **insured person** works part-time, the salary or wages will be a proportion of the **insured person's** salary or wages.

7. Legal defence

1. **We** will defend an **insured person's** legal rights if an event arising from the **insured person's** work as an employee leads to:
 - a) the **insured person** being prosecuted in a court of criminal jurisdiction; or
 - b) civil action being taken against the **insured person** under:
 - i. legislation for unlawful discrimination; or
 - ii. section 13 of the Data Protection Act 1988.
2. **We** will defend an **insured person's** legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.

What is not covered:

1. Parking or obstruction offences.
2. The driving of a motor vehicle by an **insured person** for which the **insured person** does not have a valid motor insurance.

What is not covered

1. A claim reported to **us** more than 180 days after the **insured person** should have known about the **insured incident**.
2. Any incident or matter arising before the start of this policy.
3. **Costs and expenses** incurred before **our** written acceptance of a claim.
4. Fines, penalties, compensation or damages which an **insured person** is ordered to pay by a court or other authority.
5. An **insured incident** intentionally brought about by an **insured person**.
6. A legal action an **insured person** takes which **we** or the **representative** have not agreed to, or where an **insured person** does anything that hinders **us** or the **representative**.
7. A claim relating to an **insured person's** alleged dishonesty or alleged violent behaviour.
8. A claim relating to written or verbal remarks which damage an **insured person's** reputation.
9. A claim relating to lease of land or buildings of less than 21 years, or a licence or tenancy of land or buildings. However, **we** will cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement.
10. A dispute with **us** not otherwise dealt with under Condition 7.
11. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
12. Apart from **us**, the **insured person** is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the section in relation to any third party rights or interest.
13. An application for Judicial Review.
14. A claim caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;

- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
- pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

Legal protection policy conditions

1. An **insured person** must:
 - a. keep to the terms and conditions of this policy;
 - b. try to prevent anything happening that may cause a claim;
 - c. take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d. send everything **we** ask for, in writing;
 - e. give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need.
2.
 - a. **We** can take over and conduct in the name of an **insured person**, any claim or legal proceedings at any time. **We** can negotiate any claim on behalf of an **insured person**.
 - b. An **insured person** is free to choose a **representative** (by sending **us** a suitably qualified person's name and address) if:
 - i. **we** agree to start court proceedings and it becomes necessary for a lawyer to represent the interests of an **insured person** in those proceedings; or
 - ii. there is a conflict of interest.
 - c. In all circumstances except those in 2(b) above, **we** are free to choose a **representative**.
 - d. Any **representative** will be appointed by **us** to represent an **insured person** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times.
 - e. **We** will have direct contact with the **representative**.
 - f. An **insured person** must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim.
 - g. An **insured person** must give the **representative** any instructions that **we** require.
3.
 - a. An **insured person** must tell **us** if anyone offers to settle a claim.
 - b. If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
 - c. **We** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming, or which is being claimed against them, instead of starting or continuing legal proceedings.
4.
 - a. An **insured person** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.
 - b. An **insured person** must take every step to recover **costs and expenses** that **we** have to pay, and must pay **us** any **costs and expenses** that are recovered.
5. If the **representative** refuses to continue acting for an **insured person**, or if an **insured person** dismisses the **representative**, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.
6. If an **insured person** settles a claim or withdraws it without **our** agreement, or does not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses we** have paid.
7. If there is a disagreement about the way **we** handle a claim that is not resolved through **our** internal complaints procedure the **insured person** can contact the Financial Ombudsman Service for help.
8. **We may**, at **our** discretion, require the **insured person** to obtain, at their expenses, an opinion from a lawyer, accountant or other suitably qualified person chosen by the **insured person** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
9. **We** can cancel this policy at any time as long as **we** tell **you** at least 14 days beforehand. **You** can cancel this policy at any time as long as **you** tell **us** at least 14 days beforehand.
10. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section did not exist.
11. This section will be governed by English law.
12. All Acts of Parliament mentioned in the section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

If you need to make a claim

There are three ways in which **you** can make a legal protection claim:

1 Please phone **0845 168 5679**. This claims helpline is open 24 hours a day, 365 days a year. **We** can send **you** a claim form to help **you**.

2 Write to **us** with full details as soon as possible to the following address:

Claims Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH.

3 E-mail full details to NewClaims@das.co.uk

Once **you** have sent **us** the details of **your** claim and **we** have accepted it, we will start to resolve **your** legal problem.

Claims are usually handled by a representative appointed by **us**, but sometimes **we** deal with them ourselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

When we cannot help

Please do not ask for help from a solicitor or accountant before **we** have agreed. If **you** do, **we** will not pay the costs involved even if **we** do accept the claim.

Section 4 – Identity theft protection

This section applies automatically.

For this section, this contract of insurance is between **you** and DAS Legal Expenses Insurance Company Limited. All through this section there are certain words printed in **bold**. These words have special meanings that are shown below.

Identity theft policy definitions

Attendance expenses

The **insured person's** salary or wages for the time that the **insured person** is off work while travelling to or from or attending court to defend or resolve an **identity theft** case at the request of the **appointed representative**. **We** will calculate the amount to the nearest half day assuming that a whole day is eight hours.

The amount **we** will pay is based on the following:

- If the **insured person** works full-time, the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages;
- If the **insured person** works part-time, the salary or wages will be a proportion of the **insured person's** weekly salary or wages.

Appointed representative

The lawyer, accountant or other suitably qualified person who has been appointed by **us** to act for an **insured person** in accordance with the terms of this policy.

Communication costs

The cost of phone calls, faxes or postage (including registered post), and the cost of replacement documents.

Identity theft

The theft or unauthorised use of an **insured person's** personal identification which has or could result in the unlawful use of their identity.

Insured person

You, and any member of **your** family who always lives with **you**. Anyone claiming under this policy must have **your** agreement to claim.

Territorial limit

United Kingdom of Great Britain and Northern Ireland.

We, us, our

DAS Legal Expenses Insurance Company Limited.
Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, England.
Registered in England and Wales, number 103274.

You, your

The person or people who have taken out this policy.

What is covered

We will provide the following cover to an **insured person** who is resident in the **territorial limit**.

Identity Theft Helpline Service

We will provide an **insured person** with detailed guidance and advice over the phone in respect of any concerns about being or becoming a victim of **identity theft**.

Identity Theft Support Service

Following a call to the **identity theft** helpline service, **we** will help restore an **insured person's** identity and credit status if they have become a victim of **identity theft**. The **identity theft** support service will assign a personal caseworker who will provide telephone advice and a personal action plan to help regain the **insured person's** identity. The action plan could include information on how to obtain credit reports, which organisations to contact, how to file a police report and template letters.

We will pay **communication costs** for the **insured person** in respect of reporting an **identity theft** and in communicating with the police, credit agencies, financial service providers, other creditors, debt collection agencies or legal counsel.

Legal Expenses

Following an **insured person's identity theft**:

- **we** will pay legal costs to reinstate the **insured person's** identity including costs for the signing of statutory declarations or similar documents;
- **we** will negotiate for the **insured person's** legal rights in a dispute with debt collectors or any party pursuing legal action against an **insured person** arising from or relating to **identity theft**;
- **we** will pay loan rejection fees and any re-application administration fee for a loan when the **insured person's** original application has been rejected;
- **we** will pay an **insured person's attendance expenses**.

Provided that:

- (i) the **insured person** files a police report and notifies banks and building societies as soon as possible; and
- (ii) the **insured person** tells **us** if they have previously been subjected to **identity theft**; and
- (iii) the **insured person** takes all reasonable action to prevent continued unauthorised use of their identity.

What is not covered

- **Attendance expenses** in excess of £3,000.
- Fraud committed by another **insured person** under this policy.
- Losses arising from an **insured person's** business activities.
- If the **insured person's** identity is used or stolen while abroad, the advice available from the **Identity theft** helpline and support services may be limited.
- A claim reported to **us** more than 180 days after the **insured person** should have known about the insured incident.
- An incident or matter arising before the start of the policy.
- Costs and expenses incurred before **our** written acceptance of a claim.
- Fines, penalties, compensation or damages which an **insured person** is ordered to pay by a court or other authority.
- An insured incident intentionally brought about by an **insured person**.
- A legal action an **insured person** takes which **we** or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders **us** or the **appointed representative**.
- A claim relating to an **insured person's** alleged dishonesty or alleged violent behaviour.
- A claim relating to written or verbal remarks which damage an **insured person's** reputation.
- A dispute with **us** not otherwise dealt with under condition 7.
- Apart from **us**, the **insured person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected to it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.

Identity theft policy conditions

- 1 An **insured person** must:
 - a keep to the terms and conditions of this policy;
 - b try to prevent anything happening that may cause a claim;
 - c take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d send everything **we** ask for, in writing;
 - e give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need.
- 2
 - a **We** can take over and conduct in the name of an **insured person**, any claim or legal proceedings at any time.
 - b The **insured person** is free to choose an **appointed representative** (by sending **us** a suitably qualified person's name and address) if:
 - (i) **We** agree to start court proceedings and it becomes necessary for a lawyer to represent the interests of an **insured person** on those proceedings; or
 - (ii) there is a conflict of interest.
 - c In all circumstances except those in 2 (b) above, **we** are free to choose an **appointed representative**.
 - d Any **appointed representative** will be appointed by **us** to represent an **insured person** according to **our** standard terms of appointment. The **appointed representative** must co-operate fully with **us** at all times.
 - e **We** will have direct contact with the **appointed representative**.
 - f An **insured person** must co-operate fully with **us** and the **appointed representative** and must keep **us** up to date with the progress of the claim.
 - g An **insured person** must give the **appointed representative** any instructions that **we** require.
- 3
 - a An **insured person** must tell **us** if anyone offers to settle a claim.
 - b If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further costs and expenses.
 - c **We** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming, or which is being claimed against them, instead of starting or continuing legal proceedings.

- 4 a An **insured person** must tell the **appointed representative** to have costs and expenses taxed, assessed or audited, if **we** ask for this
- b An **insured person** must take every step to recover costs and expenses that **we** have to pay, and must pay **us** any costs and expenses that are recovered.
- 5 If the **appointed representative** refuses to continue acting for an **insured person** or if an **insured person** dismisses the **appointed representative**, the cover **we** provide will end at once, unless **we** agree to appoint another **appointed representative**.
- 6 If an **insured person** settles a claim or withdraws it without **our** agreement, or does not give suitable instructions to an **appointed representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any costs and expenses **we** have paid.
- 7 If there is a disagreement about the way **we** handle a claim that is not resolved through **our** internal complaints procedure the **insured person** can contact the Financial Ombudsman Service for help.
- 8 **We** may, at **our** discretion, require the **insured person** to obtain, at **your** expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by the **insured person** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
- 9 **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section did not exist.

If you need to make a claim

If **you** make a claim for **Identity theft** protection **you** may be required to provide documented evidence such as requests from providers of finance or credit for the repayment of debt, receipts for expenses **you** have incurred, invoices for loan rejection fees and proof of earnings.

Identity theft helpline service number- 0845 168 5683.

This claims helpline is open 24 hours a day, 365 days a year.

Section 5 – Home Assistance

This section applies automatically.

For this section, this contract of insurance is between **you** and DAS Legal Expenses Insurance Company Limited. All through this section there are certain words printed in **bold**. These words have special meanings that are shown below.

Home Assistance policy definitions

Home

Your principal **home** (having no more than 15 rooms) situated within the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Home emergency

An sudden unforeseen event which requires immediate corrective action to:

- a prevent damage or further damage to **your home**; or
- b to make **your home** safe or secure; or
- c alleviate unreasonable discomfort, risk or difficulty to any **insured person**.

Insured person

You and any person who lives in or is staying at **your home**.

Main heating system

The main hot water or central heating system in **your home**. This includes pipes which connect components of the system, but not cold water supply or drainage pipes. This does not include any non-domestic heating or hot water systems or any form of solar heating.

Period of cover

The period for which **we** have agreed to cover **you**.

Plumbing and drainage

The cold water supply and drainage system within the boundary of **your home** and for which **you** are legally responsible. This does not include pipes:

- which connect components of the heating system; or
- for which **your** water supply or sewerage company are responsible.

We, us, our

DAS Legal Expenses Insurance Company Limited.
Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, England.
Registered in England and Wales, number 103274.

You, your

The person or people who have taken out this policy.

What is covered

- **Your** policy only covers **you** if **you** have paid **your** premium. **We** agree to provide the insurance in this section, keeping to the terms, conditions and exclusions as long as the **home emergency** happens during the **period of cover**.
- If the service **you** need is not provided under these terms, **we** will try (if **you** wish) to arrange it at **your** expense. The terms of such service are a matter for **you** and **your** supplier.
- **We** will pay up to £500 (including VAT) for:
 - the call out charge and up to 2 hours' labour costs; and
 - parts and materials subject to a maximum of £100 including VAT;in providing assistance for a **home emergency** which arises from an **insured incident**.

Insured incidents

Plumbing and drainage

The sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in **your home**.

Main heating system

The sudden failure to function of the **main heating system** in **your home**.

Domestic power supply

The failure of the domestic electricity, or domestic gas supply, but not the failure of the mains supply.

Toilet unit

Impact damage to, or mechanical failure of, the toilet bowl or cistern in **your home** which results in complete loss of function.

Home security

Damage to, or the failure of, external doors, windows or locks which compromises the security of **your home**.

Lost keys

The loss of the only available set of keys to **your home** if **you** cannot replace them, or gain normal access.

Removal of nests

The sudden infestation by wasps in **your home** which prevents the use of the loft or one or more rooms in the property.

What is not covered

- 1 Any claim following an insured incident which happens during the first 48 hours from the start of **your period of cover** if **you** take out this policy at a different time from any other related agreement.
- 2 Any incident or matter arising before the start of this policy.
- 3 Any normal day-to-day **home** maintenance which an **insured person** should carry out or pay for (such as servicing of heating and hot water systems) and the replacement of parts that tend to gradually wear out cover a period of time or need regular attention.
- 4 The cost of redecorating, or cosmetic repairs to parts or equipment in **your home**.
- 5 Any claim where **your home** has been left unoccupied for 30 consecutive days.
- 6 Any claim arising from an **insured person's** failure to comply with **our** instructions in respect of the assistance being provided.
- 7 Any costs incurred before an **insured person** has notified **us** of a **home emergency**.
- 8 Claims arising from any wilful or negligent act or omission by an **insured person**.
- 9 Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
- 10 Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use.
- 11 Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
- 12 The malfunction or blockage of septic tanks, cess pits or fuel tanks.
- 13 Damage incurred in gaining necessary access to, or in reinstating the fabric of, **your home**.
- 14 Any claims arising out of subsidence, landslip or heave.
- 15 Any properties that **you** own that are not **your** main residence or that **you** rent or let.
- 16 Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
- 17 Any claim relating to an **insured person's** failure to purchase or provide sufficient gas, electricity or other fuel source.
- 18 Any costs incurred where **our** approved contractor has attended but **your home** was unoccupied.
- 19 **Home emergencies** caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds;
 - pollution or contamination of any kind.
- 20 Apart from **us**, the **insured person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.

Home Assistance policy conditions

- 1 Claims must be reported to **us** as soon as possible and no later than 48 hours after **you** first become aware of the **home emergency**.
- 2 An **insured person** must:
 - a keep to the terms and conditions of this policy;
 - b maintain the **home** and all domestic equipment in good condition, and carry out or arrange regular inspections and preventative maintenance to the fabric and structure of the **home**;
 - c try to prevent anything happening that may cause a claim;
 - d take reasonable steps to keep any amount **we** have to pay as low as possible.
- 3 **We** can cancel this policy at any time as long as **we** tell **you** at least 14 days beforehand.
You can cancel this policy at any time as long as **you** tell **us** at least 14 days beforehand.
- 4 **We** will make every effort to provide the service at all times, but **we** will not be responsible for any liability arising from a breakdown of the service for reasons **we** cannot control.
- 5 **We** will not be responsible for any consequential loss in connection with the **home emergency**, however it is caused.
- 6 **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section did not exist.
7. This section will be governed by English law.

If you need to make a claim

Please phone **0845 168 5684**. This claims helpline is open 24 hours a day, 365 days a year.

When phoning, please check that the circumstances are covered by this policy and have the following information available:

- **your** name and the **home** address including postcode;
- the nature of the **home emergency**.

Once **you** have given **us** details of **your** claim and **we** have accepted it, **we** will arrange for one of **our** approved contractors to assist **you** as quickly as possible.

It is important that **you** contact **our** assistance operation centre as soon as possible after the **home emergency** and within 48 hours of becoming aware of the problem.

Please note that remote locations and unforeseeable adverse weather conditions may affect normal standards of service.

All telephone calls to **us** are monitored and recorded as part of **our** training and quality assurance programmes. By using this service **you** are agreeing to **us** recording **your** call.

When we cannot help

We cannot help in any major emergency which could result in serious risk to **you** or substantial damage to **your home**. In this situation, **you** should immediately contact the emergency services and any company that supplied the service.

We will not pay any claim unless **we** have given **our** agreement, or if there is no one at **home** when **our** approved contractor arrives.

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. In this notice, **we** and **us** and **our** means the Ageas Group which includes Ageas Insurance Limited and any holding companies, subsidiaries and other linked companies. **Your** personal information means any information **we** hold about **you** or anyone else in connection with any product or service **we** are providing to **you**.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information for the purposes explained below. **You** should show this notice to anyone else whose name **you** give to **us** in connection with **your** insurance policy as it will also apply to them.

How we use your personal information

We will use **your** personal information to manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to **your** insurance adviser.

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

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

We will only release **your** personal information to others if:

- **we** need to do this to manage **your** policy with **us**;
- **you** have given permission to receive promotional material;
- **we** need to prevent fraud ;
- **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or
- there are any other circumstances where **you** have given **your** permission.

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

Sharing information to prevent fraud

We may share **your** personal information with operators of registers used by the insurance industry to check information that is given to **us** and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. **We** may pass information relating to **your** insurance policy and any **incident** (such as an accident or theft), to these registers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to passing security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy.

Sensitive information

Some of the personal information that **we** ask **you** to provide is known as sensitive personal data. This will include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** to manage **your** policy and to provide the services described in **your** policy documents.

Monitoring and recording calls

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

Further information

You are entitled to receive a copy of the information **we** hold about **you**. Please contact **our** Data Protection Officer, giving your name, address and insurance policy number. **We** are entitled to charge **you** a small administrative fee for this.

What to do if you have a complaint

If **you** have experienced a problem or are unhappy with any part of **our** service **we** will sort this out as quickly and fairly as possible.

What you should do first

- If **your** complaint is about the way **your** policy was sold to **you**, contact **your** insurance adviser to report **your** complaint.
- If **you** have a complaint about a claim, call **your** claims handler first. **You** will find the claims handler's name and phone number on any letters they have sent **you**.

If your problem has still not been sorted out

Step 1

Contact **our** Customer Services Adviser who will make sure that **your** complaint is dealt with at a senior level. **You** can write to **us** at the address below or e-mail **us** through **our** website at www.ageas.co.uk (please include **your** policy number and claim number if appropriate).

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

If **your** complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct:
Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH
Telephone: 0117 934 0066
Fax: 0117 934 2095
e-mail: customerrelations@das.co.uk

Step 2

If this matter has still not been sorted out, **you** can write to Mark Cliff, Managing Director at the same address, unless **your** complaint relates to Legal Expenses Insurance, in which case please contact DAS Chief Executive Officer at DAS House, Quayside, Temple Back, Bristol, BS1 6NH.

Step 3

If **you** are not satisfied with **our** final decision, **you** can write to:

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

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

Service standards

We will reply to any letter **you** send **us** within two working days of receiving it. In **our** letter **we** will tell **you** who will be dealing with **your** complaint and when **you** should expect a reply.



Financial Services Compensation Scheme

We are covered by the Financial Services compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7892 7300**.



Notes

Ageas Insurance Limited

Office address

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

Registered address

Ageas House, Tollgate, Eastleigh
Hampshire SO53 3YA

Email: talkback@ageas.co.uk

Website: www.ageas.co.uk

Registered number 354568

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

