



Certificate of Insurance



Thank you for choosing home insurance from Homeline.

Please read this Certificate of Insurance and your Schedule carefully.

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 shown in the schedule.

This insurance relates only to those sections of the policy which are shown in the Schedule as being included.

This insurance has been accepted under a binding authority, whereby underwriting authority has been granted by certain underwriters at Lloyd's to Homeline. Both the Society of Lloyd's, Underwriters at Lloyd's and Heath Lambert Ltd are authorised and regulated by the Financial Services Authority (FSA), you can check this on the FSA website, www.fsa.gov.uk or by calling 0845 606 1234.

In accepting this business your Broker and Homeline has at all times taken into account its obligation to act in its clients best interest.

This document, the Schedule and any endorsements form a legally binding contract of insurance between you and us. This contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without getting anyone else's permission.

The parties 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.

Signed for and on behalf of the underwriters

A handwritten signature in blue ink that reads "Paul Smith".

Paul Smith
Managing Director
Heath Lambert Insurance Services a trading name of Heath Lambert Ltd

Underwritten by Certain Underwriters at Lloyd's, London and other Insurers.

Do not wait until you have a claim before you read and understand this Certificate - please read it now and keep it in a safe place.

In particular, make sure that:

- all the details shown in the **Schedule** are correct (let your **Insurance Advisor** know immediately if any changes are necessary),
- **you** have read the conditions relating to those sections covered including the General Conditions and Exclusions,
- **you** understand the notes on how to make a claim at the back of the document.

If **you** have any queries about the Certificate, do not understand any part of it or feel that it does not meet **your** requirements, please consult **your Insurance Advisor**.

Important

This Certificate has been issued to **you** on the basis of what **you** have told **us** about yourself, **your** family and **your property** in the Application Form or Statement of Facts which is the basis of the **Contract** between **you** and the **Underwriters**. It is therefore very important that **you** let **your Insurance Advisor** know immediately of any changes that affect what **you** have told **us**; for example, if **you** move house or if anything happens to change the use, the nature or the amount of the **property** insured. Remember that these insurances are subject to average, which means that if **you** are, or become, underinsured **you** will only be paid a proportion of any claim that **you** might make.

Insurance Advisor

The Schedule. This shows the sections which are included in your policy and the particulars of your insurance.

Homeline Buildings and contents insurance:

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Terms, Clauses and Conditions applicable to Sections 1,2,3,4,5,6,7, 8 and 9 Underwritten by Certain **Underwriters** at Lloyd's London and other Insurers.

This is to Certify that in accordance with the authorisation granted under Contract as stated in the **Schedule** the Undersigned by Certain **Underwriters** at Lloyd's, London whose names and proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said **Contract** which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the premium specified herein. The subscribing **Underwriters'** obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Underwriters** are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Whereas the **Insured** named in the **Schedule** has made to the **Underwriters** a written proposal or declaration, upon which **Underwriters** have relied in deciding to accept this Insurance at the terms, conditions and premium stated herein, and has paid to the **Underwriters** the premium specified in the **Schedule**.

The Underwriters hereby agree, to the extent and in the manner hereinafter provided, to indemnify the **Insured** against loss or damage sustained or legal liability for accidents happening during the period stated in the **Schedule** after such loss, damage or liability are proved.

Provided always that this Certificate insures in respect **ONLY** of such Sections specified in the **Schedule**.

In Witness whereof this Certificate has been signed by:-



P. D. Smith
Managing Director

Definitions

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

Accidental Damage

Damage caused as a direct result of a single unexpected event.

Bodily Injury

Bodily injury includes death or disease.

Building(s)

- a) the **Buildings** of the **Home(s)** named in the **Schedule**, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, - **being for the purposes of this Insurance Standard Construction**,
- b) interior decorations and fixtures and fittings within the **Buildings**,
- c) domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the **Insured** or for which the **Insured** is legally responsible **and within** the **Property** named in the **Schedule**.

Contents

Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and masts, that are fixed to the **Home(s)**, all of which are owned by or are the legal responsibility of the **Insured** or of any permanent member of the **Insured's** household.

Contract

A written agreement between **You** and the **Underwriters**.

Endorsement/Clause(s)

A change in the terms and conditions of this insurance.

Definitions (continued)

Europe

The word **“Europe”** shall be deemed to include:-
a) all Mediterranean islands,
b) all countries with a Mediterranean shoreline,
c) the Canary Islands,
d) Madeira,
e) Ireland
including transits between.

Excess

The amount payable by **You** in the event of a claim as stated in the Certificate of Insurance.

Home/Property

The private dwelling of **Standard Construction** and the garages and outbuildings used for domestic purposes at the premises shown in the **Schedule**.

Non Standard Construction

Anything other than stated under definition of **Standard Construction**.

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 Money & Credit Card(s)

- A. Cash, currency, bank notes, or negotiable documents.
- B. **Credit Cards** and debit cards for which the **Insured** is responsible as a result of misuse by any unauthorised person(s) following loss or theft of any Credit/debit card arising before the Credit/debit card company/bank has received notification of the loss.

Sanitary fixtures

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Schedule

The **Schedule** contains details of **You**, the **Property**, the **Sums Insured**, the **Period of Insurance** and the sections of this insurance which apply.

Definitions (continued)

Standard Construction

the **Buildings** of the **Home(s)** named in the **Schedule**, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, - **being for the purposes of this Insurance Standard Construction,**

Sum(s) Insured

The particular amount of cover for the section as shown in the **Schedule** or policy.

United Kingdom

The words "**United Kingdom**" shall be deemed to include the Isle of Man and the Channel Islands, including transits between.

Unoccupied

Where the private dwelling has not been lived in for more than 30 consecutive days in any one insurance year.

Valuables and Personal Effects

The phrase **Valuable** items and **Personal Effects** used in the **Schedule** means clothing, baggage including prams, pushchairs and car seats, cameras, binoculars, jewellery, articles of gold and silver and other precious metals, watches, furs, sports equipment and other personal possessions normally worn or carried on the person.

We/Us/Our/Underwriters

The **Underwriters** at Lloyd's (either individual or corporate) or other insurers as per the **Schedule** who have a share in this insurance.

You/Your/Insured

The person or persons named in the **Schedule** and all members of their family who permanently live in the **home**.

Your Broker/Insurance Advisor

The insurance **broker** who placed this insurance on **your** behalf.

Buildings insured

This section covers:

- a) the **Buildings** of the **Home(s)** named in the **Schedule**, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, - **being for the purposes of this Insurance Standard Construction**,
- b) interior decorations and fixtures and fittings within the **Buildings**,
- c) domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the **Insured** or for which the **Insured** is legally responsible **and within** the **Property** named in the **Schedule**.

Perils covered

This insurance covers **Buildings** for loss or damage directly caused by:

1. FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE.
2. AIRCRAFT and other aerial devices or articles dropped therefrom.
3. STORM, TEMPEST or FLOOD.

Exclusions

This insurance does NOT cover **Buildings** for loss or damage:

- a) for the first £50 of each and every claim.
- a) for the first £50 of each and every claim.
- a) caused by subsidence, landslip or heave, other than as covered under Peril 9,
b) to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences,
c) for the first £50 of each and every claim.

Section 1 Buildings (continued)

Perils covered

This insurance covers **Buildings** for loss or damage directly caused by:

4. ESCAPE OF WATER from and FROST DAMAGE to fixed water tanks, apparatus or pipes.

5. ESCAPE OF OIL from a fixed domestic oil-fired heating installation and SMOKE DAMAGE resulting from a defect in any fixed domestic heating installation.

6. THEFT or attempted theft.

7. IMPACT by any vehicle or animal.

Exclusions

This insurance does NOT cover **Buildings** for loss or damage:

a) caused by subsidence, landslip or heave other than as covered under Peril 9,
b) to domestic fixed fuel oil tanks and swimming pools,
c) for the first £50 of each and every claim,
d) whilst the **Buildings** are insufficiently furnished for normal habitation.

a) due to wear and tear or gradual deterioration,
b) caused by gradual emission,
c) caused by faulty workmanship,
d) for the first £50 of each and every claim,
e) whilst the **Buildings** are insufficiently furnished for normal habitation.

a) whilst the **Buildings** are insufficiently furnished for normal habitation,
b) whilst the **Buildings** are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry,
c) for the first £50 of each and every claim.

a) for the first £50 of each and every claim.

Section 1 Buildings (continued)

Perils covered

This insurance covers **Buildings** for loss or damage directly caused by:

8. ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.
9. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the **Buildings** stand.

10. FALLING of fixed radio and television aerials, fixed satellite dishes, their fittings and masts.

Exclusions

This insurance does NOT cover **Buildings** for loss or damage:

- a) whilst the **Buildings** are insufficiently furnished for normal habitation,
 - b) for the first £50 of each and every claim.
- a) 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 peril,
 - b) for which compensation has been provided, or would have been but for the existence of the Insurance, under any contract or legislation or guarantee,
 - c) whilst the **Buildings** are undergoing any structural repairs, alterations, or extensions,
 - d) due to coastal erosion,
 - e) for the first amount of each and every claim shown on the **Schedule** of Insurance
 - f) arising from defective materials, faulty workmanship, specification or design,
 - g) to solid floors unless the walls are damaged at the same time.
 - h) the **Excess** as shown in the **Schedule**
- a) to radio and television aerials, satellite dishes, their fittings and masts,
 - b) for the first £50 of each and every claim.

Section 1 Buildings (continued)

Perils covered

This insurance covers **Buildings** for loss or damage directly caused by:

11. FALLING TREES, TELEGRAPH POLES OR LAMP-POSTS.

This section provides additional cover for:

A) ACCIDENTAL BREAKAGE of fixed glass and double glazing (including the cost of replacing frames), solar panels, **Sanitary Fixtures** and ceramic hobs, all forming part of the **Buildings**.

B) THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the **Insured** is legally responsible.

C) LOSS OF RENT which the **Insured** is unable to recover and ADDITIONAL COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the **Insured** in consequence of the **Buildings** becoming uninhabitable following damage caused by any of the perils covered under Section 1 (Buildings), PROVIDED THAT the **Underwriters'** liability is limited to the period the **Buildings** are uninhabitable.

Exclusions

This insurance does NOT cover **Buildings** for loss or damage:

- a) caused through lopping, topping and/or felling,
- b) to gates and fences,
- c) for the first £50 of each and every claim.

This **additional** cover does NOT include:

- a) whilst the **Home** is insufficiently furnished for normal habitation,
- b) the first £50 of each and every claim.

- a) due to wear and tear or gradual deterioration,
- b) the first £50 of each and every claim.

- a) any amount in excess of 10% (ten per cent) of the **Sum Insured** on the **Buildings** damaged or destroyed.

Section 1 Buildings (continued)

Perils covered

This insurance covers **Buildings** for loss or damage directly caused by:

- D) EXPENSES INCURRED by **You** and which **We** have agreed in writing following damage to the **Buildings** by any of the perils covered under Section 1 (Buildings) in connection with the removal of debris; any extra cost of reinstatement of the destroyed or damaged **Buildings** made necessary to comply with Government or Local Authority requirements and Architects' and Surveyors' fees necessarily incurred in the reinstatement of the **Buildings**.
- E) INCREASED METERED WATER CHARGES incurred by the **Insured** resulting from an escape of water which gives rise to an admitted claim under Peril 4 of this Section.

This section provides **additional** cover for:

- F) A CONTRACTING PURCHASER who shall have the benefit of this Section until completion of the sale or expiry of this insurance whichever is the sooner.

Exclusions

This insurance does NOT cover **Buildings** for loss or damage:

- a) any expenses incurred in the preparation of a claim or an estimate of loss,
- b) any expense when notice of Government or Local Authority requirements have been served prior to the time of loss.
- a) any amounts in excess of £750 in any **Period of Insurance**, or in the aggregate if both Sections 1 and 2 are insured by this insurance.

This **additional** cover does NOT include:

- a) the **Buildings** if otherwise insured.

Basis of claims settlement

In the event of loss or damage to the **Buildings**, the **Underwriters** will pay the FULL COST OF REPAIR at the time of such loss or damage, PROVIDED THAT the **Buildings** are maintained in a good state of repair, that they are insured for the full cost of reconstruction in their present form; and that reinstatement shall have been effected:

Exclusions

This basis of claims settlement shall NOT apply to:

- a) If the **Buildings** are not in a good state of repair **Underwriters** will make a deduction for wear and tear or gradual deterioration.
- b) **Underwriters** will not pay for the cost of replacing or repairing any undamaged part(s) of the **Buildings** which forms part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly identifiable area or to a specific part.

Reinstatement

The **Sum Insured** under this section shall NOT be reduced following the payment of a claim provided that the **Insured** shall agree to carry out **Underwriters'** recommendations to prevent further loss or damage.

Limit of insurance

The liability of **Underwriters** for any loss or damage shall not exceed the **Sum(s) Insured** for each **Property** separately stated in the **Schedule**.

Underinsurance

The liability of **Underwriters** shall not exceed such proportion of any loss or damage as the **Sum(s) Insured** bears to the full cost of reconstruction in its present form for each **Property** separately stated in the **Schedule**.

Index linking

The **Sums Insured** will be adjusted free each month in line with The House Rebuilding cost index issued by the Royal Institute of Chartered Surveyors.

The cover provided by this section is subject to the general conditions, exclusions and claims conditions of this insurance.

Contents insured

This section covers:

Household goods and all other personal property, tenant's fixtures and fittings including radio and television aerials, satellite dishes, their fittings and masts, that are fixed to the **Home(s)**, all of which are owned by or are the legal responsibility of the **Insured** or of any permanent member of the **Insured's** household.

Contents not insured

This section does NOT cover:

- a) motor vehicles, (other than domestic gardening implements) caravans, trailers or watercraft and accessories attached thereto,
- b) animals,
- c) any part of the **Buildings**,
- d) any property specifically insured against the perils covered hereby under any other insurance.
- e) any tools of trade/items used in connection with business.

Specific sub-limits

For each **home** or whilst temporarily removed (and elsewhere as defined herein) **Underwriters'** liability shall not exceed during the period of this Insurance:-

- a) £500 in respect of property in the open but within the **Property** named in the schedule. This limit shall **NOT** apply to radio and television aerials, satellite dishes, their fittings and masts, that are fixed to the **Home(s)**,
- b) £300 in respect of cash, currency, bank notes, **Credit Cards**, debit cards or negotiable documents,
- c) £1,500 in respect of deeds, registered bonds and other personal documents,
- d) £1,250 in respect of stamps or coins forming part of a collection,
- e) £5,000 or 20% of the **Contents sum insured** **WHICHEVER IS THE LESS**, but limited to **£1,500 ANY ONE ITEM** in respect of gold, silver, gold and silver plated articles, jewellery, watches and furs,
- f) £1,000 in respect of domestic oil in fixed fuel oil tanks.
- g) £2,500 in respect of student's possessions whilst away from the **Home**. Subject to the property named in the **Schedule** being main place of residence

This section covers the **Contents** within the **Buildings** of the **Home(s)** named in the **Schedule** which are constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, - **being for the purpose of this Insurance Standard Construction**, and elsewhere defined herein.

Also covered are the **Contents** within domestic outbuildings and garages situated within the premises named in the **Schedule**.

Section 2 Contents (continued)

Perils covered

This insurance covers **Contents** for loss or damage directly caused by:

1. FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE.
2. AIRCRAFT and other aerial devices or articles dropped therefrom.
3. STORM, TEMPEST or FLOOD.
4. ESCAPE OF WATER from fixed water tanks, apparatus or pipes.
5. ESCAPE OF OIL from a domestic fixed oil-fired heating installation and SMOKE DAMAGE resulting from a defect in any fixed domestic heating installation.
6. THEFT or attempted theft.

Exclusions

This insurance does NOT cover **Contents** for loss or damage:

- a) for the first £50 of each and every claim.
- a) for the first £50 of each and every claim.
- a) to property in the open.
b) for the first £50 of each and every claim.
- for the first £50 of each and every claim.
- a) due to wear and tear or gradual deterioration,
b) caused by gradual emission,
c) caused by faulty workmanship,
d) for the first £50 of each and every claim.
- a) whilst the **Buildings** are lent, let or sub-let UNLESS such loss or damage is consequent upon violent and forcible entry,
b) for any amount in respect of **Contents** within unlocked detached domestic outbuildings and garages,
c) for any amount in excess of £1,000 in respect of **Contents** within locked, detached domestic outbuildings and garages,
d) for the first £50 of each and every claim.

Section 2 Contents (continued)

Perils covered

This insurance covers **Contents** for loss or damage directly caused by:

7. IMPACT by any vehicle or animal.
8. ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.
9. SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the **Buildings** stand.
10. FALLING TREES, TELEGRAPH POLES or LAMP-POSTS.

Exclusions

This insurance does NOT cover **Contents** for loss or damage:

- a) for the first £50 of each and every claim.
- a) for the first £50 of each and every claim.
- a) for which compensation has been provided or would have been but for the existence of this Insurance, under any contract or legislation or guarantee,
b) whilst the **Property** is undergoing any structural repairs, alterations or extensions,
c) due to coastal erosion,
d) arising from faulty workmanship, defective plans or the use of defective materials,
e) following damage to solid floors unless the walls are damaged at the same time,
f) for the first £50 of each and every claim.
- a) caused through lopping, topping and/or felling,
b) for the first £50 of each and every claim.

Perils covered

This section provides **additional** cover for:

- A. **ACCIDENTAL DAMAGE** by external and visible means to Audio and Audio Visual Units including Television Sets, Video Recorders and Home Computers, BUT ONLY whilst in the **Home**.

- B. ACCIDENTAL BREAKAGE of mirrors, glass tops and fixed glass in furniture, ceramic hobs and fixed glass and **Sanitary Fixtures** forming part of the **Buildings**, situated within the **Property** owned by the **Insured** or for which the **Insured** is legally responsible AS TENANT ONLY and is not otherwise insured.

Exclusions

This **additional** cover does NOT include:

- a) damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon,
- b) tapes, discs or computer software,
- c) the first £50 of each and every claim.

- a) the cost of repairing, removing or replacing frames,
- b) the first £50 of each and every claim.

Perils covered

This section provides **additional** cover for:

- C. THE **CONTENTS**, if and so far as these are not otherwise insured, whilst TEMPORARILY REMOVED from the **Property** for loss or damage:
- (i) directly caused by ANY OF THE PERILS INSURED UNDER 1-10 in this Section,
 - a) in any occupied **home**,
 - b) in any **Buildings** where the **Insured** or any permanent member of the **Insured's** household is residing or is employed,
 - c) in any trade building for the purpose of valuation, alteration, cleaning or processing,
 - d) in any furniture depository,
 - e) in any bank or safe deposit,
 - (ii) elsewhere directly caused by the perils of FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE only,
 - (iii) directly caused by FIRE, LIGHTNING, EXPLOSION, EARTHQUAKE, THEFT or attempted THEFT only, during the process of removal and transit, following PERMANENT change of residence or whilst in transit, to and from any bank, safe deposit or furniture depository.

Exclusions

This **additional** cover does NOT include:

- a) **Contents** outside the **United Kingdom**,
- b) cash, currency, bank notes, **credit cards**, debit cards or negotiable documents, away from the **Property** specified in the **Schedule**,
- c) any amount in excess of 20% (twenty per cent) of the **sum insured** under Section 2 (**CONTENTS**) in a furniture depository,
- d) the first £50 of each and every claim.

Perils covered

This section provides **additional** cover for:

D. RENT - up to twelve months for which the **Insured** is liable as occupier if the **Buildings** are rendered uninhabitable by any of the perils covered under Section Two (Contents).

E. COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the **Insured**, if the **Buildings** are rendered uninhabitable by any of the perils covered under Section 2 (Contents).

F. THE INSURED'S LEGAL LIABILITY AS TENANT for loss or damage to the **Buildings** caused by any of the perils covered under Section 2 (Contents).

Exclusions

This **additional** cover does NOT include:-

a) any amount in excess of 10% (ten per cent) of the **Sum Insured** on the **Contents** of the **Buildings** damaged or destroyed.

a) any amount in excess of 10% (ten per cent) of the **Sum Insured** on the **Contents** of the **Buildings** damaged or destroyed.

- a) any amount in excess of 10% (ten per cent) of the **Sum Insured** under Section 2 (**CONTENTS**), of the **Buildings** damaged or destroyed,
- b) loss or damage caused by fire, lightning or explosion to the **Buildings** OTHER THAN landlord's fixtures or fittings,
- c) loss or damage arising from subsidence, landslip or heave,
- d) loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent,
- e) loss or damage whilst the **Home** is insufficiently furnished for normal habitation,
- f) the first £50 of each and every claim.

Section 2 Contents (continued)

Perils covered

This section provides **additional** cover for:

G. THE COST OF REPAIRING accidental damage to domestic oil pipes, underground water supply pipes, sewers, drains, underground gas pipes, underground electricity and telephone cables for which the **Insured** is legally responsible AS TENANT ONLY.

H. FATAL INJURY to the **Insured**, or to the **Insured's** spouse, or both, occurring at the **Property** named in the **Schedule**, occasioned by outward and visible violence caused by BURGLARS or by FIRE, PROVIDED THAT death ensues within twelve months of such injury.

I. COSTS necessarily incurred, for replacing locks to external doors, safes and alarms of the **Home** following theft or loss of the keys.

J. INCREASED METERED WATER CHARGES incurred by the **Insured** resulting from an escape of water which gives rise to an admitted claim under Peril 4 of this Section.

Exclusions

This **additional** cover does NOT include:

a) damage due to wear and tear or gradual deterioration,
b) the first £50 of each and every claim.

a) any amount in excess of £10,000 for each **Insured** person.

a) any amount in excess of £250 in all.

a) any amount in excess of £750 in any **period of Insurance**, or in the aggregate if both Sections 1 and 2 are covered by this Insurance.

Section 2 Contents (continued)

Perils covered

This section provides **additional** cover for:

- K. **CONTENTS** OF DOMESTIC DEEP FREEZE against DETERIORATION or PUTREFACTION due to a change in temperature or contamination from refrigeration fumes.

Exclusions

This **additional** cover does NOT include:

- a) the deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply,
- b) failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority,
- c) any amount in excess of £200 unless separately covered under Section 6.

Section 2 Conditions applicable to section one (Contents) only

Basis of claims settlement

In the event of the total loss or destruction by any of the insured perils of any article, the basis of settlement shall be the cost of replacing the article new, PROVIDED THAT the article is substantially the same as, but not better than the original article when new and that the **Insured** incurs the cost of replacement.

Exclusions

This basis of claims settlement shall NOT apply to:

- a) wearing apparel, where a deduction will be made for wear, tear and depreciation.

Section 2 Conditions applicable to section one (Contents) only

Underwriters will not pay for the cost of replacing or repairing any undamaged part(s) of the **Contents** which form part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part. The **Underwriters** shall be entitled at their sole discretion to repair, replace or pay for any article lost or damaged, whether wholly or in part.

Reinstatement

The **Sum Insured** under this Section shall NOT be reduced following the payment of a claim provided that the **Insured** shall agree to carry out **Underwriters'** recommendations to prevent further loss or damage.

Limit of insurance

The liability of **Underwriters** for any loss or damage shall not exceed the **Sum(s) Insured** for the **Contents** of each **Property** separately stated in the **Schedule**.

Underinsurance

The liability of **Underwriters** shall not exceed such proportion of any loss or damage as the **Sum(s) Insured** bears to the total value of the **Contents** of each **Property** separately stated in the **Schedule**.

Automatic increases in sum insured

The **Sum Insured** under this section will automatically be increased by 10% for a 30 day period prior to and following the 25th December or the Wedding Day of **You** or a member of your family, permanently resident at the **Property**.

Index linking

The **Sums Insured** will be adjusted free each month in line with The Durable Household Goods section of the Retail Price Index.

The cover provided by this section is subject to the general conditions, exclusions and claims conditions of this insurance.

Section 3 Accidents to domestic staff

This Section indemnifies the insured for:

Legal liability, including costs and expenses incurred by the **Insured** with **Underwriters'** written consent, whether under any statute or at common law for damages in respect of BODILY INJURY BY ACCIDENT OR DISEASE happening during the period of this Insurance anywhere in the world, OTHER THAN as excluded, to any domestic staff of the **Insured** employed in connection with the **Property** named in the **Schedule** of which the **Contents** of the **Buildings** are insured under SECTION 2; in connection with any temporary residence; or in connection with any car (whether as chauffeur or otherwise) which is used by the **Insured** or by any permanent member of the **Insured's** household.

This Section does NOT indemnify the insured for:

- a) any injury sustained in connection with
 - i) any car in Canada or the United States of America,
 - ii) any car elsewhere which is being used for racing, pacemaking or speedtesting,
- b) any injury or illness caused directly or indirectly by the transmission of any communicable disease or condition,
- c) any injury in Canada or the United States of America after the total period of stay in either or both Countries has exceeded 30 (thirty) days, in any one **Period of Insurance**.

THE LIMIT OF LIABILITY in respect of all claims under this Section **SHALL NOT EXCEED £5,000,000 ANY ONE ACCIDENT** or series of accidents arising out of any one event, **PLUS** the costs and expenses incurred by the **Insured** with **Underwriters'** written consent in the defence of any such claim.

The cover provided by this section is subject to the general conditions, exclusions and claims conditions of this insurance.

Section 4 Legal liability to the public

This section shall apply in the following manner:

- a) where the **BUILDINGS ONLY** are insured herein, the **Insured's** legal liability as OWNER(S) ONLY but not OCCUPIER(S) is given under '1A' below but no indemnity whatsoever is given in respect of '1B' below,
- b) where the **CONTENTS ONLY** are insured herein, the **Insured's** legal liability as OCCUPIER(S) ONLY but not as OWNER(S) is covered under '1A' and '1B' below,
- c) where both the **BUILDINGS AND CONTENTS** are insured herein, the **Insured's** legal liability as OWNER(S) OR OCCUPIER(S) is covered under '1A' and '1B' below.

Item 1 of this section indemnifies the insured for BODILY INJURY by ACCIDENT OR DISEASE or DAMAGE TO PROPERTY happening during the period specified in the schedule for which legal liability may attach:

This section does NOT indemnify the insured or any member of the insured's family residing within the insured's household against any liability:

1. A: To the **Insured** as owner or occupier of the **Buildings** in respect of accidents happening in or about the **Property** named in the **Schedule**,

OR

B: To the **Insured** and any member of the **Insured's** family residing within the **Insured's** household (who shall be regarded for the purpose of this Section as if they were the **Insured**) for accidents happening anywhere in the world OTHER THAN as excluded.

- a) for **Bodily Injury** by accident or disease to any person who at the time of sustaining such injury, is engaged in the **Insured's** service, or to any member of the **Insured's** family or household,
- b) arising directly or indirectly out of the transmission of any communicable disease or condition by any person **Insured** hereunder,
- c) for damage to property belonging to or in the care, custody or control of the **Insured** or a member of the **Insured's** family or household or a person in their service,
- d) arising out of or incidental to any profession, occupation or business,
- e) which has been assumed under contract and would not otherwise have attached,
- f) arising out of the ownership, possession or operation of,

continued overleaf

This section does NOT indemnify the insured or any member of the insured's family residing within the insured's household against any liability:

- i) any mechanically propelled or horsedrawn vehicle OTHER THAN a domestic gardening implement operated within the **Insured's Property** and pedestrian controlled gardening implements operated 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, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.
- g) arising out of ownership, occupation, possession or use of any land or building NOT situated within the **Property** named in the **Schedule**,
- h) arising out of the pollution and/or contamination of air, water or soil unless it can be demonstrably proved to have been caused by immediate discharge consequent upon an accident,
 - i) in Canada or the United States of America after the total period of stay in either or both Countries has exceeded 30 (thirty) days, in any one **Period of Insurance**
 - j) if the **Insured** is entitled to indemnity under any other insurance including but not limited to any equine or travel insurance, until such insurance(s) is exhausted.

Section 4 Legal liability to the public (continued)

Item 2 of this section indemnifies the Insured for:

This section does NOT indemnify the insured or any member of the insured's family residing within the insured's household against any liability:

2. Damages and taxed costs in any Court of Law in the **United Kingdom** in respect of **Bodily Injury** or damage to **Property** as described in paragraph '1B', in circumstances which had the position of the **Insured** and the responsible Party been reversed would have entitled the **Insured** to an indemnity within the terms, limits, and exclusions of this Section and THE JUDGEMENT NOT BEING SUBJECT TO AN APPEAL PENDING AND REMAINING UNSATISFIED IN WHOLE OR IN PART THREE MONTHS AFTER THE DATE OF THE SAID AWARD the **Underwriters** will pay the outstanding amount of the judgement to the **Insured** subject to the limits of liability under this Section. Having made the payment hereunder the **Underwriters** shall be entitled at their own expense and for their own benefit to enforce the **Insured's** unsatisfied rights against the judgement debtor.

a) for any amount in excess of £250,000.

Section 4 Legal liability to the public (continued)

Item 3 of this section includes legal liability which may attach:

3. To the **Insured** by virtue of Section 3 of the Defective Property Act 1972 or Article 5 of the Defective Property (Northern Ireland) Order 1975 in connection with any **Home** which has been disposed of by the **Insured** and which prior to such disposal, was occupied for private residential purposes by the **Insured**.

Item 3 of this section does NOT include liability:

- a) where the **Insured** is entitled to indemnity under any other insurance,
- b) for the cost of remedying any defect or alleged defect which if not remedied, may cause an accident resulting in injury or damage as aforesaid.

THE LIMIT OF LIABILITY in respect of all claims under this Section **SHALL NOT EXCEED £2,000,000 ANY ONE ACCIDENT** (£2,000,000 in all in respect of pollution/contamination) or series of accidents arising out of any one event, **PLUS** the costs and expenses incurred by the **Insured** with **Underwriters'** written consent in the defence of any such claim.

The cover provided by this section is subject to the general conditions, exclusions and claims conditions of this insurance.

Definition of valuables and personal effects

The phrase **Personal Valuables and Effects** items as used in the **Schedule** means clothing, baggage including prams, pushchairs and car seats, cameras, binoculars, jewellery, articles of gold and silver and other precious metals, watches, furs, sports equipment and other personal possessions normally worn or carried on the person which are owned by **You** or for which **You** are legally liable.

Perils covered

This insurance covers:

PHYSICAL LOSS OR DAMAGE to the property described in the **Schedule** (or specification(s) attached) from ANY CAUSE OTHER THAN AS EXCLUDED anywhere in the world.

Exclusions

This insurance does NOT cover:

- a) any loss or damage if the **Insured** is engaged in or in any way connected with any form of professional entertaining,
- b) breakage of articles of a brittle nature OTHER THAN jewellery and spectacles UNLESS such breakage is caused by burglars, thieves or fire,
- c) loss or damage caused by moth, vermin, wear and tear or gradual deterioration, electrical or mechanical breakdown or derangement,
- d) any item (including articles forming a pair or set) exceeding £1,500 UNLESS otherwise stated in the specification(s) attached to the **Schedule**.
- e) damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,
- f) loss of cash, currency, bank notes, **Credit Cards**, debit cards, negotiable documents, coins or stamps,

Exclusions

This insurance does NOT cover:

- g) damage to guns caused by rusting, or bursting of barrels,
- h) breakage of sports equipment whilst in use,
- i) any loss of or damage to contact, corneal or micro corneal lenses,
- j) theft or disappearance of jewellery from baggage UNLESS carried by hand under the personal supervision of the **Insured**,
- k) the first £50 of each and every claim for unspecified items,
- l) mobile telephones and laptop computers UNLESS specified on the **Schedule**, cover in respect of mobile phones excludes losses from unattended motor vehicles.
- m) theft or disappearance of property from unattended motor vehicles or trailers of any description unless such theft occurs from a locked boot or locked glove compartment and a limit of £750 in all applies. This exclusion does not apply in respect of specified items of sports equipment where the specified limit applies.
- n) any amount in excess of £2,000 in all in respect of theft or disappearance of jewellery from hotel or motel rooms which are left unattended by the **Insured**.

Conditions applicable to Section 5 (valuables and personal effects) only

Basis of claims settlement

In the event of the total loss or destruction of any article the basis of settlement shall be the cost of replacing the article new, PROVIDED THAT the article is substantially the same as, but not better than the original article when new and that the **Insured** incurs the cost of replacement.

Exclusions

This basis of claims settlement shall NOT apply to:

- a) wearing apparel, where a deduction will be made for wear, tear and depreciation.

Condition relating to pairs and sets

Where any insured item consists of articles in a pair or set, valued £1,500 or over, this section shall not pay:

- i) more than the value of any particular part or parts which may be lost or damaged (without reference to any special value which such article or articles may have as a pair or set), nor,
- ii) more than a proportionate part of the insured value of the pair or set.

Limit of insurance

The liability of **Underwriters** for any loss or damage shall not exceed the **Sum(s) Insured** stated in the **Schedule**.

Underinsurance

Any item of the **Schedule** (or specification(s) attached) which covers articles with no individual **Sum Insured** is SUBJECT TO AVERAGE; that is to say, if the TOTAL VALUE of all articles covered by such item, is, at the time of the loss or damage, greater than the **Sum Insured** the **Insured** shall be entitled to recover ONLY SUCH PROPORTION of the loss or damage as the **Sum Insured** bears to the total value of such item. HOWEVER, if the property described in the **Schedule** (or specification(s) attached) shall include any item of **PERSONAL EFFECTS** and such **Personal Effects** be lost or damaged ELSEWHERE, OTHER THAN AT THE **INSURED'S PROPERTY**, then, for the purpose of applying average (as above) NO ACCOUNT shall be taken of the amount of the **Insured's Personal Effects** at the **Insured's Property** at the time of the loss or damage.

The cover provided by this section is subject to the general conditions, exclusions and claims conditions of this insurance.

Section 6 Domestic deep freeze extension

In consideration of the additional premium paid it is agreed that SECTION 2 extends to cover, the **CONTENTS** of the **Insured's** FROZEN FOOD CABINET(S) or DOMESTIC REFRIGERATOR(S).

This extension covers:

the above against DETERIORATION or PUTREFACTION due to a change in temperature or contamination from refrigeration fumes.

This extension does NOT cover:

- a) the deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply,
- b) failure of the electricity or gas supply due to strikes or any other withdrawal of labour by employees of any electricity or gas authority.
- c) the first £50 of each and every claim.

Limit of insurance

The liability of **Underwriters** shall not exceed the **Sum(s) Insured** stated in the **Schedule** (in addition to the cover automatically provided under Section 2).

The cover provided by this extension is subject to the general conditions, exclusions and claims conditions of this insurance.

Section 7 Pedal cycle(s) extension

In consideration of the additional premium paid it is agreed that SECTION 2 extends to cover PEDAL CYCLE(S) anywhere in **Europe**:

This extension covers pedal cycle(s) against:

- A. LOSS OR DAMAGE BY THEFT or any attempted theft.
- B. **ACCIDENTAL DAMAGE.**

This extension does NOT cover:

- a) accessories unless the cycle(s) is stolen at the same time,
- b) wear and tear, gradual deterioration, electrical or mechanical breakdown or derangement,
- c) damage to tyres or lamps or other accessories unless the cycle(s) itself is damaged at the same time,
- d) loss or damage whilst the cycle(s) is used for racing or pace-making or is let out on hire or is used other than for private purposes,
- e) theft of any cycle(s) unless locked to an immovable object or kept in a locked building when left unattended.

Limit of insurance

The liability of **Underwriters** shall not exceed the **Sum(s) Insured** stated in the **Schedule**.

The cover provided by this extension is subject to the general conditions, exclusions and claims conditions of this insurance.

Section 8 Personal money and credit cards extension

In consideration of the additional premium paid it is agreed that SECTION 5 extends to cover **PERSONAL MONEY** and **CREDIT CARDS**.

This extension covers loss of:

- A. Cash, currency, bank notes, or negotiable documents.
- B. **Credit Cards** or debit cards for which the **Insured** is responsible as a result of misuse by any unauthorised person(s) following loss or theft of any **Credit Card** or Debit Card arising before the Credit Card Company/Bank has received notification of the loss.

This extension does NOT cover:

- a) shortages due to error or emission,
- b) depreciation in value,
- c) losses not reported to the Police and in the case of **Credit Cards** or debit cards, to the issuing Company, within 24 hours of discovery,
- d) the first £50 of each and every claim,
- e) any claim resulting from loss of **Credit Cards** or Debit Cards where the **Insured** has failed to comply with all the terms and conditions under which the **Credit Card** or Debit Card was issued.

Limit of insurance

The liability of **Underwriters** for any loss or damage shall not exceed the **Sum(s) Insured** stated in the **Schedule**.

The cover provided by this extension is subject to the general conditions, exclusions and claims conditions of this insurance.

Duty of insured

The **Insured** shall take all reasonable steps to prevent loss, damage or accident and maintain the **Buildings** in a good state of repair.

More than one home

It is understood and agreed that each **Home**, insured hereunder, is deemed to be covered as though separately insured.

Notice of change of occupancy

It is a condition precedent to the liability of **Underwriters** that the **Insured** or an authorised representative of the **insured** shall notify **Underwriters** if premises specified in the **Schedule** ceases to be the **Insured's** permanent residence, or becomes regularly left **unoccupied**. Upon receipt of this notice **Underwriters** reserve the right to amend the terms and conditions of this Insurance.

Notice of works clause

It is a condition precedent to the liability of **Underwriters** that the **Insured** shall notify **Underwriters** prior to the commencement of any conversions and extensions to the Building at the **property** specified in the **Schedule**. Upon receipt of this notice **Underwriters** reserve the right to amend the terms and conditions of this Insurance.

Claims

It is a condition precedent to the liability of **Underwriters** that following any happening likely to give rise to a claim the **Insured** shall:

- a) as soon as reasonably possible give notice to **Underwriters** through his **Insurance Advisor** and if required give full details within 30 (thirty) days of the incident together with such information and assistance as **Underwriters** may reasonably require,
- b) immediately notify the Police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion, or the disappearance of valuable items,
- c) under no circumstances admit liability for, nor offer to agree to settle any claim without the written consent of **Underwriters**, who shall be entitled to take over and conduct in the name of the **Insured** the defence of any claim and to prosecute in the **Insured's** name, for **Underwriters'** benefit, any claims for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.
- d) under no circumstances should any items be disposed of that are subject to a claim without **Underwriters** approval.

In respect of all sections OTHER THAN section three this insurance does **NOT COVER:**

a) Radioactive contamination and nuclear assemblies exclusion

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

b) War exclusion

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) Contracts (Rights to Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights to 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.

d) Biological and chemical contamination exclusion

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. or any legal liability of whatsoever nature;
3. death or injury to any person; directly or indirectly caused by, or contributed, to by or arising from biological or chemical contamination due to or arising from:
 - terrorism; and/or
 - steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism; For the purposes of this exclusion, "terrorism" means any act(s) of any person(s) or organisation(s) involving:
 - 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 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.

e) 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. or any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from:
 - computer viruses, erasure or corruption of electronic data;
 - the failure of any equipment to correctly recognise the data 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.

f) Other insurance

There shall be no liability under this Insurance in respect of any claim where the **Insured** is entitled to indemnity 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 2 H.).

g) Fraudulent claims conditions

If the **Insured** shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Insurance shall become void and all claims hereunder shall be forfeited.

THE FOLLOWING CLAUSES ARE ONLY APPLICABLE IF REFERRED TO IN THE SCHEDULE OR ENDORSEMENTS ATTACHED TO THE SCHEDULE

01. **Peril 9 exclusion clause**

It is understood and agreed that in respect of Section 1, Peril 9 (Subsidence, Landslip or Heave) is deleted and of no effect.

03. **Non standard construction clause**

In consideration of the premium paid hereon it is agreed that, although the **Buildings** specified on the **Schedule** are of 'non-standard' construction any cover under Section 1 (**Buildings**) and Section 2 (**Contents**) shall apply in respect of such **Buildings** as though they were of **Standard Construction**.

04. **Mortice deadlock warranty**

Warranted that a Mortice Deadlock is fitted to the entrance doors of the **Insured's Home**, and warranted in full and effective operation when the **Property** is left unattended.

05. **Unoccupancy clause**

It is understood and agreed that whilst the **Insured's** property are not normally occupied,

- i) the cover under Sections 1 and 2 of this insurance excludes:
 - a) loss or damage by escape of water from water tanks, apparatus and pipes,
 - b) the first £250 of each and every loss or damage caused by storm, tempest, and (if insured) flood, theft and malicious damage,
 - c) items of gold and silver and gold and silver plated articles, jewellery and furs.
- ii) the cover under Section 5 of this insurance excludes loss or damage by theft from the **Insured Property**.

06. **Protection maintenance clause**

It is a condition precedent to the liability of **Underwriters** that all protections provided for the safety of the **Property** be maintained in good order throughout the period of this Insurance and be in use at all times when the **Property** is left unattended. Such protection shall not be withdrawn or varied without **Underwriters'** consent.

07. **Alarm maintenance clause**

Whereas the within mentioned **Home** is protected by a burglar alarm, it is a condition precedent to **Underwriter's** liability in respect of theft occasioned from such **Home** that:-

- a) the burglar alarm system is in full and effective operation whenever the **Property** is left unattended,
- b) the burglar alarm system is in full and effective operation when the **Insured** retires for the night,

- c) the burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company.

09. **Hotel/motel (jewellery) clause**

This Insurance excludes loss of or damage to Jewellery whilst on the premises of hotels or motels **unless** the said jewellery is being worn by the **Insured**, or is contained in a locked safe or vault.

10. **Safe warranty and keys clause**

This insurance excludes burglary, housebreaking, theft and larceny, in respect of jewellery at the **Property** described herein unless kept in a locked safe whilst not worn. It is a condition precedent to the liability of **Underwriters** under this Insurance that all Keys and duplicate Keys of the safe(s) are removed from the **Property** whenever left unattended.

11. **Automobile and vehicle clause**

This insurance excludes theft or disappearance of jewellery or furs from road vehicles of every description owned by or under the control of the **Insured** and/or his or their servants or agents or representatives whilst such vehicles are unattended.

12. **Automobile and vehicle clause(2)**

This policy excludes theft or disappearance from road vehicles of every description owned by or under the control of the **Insured** and/or his or their servants or agents or representatives when such vehicles, not being garaged, are left unattended.

13. **Musical instruments clause**

This insurance provides cover against loss of or damage to property as per the specifications but excluding:-

- a) loss or damage caused by moth, vermin, wear, tear and gradual deterioration, scratching and denting,
- b) any loss caused by mechanical and/or electrical derangement unless such derangement arises solely from external causes,
- c) breakage of strings,
- d) any loss or damage occasioned by cleaning or repairing or atmospheric conditions.

14. **Tools clause**

This insurance extends to provide cover on tools excluding:

- a) losses from motor vehicles unless said vehicle is stolen at the same time,
- b) the first £25 of each and every loss,
- c) theft from the **Insured's** garage/**Property** unless following forcible and violent entry,
- d) breakage whilst in use,
- e) any single article in excess of £50.

Territorial Limits - **United Kingdom**.

15. **Mortgagee's interest clause**

It is understood and agreed that the interest of the Mortgagee in this Insurance shall not be prejudiced by any act or neglect of the Mortgagor or occupier of any Building hereby insured whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee, provided the Mortgagee, as soon as reasonably possible after becoming aware thereof, shall give notice to the Insurers and pay an additional premium if required.

16. **Brittle articles deletion clause**

In consideration of the additional premium paid, it is agreed that exclusion (b) of Section Five is deleted in respect of items of Porcelain, China, Glass and the like as specified under Section 5 (**Valuables and personal effects**). It is warranted that all such items are kept within a locked cabinet and dusted only by the **Insured** and/or family.

17. **Carpets clause**

This insurance excludes in respect of carpets and rugs, staining from any cause other than staining resulting from escape of water from water tanks, apparatus and pipes, storm, tempest and flood or staining due to water damage following fire.

18. **Stamp clause**

Underwriters liability in respect of stamps forming part of a collection is limited to 75% of the Stanley Gibbons valuation.

19. **Limitation of cover clause**

In respect of Sections 1 and 2 cover is limited to fire, lightning, explosion, aircraft, impact and third party liability in respect of the property as stated in the **Schedule**.

20. **Theft limitation clause**

In respect of this insurance, theft cover from the **Insured** Building is restricted to following forcible and violent entry.

21. **Water ingress exclusion clause**

This insurance excludes ingress of water through flat and/or asphalt roofs unless following an insured Peril.

22. **Accidental damage to buildings**

In consideration of the additional premium paid, it is agreed that Section 1 - **Buildings** is extended to cover the **Buildings** of the **Home** located at the **Property** specified in the **Schedule** against **Accidental Damage** by external and visible means,

Excluding:

- a) damage or any proportion thereof specifically excluded under Section 1 - **Buildings**,
- b) settlement, shrinkage, collapse or cracking,
- c) damage whilst the **Buildings** are undergoing alterations, repair, extensions or any other process,
- d) damage to outbuildings and garages of **Non Standard Construction**, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences,
- e) damage whilst the **Buildings** are lent, let or sub-let in whole or in part,
- f) the cost of maintenance,
- g) wear and tear or gradual deterioration, infestation, corrosion, damp, wet or dry rot, mould or frost,
- h) damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect,
- i) damage arising out of mechanical or electrical breakdown or derangement,
- j) damage arising out of climatic or atmospheric conditions,
- k) the first £50 of each and every claim.

It is a condition of this extension that, in the event of an accident, the **Insured** will make every reasonable attempt to minimise the damage.

The **Underwriters** will not pay the cost of routine maintenance or redecoration.

23. **Accidental damage to general contents**

In consideration of the additional premium paid, it is agreed that Section 2 - **Contents** is extended to cover household **Contents** within the **Property** specified in the **Schedule** against **Accidental Damage** by external and visible means.

Excluding:

- a) damage or any proportion thereof specifically excluded under Section 2 - **Contents**,
- b) damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon,
- c) damage caused by animals kept as domestic pets,
- d) any amount in excess of £1,000 in all, in respect of porcelain, china, glass and other articles of a brittle nature,
- e) consequential loss,
- f) cash, currency, bank notes, negotiable documents, coins, stamps and **Credit Cards**,
- g) damage to contact, corneal or micro corneal lenses,
- h) damage whilst the **Property** are lent, let or sub-let in whole or in part,
- i) wear and tear or gradual deterioration or damage sustained by moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost,

- j) damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect,
- k) damage arising out of mechanical or electrical breakdown or derangement,
- l) damage arising out of climatic or atmospheric conditions,
- m) the first £50 each time damage is sustained.

It is a condition of this extension that, in the event of an accident, the **Insured** will make every reasonable attempt to minimise the damage.

24. **Limitation of basis of settlement clause**

It is understood and agreed that the basis of settlement under Section 2 (Page 21) is deleted and replaced by the following:

In the event of the total loss or destruction by any of the Insured perils of any article not more than **three years old insured** under this section, the basis of settlement shall be the cost of replacing the article new, provided that the article is substantially the same as but not better than the original article when new.

This basis of settlement shall not apply to wearing apparel.

41. **Business use clause**

In consideration of the additional premium paid hereon it is hereby agreed that, notwithstanding Exclusion d) of Section 4, Section 4 A is extended to include the **Insured's** legal liability, as defined therein, arising out of the use of the **Property** named in the **Schedule**; PROVIDED ALWAYS that liability arising out of advice given or services rendered in respect of the **Insured's** profession, occupation or business is not covered.

42. **Business use clause** *(for let or sub-let properties)*

In consideration of the additional premium paid hereon it is agreed that Exclusion a) of Section 4 is deleted and replaced as follows:

- a) for **bodily injury** or accident or disease to any person who at the time of sustaining such injury is engaged in the **insured's** service or to any member of the **insured's** family or household other than tenants of the insured **property** where letting or sub-letting has previously been agreed by **Underwriters**.

It is further agreed that Exclusion d) of Section 4 is deleted and replaced as follows:

- d) arising out of or incidental to any profession, occupation or business other than the sub-letting of the insured **property** which has previously been agreed by **Underwriters**.

43. **Over 50's discount**

In consideration of the **Insured** named in the **Schedule** being aged over 50, the premium is discounted as shown on the **Schedule**.

44. **No claims discount**

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the previous 12 months the premium is discounted as shown on the **Schedule**.

45. **Three years claim free discount**

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the previous 3 years prior to inception of this policy the premium is discounted as shown in the **Schedule**.

48. **Neighbourhood watch discount**

In consideration of the **Insured** Person named in the **Schedule** being an active member of a neighbourhood watch scheme approved by the police the premium is discounted as shown in the **Schedule**.

49. **Approved locks discount**

In consideration of the Insured **Property** named in the **Schedule** being protected by approved locks to both doors and accessible windows the premium is discounted as shown on the **Schedule**.

It is a condition precedent to the liability of **Underwriters** that all protections provided for the safety of the insured **Property** be maintained in good order throughout the period of this Insurance and be in use at all times when the **Property** are left unattended. Such protection shall not be withdrawn or varied without **Underwriters'** consent.

50. **NACOSS/NSI approved alarm discount**

In consideration of the Insured **Property** named in the **Schedule** being protected by a burglar alarm the premium is discounted as shown in the **Schedule**. Notwithstanding, it is a condition precedent to **Underwriters** liability in respect of theft that:-

- a) the burglar alarm system is in full and effective operation whenever the **Property** are left unattended,
- b) the burglar alarm system is in full and effective operation when the **Insured** retires for the night,
- c) the burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company.

51. Combined security discount

In consideration of the insured **Property** named in the **Schedule** being fitted with the minimum security requirements and/or the **Insured** person being an active member of a neighbourhood watch scheme approved by the police, the premium is discounted as shown on the **Schedule**.

It is a condition precedent to the liability of **Underwriters** that all protections provided for the safety of the insured **Property** be maintained in good order throughout the period of this Insurance and be in use at all times when the **Property** are left unattended. Such protection shall not be withdrawn or varied without **Underwriters'** consent. In the case of an approved burglar alarm being installed it is a condition precedent to **Underwriters** liability in respect of theft that:

- a) the burglar alarm system is in full and effective operation whenever the **Property** are left unattended,
- b) the burglar alarm system is in full and effective operation when the Insured retires for the night,
- c) the burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company.

52. Buildings sum insured discount

In consideration of the **Sum Insured** for the **Buildings** specified in the **Schedule** exceeding a certain limit the premium is discounted as shown on the **Schedule**.

53. Approved smoke alarm discount

In consideration of an approved smoke alarm being installed at the Insured **Property** named in the **Schedule** the premium is discounted as shown on the **Schedule**.

54. One year claim free discount

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the year prior to inception of this policy, the premium is discounted as shown in the **Schedule**.

55. Over 60's discount

In consideration of the **Insured** named in the **Schedule** being aged over 60, the premium is discounted as shown in the **Schedule**.

56. Contents sum insured discount

In consideration of the combined **Sum Insured** for General **Contents**, pictures, gold, silver and plated Items specified in the **Schedule** exceeding a certain limit, the premium is discounted as shown on the **Schedule**.

57. **Business transfer**

In consideration of the **Insured** named in the **Schedule** having previously held **Buildings** and/or **contents** insurance the premium is discounted as shown in the **Schedule**.

58. **Two years claim free discount**

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the two years prior to inception of this policy the premium is discounted as shown in the **Schedule**.

59. **Loyalty discount**

In consideration of the **Insured** named in the **Schedule** having renewed this policy for three consecutive years the premium is discounted as shown in the **Schedule**.

60. **Combined buildings and contents discount**

In consideration of the **Insured** named in the **Schedule** insuring both the **Buildings** and **Contents** on a combined policy the premium is discounted as shown on the **Schedule**.

61. **Protection warranty non compliance clause**

Notwithstanding the wording of the protection warranty as mentioned below. It is understood and agreed that non compliance with the warranty will result in an additional **Excess** of £250 being applied in respect of any loss or damage as a result of theft or attempted theft. This **Excess** is in addition to the standard policy **Excess**.

62. **Protections warranty (1)**

It is warranted that the insured **property must** have the following security installed within 30 days of inception or renewal:

5 lever mortice deadlocks or locks conforming to BS 3621 on all final exit doors **and** key operated security devices on all ground floor and accessible windows and or existing locks plus key operated security devices at the top and bottom on all final exit doors **or** key operated patio door locks mounted internally on the centre rail for sliding patio doors **and** key operated security devices on all ground floor and accessible windows.

63. **Protections warranty (2)**

It is warranted that the insured **property must** have the following security installed within 30 days of inception or renewal:

5 lever mortice deadlocks **or** locks conforming to BS 3621 on all final exit doors and or existing locks plus key operated security devices at the top and bottom on all final exit doors or key operated patio door locks mounted internally on the centre rail for sliding patio doors.

64. **Protections warranty (3)**

It is warranted that the insured **Property must** have the following security installed within 30 days of inception or renewal:-
key operated security devices on all ground floor and accessible windows.

65. **Jewellery clause**

This insurance shall not cover loss of jewellery by theft or disappearance, unless such property is

- a) being worn; or
- b) deposited in a bank or locked safe or hotel/motel safe; or
- c) carried by hand under the personal supervision of the **Insured**.
- d) Exclusion n) section 5 does not apply.

66. **Alarm warranty**

It is warranted that a NACOSS/NSI approved alarm system be installed within 30 days of inception.

67. **Contractors exclusion clause**

This insurance excludes loss, damage or liability arising out of the activities of contractors.

68. **Climatic conditions clause**

This insurance does not cover:

- a) loss or damage caused by climatic or atmospheric conditions or extremes of temperature unless such loss or damage would be recoverable under an ordinary fire insurance policy and
- b) if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.

69. **Computer systems records exclusion clause**

This insurance does not cover loss or damage to computer system records.

70. **Deletion of pairs and sets clause**

It is understood and agreed that in the event of loss of a part of a pair or set, the **Underwriters** will bear the cost of replacement even though such cost be more than the proportionate part of the pair or set up to the amount insured in respect of the item.

71. **Fire extinguisher warranty**

It is warranted that a minimum of two Fire Extinguishers are installed in the Insured **property** within 30 days of inception.

72. Heating warranty

It is warranted that the water system is turned off and drained between 1st November and 31st March annually or that the Central Heating system is maintained at a minimum temperature of 65 degrees Fahrenheit.

73. Let properties compulsory excess

Excess £200 of every claim in addition to the standard policy **excess**, and subject to the property not being let to DSS tenants or students.

74. Notice clause

Prior notice to be given to **Underwriters** of any change in occupation of the said **Buildings** (i.e. Properties that become **unoccupied**), and/or if any vacant **Buildings** become occupied and a suitable extra premium paid if required.

75. No return premium

No return of premium if the policy is cancelled within the first six months.

76. Pedal cycle clause

It is a condition precedent to the liability of **Underwriters** in respect of the pedal cycles insured hereunder, that such cycles be padlocked to an immobile object or kept in a locked building when left unattended.

77. Subsidence, landslip or heave exclusion clause

Cover in respect of Section 1 **Buildings** and Section 2 **Contents** excludes Peril 9, subsidence, landslip or heave and alternative accommodation.

78. Computer clause

Cover in respect of Section 5, **Valuables and personal effects**, excludes loss, theft or disappearance to computers:

- a) whilst contained in unattended motor vehicles
- b) unless carried by hand and under the personal supervision of the **Insured**
- c) tapes, diskettes and computer software.

79. Settings and mountings clause

It is a condition of the Insurance that all settings, mountings, clips and fastenings are inspected and overhauled by a competent Jeweller during each **Period of Insurance**.

80. Flats clause

The **sum insured** showing under Section 1 (**Buildings**) represents the value of that portion of the building owned by **You** (including external walls, roof and foundations and such common parts of the building for which **You** are legally responsible). In the event of a loss resulting from an insured peril to any part of the property not occupied by **You** but for which **You** are legally responsible, **We** will only pay such portion of that loss as the **Sum Insured** bears to the reinstatement of the building.

81. **Over 40's discount**

In consideration of the **Insured** named in the **Schedule** being aged over 40, the premium is discounted as shown in the **Schedule**.

82. **Five years claim free discount**

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the five years prior to inception of this policy, the premium is discounted as shown in the **Schedule**

83. **Onus of proof clause**

The onus of the proof of value rest with the **Insured** in the event of a claim where professional valuations have not been seen and agreed by **Underwriters**.

84. **Four years claim free discount**

In consideration of the **Insured** named in the **Schedule** not having suffered any losses in the four years prior to inception of this policy, the premium is discounted as shown in the **schedule**.

102. **Additional voluntary excess**

The **Underwriters** shall not be liable to pay the first amount (as shown in the **Schedule** against 'Additional items and **clauses**' number 102) of any claim(s) following damage caused by any of the perils covered under Section 1 (Buildings) and/or Section 2 (Contents) as stated in the **Schedule**. This is in addition to the standard £50 policy **Excess**. The **Excess** for Peril 9 (subsidence, landslip and heave) remains as per the **Schedule** of Insurance.

What to do if you have to make a claim

1. If any loss or damage occurs which may result in a claim under these Insurances **you** must tell the Police immediately about:
 - a) any theft, malicious damage or vandalism, or
 - b) the accidental loss of any item insured under
Section 5 - **Valuables and personal effects**
Section 7 - Pedal cycles
Section 8 - **Personal money and credit cards**
Section 9 - In car audio and telephones
 - c) tell the issuing authority immediately of the loss of any **Credit Card** insured under Section 8.
2. If **You** learn of any incident which might result in a legal liability claim under these Insurances **you** must not make any admission of responsibility and:
notify the **Underwriter** immediately by telling your **Insurance Advisor** and provide full details in writing as soon as possible, send the **Underwriters**, via your **Insurance Advisor**, without delay, any writ, summons or other legal document served on **You** or **Your** family.
3. Check that the property and cause are covered by the Insurance. Read both the General Conditions and Exclusions on Pages 34, 35 and 36 and the specific Section of the **Certificate** that applies to the loss or damage and check what is insured and what is excluded.
4. Notify your **Insurance Advisor**, whose details appear at the front of this **Certificate**, by telephone, as soon as possible. Immediate advice is essential if the damage is to the insured **Building** and is serious or caused by riot. **You** will receive a statement letter, by return, acknowledging your notification. This will contain your unique claims reference number and confirm what was discussed and what further action is required. In the event of any damage to **Buildings**, any temporary repairs necessary to make it weatherproof (if, for example, the roof has been damaged) can be put in hand immediately. However, the **Underwriters'** agents should be given the opportunity of inspecting the damage before permanent repairs are done.
5. **You** may be asked to send documentation in support of the amount **You** have claimed. Please have to hand, where applicable, such items as original purchase receipts, valuations and instruction manuals, which should have details of the make and model.
6. Where the damage is serious the **Underwriters** will arrange for someone to visit **You** as soon as possible. In other cases the **Underwriters** will let **You** know via your **Insurance Advisor** if they need any more information. In most cases they will be able to settle your claim on the basis of the details **You** have supplied at the time of the initial telephone notification.

Applicable law

You are free to choose the law applicable to the insurance **Contract**. Unless specifically agreed to the contrary, Homeline shall be subject to English Law.

Financial Services Authority (FSA)

The selling and administering of Homeline will be undertaken by Heath Lambert Insurance Services, a trading style of Heath Lambert Limited. Heath Lambert Limited is authorised and regulated by the Financial Services Authority (registration 312030) as a principle member for the selling and administering of general insurance.

You can check the status of Homeline and Heath Lambert on the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Heath Lambert are contractually obliged to offer quotes from a single undertaking.

Notice

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance (including the terms) via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited. A list of the participants is available upon requests. In dealing with **Your** application this register may be searched. In the event of a claim the information **You** have supplied together with other information relating to the claim may be put on the register and made available to participants.

Data protection

We are registered under the Data Protection Act 1998, ensuring all personal data is held and processed in accordance with the Act. **Your** personal data will be used for the purpose of quoting and providing the insurance **Contract You** require. **We** may need to disclose this data to insurers and third party service providers for the purpose of fulfilling **our** contractual obligations.

Cooling-off period

It is a requirement that **You** are provided with certain information before **You** make **Your** decision to enter this **Contract**. **We** trust that **You** are happy with the level of cover provided by Homeline. However, **You** have the right to cancel Homeline from the inception date without giving any reasons, providing **Your** instruction is submitted within 14 days of the start of the **Contract** or within 14 days of receipt of the policy documents, whichever is the later.

In this event please return the documents to Homeline who will refund **Your** premium in full. This refund is subject to no incidents having occurred, which give rise to a claim.

Cancellation period

Once the 14 days cooling-off period has expired, **You** may cancel cover at any time by providing Homeline with written notice. Providing no incidents have occurred which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice, on a pro rata basis.

Your Homeline policy may also be cancelled by Heath Lambert Insurance Services issuing **You** 30 days notice in writing, which will be sent to the address shown in the **Schedule**. Provided that no incidents have occurred, which give rise to a claim, a refund of any premiums paid will be calculated from receipt of this notice, on a pro rata basis.

Important Notice

Any enquiry or complaint **You** may have regarding home insurance, or a claim notified under **Your** policy should be addressed to the Manager, Homeline, Heath Lambert Insurance Services, 32-40 North Street, Horsham, West Sussex RH12 1RZ United Kingdom or telephone on 01403 321212. Please quote **Your** policy number and/or claims reference number in all correspondence to enable the matter to be dealt with speedily.

Should **You** remain dissatisfied, and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is Complaints Dept. Lloyd's, One Lime Street, London, EC3M 7HA United Kingdom, Telephone 0207 327 5693, Fax 020 7327 5225 or e-mail Complaints@Lloyds.com.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints procedure.

Your total peace of mind

Underwriters of this insurance are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor, Lloyd's Chambers, Portsoken Street, London E1 8BN.

Some Helpful Hints

SECURITY

Use your door and window protections if you leave the **property** - day or night, and remove the keys from the locks (including the garage).

Do not leave keys under the mat or inside the letter box or anywhere else they can be found easily. Leave a light on in a room other than the hall when you are out at night.

Do not leave large sums of money at **home**.

Do not leave valuable **contents** in unattended vehicles.

WHEN YOU GO AWAY ON HOLIDAY

Stop newspapers and milk deliveries; don't advertise your absence.

Place any silver and **valuables**, which are not being taken or worn, in safe custody with a bank.

Make certain before you leave that all doors and windows are closed and locked.

Leave your key with a trusted neighbour and ask them to look in occasionally.

FIRE PREVENTION

Do

Check your electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Seek the assistance of a competent electrician if you are in doubt.

Install a suitable fire extinguisher and smoke alarm.

Make sure that all fires are properly guarded even if they appear to be out - especially at night.

Have any chimney swept and/or flues checked regularly, at least once a year.

Don't

Smoke in bed.

Let children play with matches or fire.

Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker. Chip pan fires can be put out by shutting out the air, cover the pan with a lid or thick damp cloth. Don't use water.

WATER DAMAGE

Lag exposed water pipes and tanks in the roof area.

Cut off the water and drain the system if you leave the **property** without heat in winter.

If pipes freeze, despite your precautions, thaw out slowly using hot water bottles; never use a blowlamp.

KNOW YOUR OWN PROPERTY

Keep a detailed description of the **contents** of your **home**, it will help you - and the police - after a theft. Lack of an adequate description hampers the police in their work as items they believe to be stolen cannot be positively identified, the thieves prosecuted and the items returned to its owner.

24 Hours a Day 365 Days a Year

As a Homeline policyholder, you not only have the protection of quality insurance, you also have access to a range of special helplines, which are there when you need some help.

Home emergency

call Arc on

0870 350 1731

Someone to turn to when an emergency happens in your home and you need a tradesman **fast**.

Legal advice

call Arc on

0870 350 1734

Free advice on any domestic legal problem.

Broken glass replacement

call Highway Glass on

0800 29 30 31

Providing the priority service you need to protect your home.

Claims

call Homeline on

01403 321114

Ensuring that your claim is dealt with promptly and professionally.

Additional products available from Homeline:

Homeline Caravan

Homeline Marine

Thatchowners

Homeline Abroad



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INVESTOR IN PEOPLE

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