



Your Home Insurance Policy

This Policy is underwritten by Gable Insurance A. G., registered at Pflugstrasse 20, 9490 Vaduz, Fürstentum, Liechtenstein.
Gable Insurance A.G are registered with the FCA under number 446896 (see www.fca.gov.uk/register).

Welcome to Your Home Insurance Policy

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Guidance and Explanations

We used that information to assess the cover **We** would provide for **You** and to set the premium and policy conditions required for that cover.

A copy of **Your** questions and answers is available from the agent who sold **You** the Policy. **You** must check this information carefully and let **Your** agent know immediately if any part of the information **You** gave **Your** agent is wrong or has changed.

Important

You should read this policy, **Your** statement of facts and **Your Schedule** together. Words with specific meanings are defined on Page 3 of the policy.

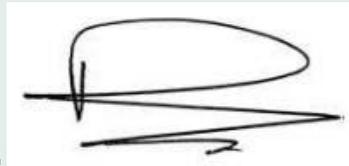
If **Your** needs change or any of the information on which the contract is based changes, **We** might need to alter the **Schedule**. Under the **Policy** conditions, **You** must tell **Your** agent about any changes. **We** will update the contract every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew the contract or make an alteration.

In return for payment of the premium shown in the **schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period of insurance shown in the **schedule**.

This policy, the **schedule** and any **endorsement** should be read together and form the contract of insurance between **you** and **your insurer**.

When drawing up this Policy, **we** have relied on the information and statements, which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates ONLY to those sections of the certificate, which are shown in the **schedule** as being included.



Signed on behalf of Gable Insurance A.G

William Dewsall
(Managing Director)



Jost Pilgrim
(Director)

Important Notice to the Insured

Please read this policy carefully to ensure that it is in accordance with **your** requirements and that **you** understand it fully.
The Company should be contacted immediately if any correction is necessary

Definitions

Wherever the following words appear in this insurance they will have the meanings shown below.

Bodily Injury	Bodily Injury includes death, illness or disease but not defamation.
Buildings	<ul style="list-style-type: none"> · The home and its decorations · Fixtures and fittings attached to the home · Permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks <p>you own or for which you are legally responsible within the premises and named in the schedule.</p>
Contents	<p>Household goods and personal possessions, within the home, which are your property or which you are legally responsible for.</p> <p>Contents includes:</p> <ul style="list-style-type: none"> · tenant's fixtures and fittings · radio and television aerials, satellite dishes, wind turbines, solar panels, their fittings and masts which are attached to the home · property in the open but within the premises up to £500 in total (other than radio and television aerials, satellite dishes, wind turbines, solar panels, their fittings and masts which are attached to the home) · money and credit cards up to £500 in total · deeds and registered bonds and other personal documents up to £1,500 in total · stamps or coins forming part of a collection up to £1,500 in total · valuables up to £5,000 or 35% (whichever the greater) of the sum insured for contents. Single item limit of £1,500 or 10% of the contents sum insured (whichever the lesser) · pedal cycles up to £500 in total · domestic oil in fixed fuel oil tanks up to £1,000 · office equipment up to £5,000 or 20% of the sum insured for contents (whichever the lesser) <p>Contents does NOT include:</p> <ul style="list-style-type: none"> · motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories · any living creature · any part of the buildings · any property held or used for business purposes other than as defined under office equipment · any property insured under any other insurance.
Credit cards	Credit cards , charge cards, debit cards, bankers cards and cash dispenser cards all held for private or domestic purposes.
Clause or Endorsement	A change in the terms and conditions of this insurance.
Europe	<p>'Europe' will include:</p> <ul style="list-style-type: none"> · all Mediterranean Islands; · all countries with a Mediterranean shoreline; · the Canary Islands; · Madeira; <p>and journeys between these countries.</p>
Excess	The amount payable by you in the event of a claim.
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Money	<ul style="list-style-type: none"> · current legal tender, cheques, postal and money orders · postage stamps not forming part of a stamp collection · savings stamps and savings certificates, travellers' cheques · premium bonds, luncheon vouchers and gift tokens <p>all held for private or domestic purposes.</p>
Occupant	You or the persons authorised by you to stay in the home overnight.

Office Equipment	Computers and home office equipment belonging to you and used in conjunction with your business at the home . Office equipment does NOT include: <ul style="list-style-type: none"> · loss of magnetism or corruption of data · compensation for you not being able to use the computer or any equipment following loss or damage · equipment more specifically insured by any other insurance · the cost of reconstituting any lost or damaged data · any business stock or money held for business purposes · equipment being confiscated or repossessed · loss or damage to computer software, software tapes / discs / CD ROMs and any data stored.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Personal possessions	Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to you Personal possessions does NOT include: <ul style="list-style-type: none"> · money and credit cards · pedal cycles · Valuables
Premises	The address, which is named in the schedule .
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower, trays, shower screens, baths and bath panels.
Schedule	The schedule is part of this insurance and contains the details of you , the premises , the sums insured , the period of insurance and the sections of this insurance which apply.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.
Terrorism	Any act(s) of any person(s) or organisation(s) involving <ul style="list-style-type: none"> · the causing, occasioning or threatening of harm of whatever nature and by whatever means · putting the public or any section of the public in fear <p>in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.</p>
United Kingdom	The ' United Kingdom ' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.
Valuables	<ul style="list-style-type: none"> · jewellery · watches · gold, silver and gold/silver-plated articles · furs <p>Which are your property or which you are legally responsible for.</p>
We / us / our / the Company	Gable Insurance A.G.
You / your	The person or persons named in the schedule and all members of their family who permanently reside at the home .

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. **You** must tell **your** broker immediately if **you**
 - stop using the **home** as **your** permanent private residence, or
 - regularly leave the **home** unattended by day or by night other than **your** normal job of work and holidays not exceeding 30 consecutive days in length
 - leave the **home** without an **occupant** for more than 30 consecutive days in length.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **your** broker before **you** start any conversions, extensions or other structural work to the **buildings** that
 - change the use of the **buildings** in any way
 - involves the external surfaces of the **buildings** being affected/changed
 - means **you** having to move out of the **buildings** for any period of time

When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Cancellation of this insurance

1. **You** are entitled to cancel this insurance by writing to **your** broker within 14 days of either:
 - the date **you** receive **your** insurance documentation; or
 - the start of the period of insurancewhichever is the later. Providing **you** have not made any claims **we** will refund the premium.
2. **You** can also cancel this insurance at any time during the period of insurance by writing to **your** broker. Any return premium due to **you** will depend on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.
3. **We** can cancel this insurance by giving **you** 7 days' notice in writing, which **we** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

The Law Applicable to this Insurance

Under European law, **you** and the insurer are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that act.

Un-occupancy

If **your home** is left without an authorised **occupant** for more than 30 consecutive days/nights without **our** written agreement, this insurance will cover Fire/Lightning/Explosion and Earthquake only with effect from day 31 of un-occupancy. This **clause** does not apply if an alternative un-occupancy **clause** has been agreed and is specified in the **schedule**.

Premium Payment Warranty

IT IS HEREBY WARRANTED that all premiums due to Underwriters under this policy are paid within 30 days from inception.

Non-receipt by Underwriters of such premium, by midnight (local standard time) on the premium due date, shall render this policy void from Inception.

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of damage to any property whatsoever, or an loss or expenses whatsoever resulting or arising therefrom or any consequential loss
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to or arising from:

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel,
- b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

b) War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

c) Electronic Data Exclusion Clause

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to or arising from:

- computer viruses, erasure or corruption of electronic data;
- the failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

d) Diminution in value

We will not pay for any diminution in value to all property following a valid claim under this insurance.

e) Existing and Deliberate Damage

We will not pay for loss or damage

- occurring outside of the period of insurance
- caused deliberately by **you** or any person lawfully in the **home**
- due to consequential loss of any kind or description.

f) Biological and Chemical Contamination Exclusion

We will not pay for

- a. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
- b. any legal liability of whatsoever nature
- c. death or injury to any person

directly or indirectly caused by or contributed to by Biological or Chemical contamination arising from

- i. **terrorism**
- ii. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

h) Wear, Tear and Gradual Deterioration

This insurance does not cover loss or damage resulting from wear, tear or gradually operating causes.

i) Asbestos / Silica

liability arising directly or indirectly out of, resulting from, in consequence of, or in any way involving asbestos or silica or any materials containing asbestos or silica in whatever form or quantity.

j) Electronic Date Recognition

liability arising from any loss, cost, claim, or expense, whether preventive, remedial or otherwise directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving a date change, including leap year calculations, by any computer system, hardware, programme or software and/or microchip, integrated circuit or similar device in computer equipment or non-computer equipment whether the property of the insured or not; or

General Exclusions applicable to the whole of this insurance

- b) any change, alteration or modification involving a date change, including leap year calculation to any such computer system, hardware, programme or software and / or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This **clause** applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

k) Toxic Mould

Injury or Damage, caused by or arising out of, alleging or attributable to the existence of mould, fungus/fungi, spore(s), mildew(s), mushroom(s), yeast(s), or biocontaminant(s) or any by-product therefrom.

SECTION 1 - Buildings

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake.	the excess(es) shown on your Schedule
2. aircraft and other flying devices or items dropped from them.	the excess(es) shown on your Schedule
3. storm, flood or weight of snow.	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) the excess(es) shown on your Schedule d) damage caused by the rise in water table(the level below which the ground is completely saturated with water.
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes.	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one for loss or damage to domestic fixed fuel-oil tanks and b) swimming pools c) the first £250 of each claim d) for loss or damage while the buildings are not furnished enough to be normally lived in e) for loss or damage caused by the failure of or lack of sealant and or grout.
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating cause b) the excess(es) shown on your Schedule c) for loss or damage caused by faulty workmanship d) for loss or damage while the buildings are not furnished enough to be normally lived in
6. theft or attempted theft.	<ul style="list-style-type: none"> a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the excess(es) shown on your Schedule
7. collision by any vehicle or animal.	the excess(es) shown on your Schedule
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	<ul style="list-style-type: none"> a) for loss or damage while the buildings are not furnished enough to be normally lived in b) the excess(es) shown on your Schedule

<p>9. subsidence, landslip or heave of the site upon which the buildings stand.</p>	<p>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event</p> <p>b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>c) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>e) the first £1,000 of every claim</p> <p>f) for loss or damage caused by coastal erosion</p> <p>g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p>
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes, wind turbines, solar panels and their fittings and masts.</p>	<p>a) for loss or damage to radio and television aerials, satellite dishes, wind turbines, solar panels their fittings and masts</p> <p>b) the excess(es) shown on your Schedule</p>
<p>11. falling trees, telegraph poles or lamp-posts.</p>	<p>a) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>b) for loss or damage to gates and fences</p> <p>c) the excess(es) shown on your Schedule</p>

This section of the insurance also covers	We will not pay
<p>A) the cost of repairing accidental damage to fixed glass and double glazing (including the cost of replacing frames)</p> <p>solar panels</p> <p>sanitary ware</p> <p>ceramic hobs</p> <p>all forming part of the buildings.</p>	<p>a) for damage while the buildings are not furnished enough to be normally lived in</p> <p>b) the excess(es) shown on your Schedule</p> <p>c) for damage caused by chipping, denting or scratching</p>
<p>B) the cost of repairing accidental damage caused by external and visible means from a single identifiable event to</p> <p>domestic oil pipes</p> <p>underground water-supply pipes</p> <p>underground sewers, drains and septic tanks</p> <p>underground gas pipes</p> <p>underground cables</p> <p>serving the home and which you are legally responsible for.</p>	<p>a) for damage due to wear and tear or any gradually operating cause</p> <p>b) the excess(es) shown on your Schedule</p> <p>c) for loss or damage to any part of the cables or service pipes within the buildings</p>
<p>C) loss of rent due to you which you are unable to recover.</p> <p>additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for while the buildings cannot be lived in following loss or damage which is covered under section one buildings.</p>	<p>any amount over 10% of the sum insured for the buildings damaged or destroyed</p>

D)	expenses you have to pay and which we have agreed in writing for · architects', surveyors', consulting engineers' and legal fees · the cost of removing debris and making safe the building · costs you have to pay in order to comply with any Government or local authority requirements following loss or damage to the buildings which is covered under section one.	a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage
E)	increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one.	more than £1,000 in any period of insurance. If you claim for such loss under sections one and two, we will not pay more than £1,000 in total
F)	anyone buying the home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner.	if the buildings are insured under any other insurance
G)	We will pay the cost (incurred with our permission) of finding the source of any escape of water or oil from any fixed internal domestic heating installations including subsequent repairs to walls, floors or ceilings.	We will not pay more than £2,500 in any period of insurance

Accidental damage to the buildings

The following applies only if the **schedule** shows that Accidental Damage to the **buildings** is included.

What is covered	What is not covered
This extension covers the following	We will not pay
accidental damage to the buildings .	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the home is being altered, repaired, cleaned, maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for damage while the home is lent, let or sublet f) for the cost of general maintenance g) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause h) for damage arising from faulty design, specification, workmanship or materials i) for damage from mechanical or electrical faults or breakdown j) for damage caused by dryness, dampness, extremes of temperature or exposure to light k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination m) the excess(es) shown on your Schedule

Conditions that apply to Section One (Buildings) only

Settling claims

How we deal with your claim

1. If **your** claim for loss or damage is covered under section one, **we** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
5. The sums insured in section one (**buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

SECTION 2 - Contents

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake.	the excess(es) shown on your Schedule
2. aircraft and other flying devices or items dropped from them.	the excess(es) shown on your Schedule
3. storm, flood or weight of snow.	a) for property in the open b) the excess(es) shown on your Schedule c) damage caused by the rise in the water table(the level below which the ground is completely saturated with water)
4. escape of water from fixed water tanks, apparatus or pipes.	a) the excess(es) shown on your schedule b) for loss or damage caused by failure of or lack of sealant or grout
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) the excess(es) shown on your Schedule
6. theft or attempted theft.	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) any amount over £1,000 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages c) the excess(es) shown on your Schedule
7. collision by any vehicle or animal.	the excess(es) shown on your Schedule
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	a) for civil commotion in Northern Ireland b) the excess(es) shown on your Schedule c) for loss or damage caused unless loss or damage follows a violent and forcible entry or by deception
9. subsidence, landslip or heave of the site upon which the buildings stand.	a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) the excess(es) shown on your Schedule
10. falling trees, telegraph poles or lamp-posts.	a) for loss or damage caused by trees being cut down or cut back within the premises b) the excess(es) shown on your Schedule

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>A) accidental damage to:</p> <ul style="list-style-type: none"> · televisions, satellite decoders and programme receiver devices · home audio, video, DVD and blu-ray equipment · radios · desktop computers, laptop computers, tablet computers and handheld computers all situated within the home. 	<p>a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>b) for loss or damage to tapes, records, cassettes, discs or computer software</p> <p>c) for mechanical or electrical faults or breakdown</p> <p>d) the excess(es) shown on your Schedule</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> · fixed glass and double glazing · sanitary ware · mirrors · glass tops and fixed glass in furniture · ceramic hobs <p>forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for.</p>	<p>a) for the cost of repairing, removing or replacing frames</p> <p>b) the excess(es) shown on your Schedule</p>
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section 2 Contents while the contents are:</p> <ul style="list-style-type: none"> · in any occupied private dwelling · in any buildings where you are living or working · in any building for valuation, cleaning or repair · in any furniture store · in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store.</p>	<p>a) for contents outside the United Kingdom</p> <p>b) for money or credit cards</p> <p>c) any amount over 20% of the sum insured under section two for contents in a furniture store</p> <p>d) the excess(es) shown on your Schedule</p> <p>c) for contents at a university/college</p>
<p>D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under section two.</p>	any amount over 30% of the sum insured under section two for the contents of the buildings damaged or destroyed
<p>E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under section two.</p>	any amount over 30% of the sum insured under section two for the contents of the buildings damaged or destroyed
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under section two.</p>	<p>a) any amount over 30% of the sum insured under section two for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are not furnished enough to be normally lived in the excess(es) shown on your Schedule</p>

<p>G) the cost of repairing accidental damage caused by external and visible means from a single identifiable event to</p> <ul style="list-style-type: none"> · domestic oil pipes · underground water-supply pipes · underground sewers, drains and septic tanks · underground gas pipes · underground cables <p>which you are legally liable for as tenant only.</p>	<p>a) for loss or damage due to wear and tear or any gradually operating cause</p> <p>b) the excess(es) shown on your Schedule</p> <p>c) for loss or damage to any part of the cables or service pipes within the building</p>
<p>H) fatal injury to you, happening at the premises shown in the schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury.</p>	<ul style="list-style-type: none"> - £10,000 for each insured person over sixteen years of age - £5,000 for each insured person under sixteen years of age or under , at the time of death
<p>I) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys.</p>	<p>any amount over £500 in total</p>
<p>J) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two.</p>	<p>more than £1,000 in any period of insurance. If you claim for such loss under sections one and two, we will not pay more than £1,000 in total</p>
<p>K) wedding gifts within the home against loss or damage by events 1-10 of section two contents, for one month before and one month after the wedding day of you or any member of your family (if within the period of insurance). We will increase the contents sum insured by £3,000 to cover loss or damage to wedding gifts.</p>	<p>the excess(es) shown on your Schedule</p>
<p>L) christmas gifts within the home against loss or damage by events 1-10 of section 2 contents, during the month of December. We will increase the contents sum insured by £3,000 to cover loss or damage to Christmas gifts.</p>	<p>the excess(es) shown on your Schedule</p>
<p>M) office equipment whilst in the home by the causes listed under section two.</p>	<ul style="list-style-type: none"> a) any amount over £5,000 in any period of insurance b) for loss or damage due to wear and tear or any gradually operating clause c) for loss or damage caused by the process of cleaning, washing, repairing or restoring any item d) electrical or mechanical breakdown e) loss of value f) failure to use in line with the manufacturer's instructions or g) damage caused by chewing, scratching, tearing, or fouling by domestic animals h) the excess(es) shown on your schedule
<p>N) damage as a result of emergency access caused by police, fire or ambulance service.</p>	<ul style="list-style-type: none"> a) any amount over £1,000 in any period of insurance b) the excess(es) shown on your schedule

Accidental Damage to Contents

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the contents within the home	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section two b) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon c) for damage caused by chewing, tearing, scratching or fouling by animals d) any amount over £3,000 in total for porcelain, china, glass and other brittle articles e) for money, credit cards, documents or stamps f) for damage to contact, corneal or micro corneal lenses g) for damage while the home is lent, let or sub let h) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause i) for damage arising out of faulty design, specification, workmanship or materials j) for damage from mechanical or electrical faults or breakdown k) for damage caused by dryness, dampness, extremes of temperature and exposure to light l) any loss or damage caused by or contributed to by, or arising from any kind of pollution and/or contamination m) the excess(es) shown on your Schedule

Conditions that apply to Section 2 Contents only

Settling claims

How we deal with your claim

1. If **you** claim for loss or damage to the **contents** we will at **our** option repair, replace or pay for any article covered under section two Contents. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

5. Index-linking clause

The sums insured in section two (**contents**) will be indexed each month in line with the Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**

SECTION 3 - Accidents to Domestic Staff

This section applies only if the **contents** are **insured** under section two.

What is covered	What is not covered
We will indemnify you	We will not indemnify you
for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for Bodily Injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule	for Bodily Injury arising directly or indirectly <ul style="list-style-type: none">· from any vehicle outside the premises· from any vehicle used for racing, pace making or speed testing· from any communicable disease or condition· in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance for any liability in respect to drones, remote controlled flying/aerial devices and associated apparel, and the use of such devices.

Limit of insurance

We will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses, which **we** have agreed in writing.

SECTION 4 - Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
We will indemnify you	We will not indemnify you for any liability
(i) as owner or occupier for any amounts you become legally liable to pay as damages for <ul style="list-style-type: none"> · Bodily Injury · damage to property caused by an accident happening at the premises during the period of insurance, OR (ii) as a private individual for any amounts you become legally liable to pay as damages for <ul style="list-style-type: none"> · Bodily Injury · damage to property caused by an accident happening anywhere in the world during the period of insurance 	a) for Bodily Injury to <ul style="list-style-type: none"> · you · any other permanent member of the home · any person who at the time of sustaining such injury is engaged in your service b) for Bodily Injury arising directly or indirectly from any communicable disease or condition c) arising out of any criminal or violent act against another person or property d) for damage to property owned by or in the charge or control of <ul style="list-style-type: none"> · you · any other permanent member of the home · any person engaged in your service e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance f) arising directly or indirectly out of any profession, occupation, business or employment g) which you have assumed under contract and which would not otherwise have attached h) arising out of your ownership, possession or use of: <ul style="list-style-type: none"> i) any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> · domestic gardening equipment used within the premises and · pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 v) any drone, remote controlled flying/aerial device and associated apparel. i) in respect of any kind of pollution and/or contamination other than: <ul style="list-style-type: none"> · caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and · reported to us not later than 30 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises k) if you are entitled to indemnity under any other insurance, including but not limited to any house insurance, until such insurance(s) is exhausted

Part B

What is covered	What is not covered
We will pay for	We will not indemnify you
Sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that: <ul style="list-style-type: none">· Part A(ii) of this section would have indemnified you had the award been made against you rather than to you· there is no appeal pending· you agree to allow us to enforce any right which we shall become entitled to upon making payment	For any amount in excess of £100,000

Part C

What is covered	What is not covered
We will indemnify you for	We will not indemnify you
any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you	<ul style="list-style-type: none">· for any liability if you are entitled to indemnity under any other insurance· for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:-
 - more than £2,000,000 in all
- in respect of other liability covered under section four:-
 - more than £2,000,000 in all for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus of the costs and expenses which **we** have agreed in writing.

SECTION 5 - Valuables and Personal Possessions

The following cover applies only if the **schedule** shows that it is included

What is covered	What is not covered
This insurance covers	We will not pay
Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule	<ul style="list-style-type: none">a) for damage caused by moth, vermin, wear and tear or any gradually operating causeb) for damage from electrical or mechanical faults or breakdownc) any amount over £1,500 for any one item unless stated otherwise in the scheduled) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upone) for damage to guns caused by rusting or bursting of barrelsf) for breakage of any sports equipment whilst in useg) for any loss of or damage to contact, corneal or micro corneal lensesh) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervisioni) the Excess shown on the Schedulej) for mobile telephones and computer equipment unless otherwise stated in the schedulek) theft or disappearance from an unattended locked vehicle unless the stolen goods were in a locked boot or glovebox out of plain sight. Cover limited to £2,000 in totall) any amount over £2,000 in total in respect of theft or disappearance of valuables from hotel or motel rooms during your absence from such rooms

Conditions that apply to Section 5 - Valuables and Personal Possessions only

How we deal with your claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **we** will not pay more than the proportion that the lost or damaged items bears to the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement. However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

SECTION 6 - Domestic Freezer cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover	We will not pay
the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

SECTION 7 - Pedal Cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover	We will not pay
the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none">· theft or attempted theft· accidental damage anywhere in the United Kingdom	<ul style="list-style-type: none">a) for loss or damage to:<ul style="list-style-type: none">· tyres,· lamps,· accessories,unless the cycle is stolen or damaged at the same timeb) for loss or damage due to wear and tear or any gradually operating causec) for damage from mechanical or electrical faults or breakdownd) for loss or damage while the cycle is used for racing or pace making or is let out on hire or is used other than for private purposese) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theftf) any amount over £500 for any one item unless stated otherwise in the schedule

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

SECTION 8 - Money and Credit Card cover

The following cover applies only if the **schedule** shows that it is included

What is covered	What is not covered
Section five of this insurance extends to cover	We will not pay
<ul style="list-style-type: none">· theft or accidental loss of money· any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the geographical limits shown in the schedule , provided that <ul style="list-style-type: none">· within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and· you have complied with all other conditions under which your credit card(s) were issued to you	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the excess(es) shown on your Schedule

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

DATA PROTECTION

For the purposes of the Data Protection Act 1998, you consent to the processing of all or any personal data (in manual, electronic or any other form) relevant to this insurance by **the Company** and/or any agent or third party nominated by **the Company** and bound by a duty of confidentiality. Processing includes but is not limited to obtaining, recording, using and holding data and includes the transfer of data to any country either inside or outside the EEA.

Making a Claim and Claims Conditions applicable to the whole of this insurance

Naturally **we** hope you won't have any accidents or misfortune, but if you do, the following procedure should be followed.

First of all, check **your schedule** and the relevant section in this booklet to make sure that the loss or damage is covered. Read carefully any exceptions or conditions that may apply and refer to the '**Your duties**' section outlined below. Please remember that this insurance does not cover loss or damage which has been caused purely by wear and tear – it is not a maintenance contract.

We provide a dedicated 24 hour Claims Handling Service to all **our** clients. In the event of a claim

Please contact **our** claim administrators:

Dedicated Claims Line Number – 0117 9388421

CPA Group

Queen Charlotte House

Queen Charlotte Street

Bristol

BS1 4HQ

T: 0117 9299255

F: 0117 9272616

E: bristol@cpadjusting.com

You will be asked for:

- **Your** name and address
- The policy number stated on **your** schedule

We will take full details of **your** claim and let **you** know what **you** need to do next. In some cases this will mean the involvement of an independent loss adjuster who will make sure that **your** claim is settled fairly and satisfactorily.

Your duties

In the event of a claim or possible claim under this insurance

1. **you** must notify **us** as soon as possible giving full details of what has happened.
2. **you** must provide **us** with any other information they require within 30 days of their request.
3. **you** must forward to **us** within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**. **You** must forward all information unanswered.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without **our** written permission.
6. **you** must take all reasonable care to limit any loss, damage or injury.
7. **you** must provide **us** with, at **your** own expense, reasonable evidence of value or age (or both) for all items involved in a claim.
8. **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by **us** to dispose of them.
9. **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this may invalidate a claim.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This **clause** does not apply to fatal injury (section two-H).

3. Fraudulent claims

You must not act in a fraudulent manner.

If **you** or anyone acting with **you**:

- makes a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect, or
- makes a statement in support of a claim knowing the statement to be false in any respect or submits a document in support of a claim knowing the document to be forged or false in any respect, or
- makes a claim in respect of any loss or damage caused by **your** wilful act or connivance

then:

- **we** shall not pay the claim
- **we** shall not pay any other claim with has been or will be made under the insurance
- **we** may at **our** option declare the insurance void
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the insurance since the last renewal date
- **we** shall not return any premium
- **we** may inform the Police of the circumstances.

Compensation

Gable Insurance AG policies fall within the protection of the Financial Services Compensation Scheme and therefore Gable's policyholders are entitled to the Scheme protection as a consequence. This provides compensation in case the company goes out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this the threshold, a minimum of 90% of the remainder of the claim will be met.

Further information can be obtained from **us** or the Financial Conduct Authority www.fscs.org.uk.

COMPLAINTS PROCEDURE

If **you** have a complaint please contact **your** broker in the first instance. If the dispute remains unresolved please contact the insurer's underwriting agents Coast Underwriting Limited.

Tel: 0845 467 0949 or by email at info@coastunderwriting.com

a) Coast Underwriting will acknowledge **your** complaint within five working days and advise **you** of the name and title of the person who is handling **your** complaint.

b) **We** at Coast Underwriting will deal with **your** complaint as quickly as possible and aim to provide **you** with a formal response within twenty working days of receipt of the complaint.

If compensation or redress is appropriate **we** will provide details with **our** response. If **we** feel **your** complaint is not justified full reasons for **our** decision will be provided to **you**.

If **we** are unable to resolve **your** complaint within twenty working days, **we** will write to **you** and explain why **we** have been unable to resolve the issue. **We** will also advise **you** when **you** can expect to receive **our** final response.

If **you** are not satisfied with the result of **our** internal complaints procedure, **we** will give **you our** final response so that **you** can, if **you** wish, refer the matter to the insurer which is

Gable Insurance AG at their London offices situated in
34 Lime Street,
London
EC3M 7AT

Telephone 020 7337 7460.

Gable Insurance AG is regulated by the Financial Market Authority Liechtenstein,
Holy Cross 8, P.O. Box 684,
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Principality of Liechtenstein