

nidus

Home Insurance for
you and your family

Policy Booklet

 **integra**
we've got it covered

Welcome

I am delighted to welcome you to Integra Insurance Solutions Ltd.

Your Policy is made up of this booklet, your Schedule and any notices, which will be provided when you take out your Policy. The Schedule confirms the sections of cover you have chosen. Put them somewhere safe, so that you can refer to them if you ever need to claim. We have based your Policy on the details you gave us, but please do check this Policy booklet, Schedule and your Proposal Form, Statement of Fact or Statement of Insurance, to make sure your cover meets your needs.

Please take time to read this booklet. The introduction contains important information to help you understand and use your Policy.

Thank you for choosing Integra. We look forward to providing you with competitively priced insurance for many years to come.

A stylized, handwritten signature in black ink, appearing to read 'Carlo Cavaliere'.

Carlo Cavaliere
Chief Executive

Integra Insurance Solutions Ltd.

Registered Office:
Curren House
Curren Street
BRADFORD
West Yorkshire BD1 5BA

Registered in England No. 06760260.
Authorised and regulated by the Financial Services Authority. Register No. 495111.

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INTRODUCTION - UNDERSTANDING AND USING YOUR POLICY

This nidus Policy is a contract between **you** and **us**, and is underwritten by:

International Insurance Company of Hannover Limited.
Registered Office:
1 Arlington Square
Bracknell
RG12 1WA

Registered in England No. 01453123
Authorised and regulated by the Financial Services Authority.
Register No. 202640

This contract is administered by:

Integra Insurance Solutions Ltd.
Registered Office:
Curren House
Curren Street
BRADFORD
BD1 5BA

Registered in England No. 06760260.
Authorised and regulated by the Financial Services Authority.
Register No. 495111.

PLEASE NOTE: All communications, including complaints and claims notification should be referred to Integra Insurance Solutions Ltd.

YOUR POLICY

Insurance policies can be difficult to understand so **we** have highlighted some of the important aspects of **your** Policy. This section does not form part of the legal contract between **you** and **us**. It includes information which will help **you** to understand and use **your** Policy.

Some words have a special meaning in **your** Policy and these are listed and explained on pages 4 to 5 'Definitions'. Where a word with a special meaning is used it will be printed in **bold type**.

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape. If **you** require this document in any of these formats, please contact **your** intermediary or call the marketing department on 01274 700 800.

- **We** will insure **you** against loss, damage or legal liability which may occur during the **Period of Insurance** in accordance with the Sections specified in the **Schedule** subject to the exclusions, conditions and **endorsements** of the Policy in return for payment by **you** of the premium.
- The Policy and **Schedule** and any notices should be read together as one contract and the nidus proposal form, statement of fact or statement of insurance signed or agreed by **you** is the basis of the contract.
- The Policy booklet explains what is and what is not covered, how **we** settle **claims** and other important information. The **Schedule** shows the cover selected and the premium. Please keep **your Schedule** with the Policy booklet.
- Once **you** have received **your** Policy, **Schedule** and any notices please read them together to ensure that they have been prepared in accordance with the cover **you** have chosen. **You** have a cooling off period of 14 days from when **you** receive **your** Policy documents or enter into the contract, whichever is later, to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents to **your** intermediary to make any necessary changes. Alternatively, **you** can request cancellation of the Policy and any premium paid will be refunded less the amount of any **claim you** have made.
- Unless specifically agreed in writing between **you** and **us** this contract will be subject to English Law.
- The Policy will be written and conducted in English.

CHANGES TO YOUR CIRCUMSTANCES

Almost certainly **your** needs will change. If they do please let the intermediary who arranged this Policy know so that an updated **Schedule** can be sent to **you** each time there is an alteration to the cover **you** have chosen.

- If **you** have selected **buildings** insurance, **you** should make sure **your sum insured** remains adequate to rebuild **your home** if **you** extend or make improvements to **your home**, such as installing double-glazing, adding a fitted kitchen or conservatory.
- If **you** have selected **contents** and personal possessions insurance, **your** cover is for replacement as new. Remember to make sure **your sum insured** remains adequate to replace **your contents** if **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.
- **You** must also inform **your** intermediary if **your home** becomes **unoccupied** for more than 30 consecutive days.

A new **Schedule** will be sent to **you** whenever **you** make a change to the insurance and each year before the anniversary date so **you** can check that the cover still meets **your** needs.

HELPFUL AND IMPORTANT INFORMATION ABOUT YOUR INSURANCE

Insurance does not cover **your** property against everything that can happen so please read **your** Policy carefully to make sure **you** understand what it covers and the limits which apply.

- It is **your** responsibility to look after and regularly maintain **your** property, so that it is in a good state of repair.
- **Your** Policy is intended to cover **you** against unforeseen events like fire or theft. It does not cover 'wear and tear' or damage which happen gradually over a period of time. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.
- It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with any **claim you** make.
- **Buildings** in a sound condition will withstand all but the most extremes of weather. **We** consider a storm to be strong winds, sometimes accompanied by rain, hail or snow. Heavy and persistent rain alone does not constitute a storm unless the downpour is torrential.
- It is important to keep **buildings** heated during prolonged periods of cold temperature. Consider setting automatic timers to 'constant' or '24 hours'. Use **your** thermostat to maintain a low level during the night and when **you** are away from the **home**. If **your home** is to be **unoccupied** for more than three days (at any time of the year), consider turning off the water and draining down the water system - leaving taps open and plugs left out.

HELPLINE SERVICES

An additional benefit of taking out a Policy with Integra Insurance Solutions Ltd. is the after sales help and advice services. This provides customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the **United Kingdom**. These services are available to both **you** and **your family** free of charge, during the **Period of Insurance**. **You** may call these services at any time, in some instances the contact hours are limited, details are given below for each service. Calls to helplines are free from BT landlines, charges from mobile phones and other networks may vary. Please check with **your** service provider.

To help maintain and improve standards of service all telephone calls are recorded, except those made to the Counselling Helpline which is a completely confidential service.

When calling, to help deal with **your** query speedily and efficiently, please have **your** Policy number ready.

PLEASE DO NOT USE THESE SERVICES TO REPORT AN INSURANCE CLAIM OR CHASE THE PROGRESS OF AN EXISTING CLAIM. Call Integra on 01274 700 810. We are open 9:00am – 5:00pm Monday to Friday. See How to make a Claim on page 22.

EUROLAW LEGAL ADVICE SERVICE

You will be given confidential legal advice over the phone on any personal legal problem according to the laws of member countries of the European Union (and of the Isle of Man, the Channel Islands, Switzerland and Norway).

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9:00am-5:00pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, **you** will be called back.

TAX ADVICE SERVICE

You will be given confidential advice over the phone on personal tax matters.

Tax advice is provided by tax advisors 9:00am-5:00pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, **you** will be called back.

HEALTH AND MEDICAL INFORMATION SERVICE

You will be given information over the phone on general health issues and advice on a wide variety of medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

Health & Medical information is provided by qualified nurses 9:00am-5:00pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, **you** will be called back.

PLEASE NOTE: For the following four assistance services you will be responsible for paying the costs of the help provided. If a claim is accepted for loss or damage arising from the emergency such costs will be paid for, subject to the Policy terms and conditions.

DOMESTIC HELP

Arrangements will be made for help or repairs needed if **you** have a domestic emergency in the **home**, such as a burst pipe, blocked drain, broken window or building damage.

VETERINARY HELP

If **your** pet is ill or injured, help will be given in finding a vet who can offer treatment.

CHILDCARE HELP*

Arrangements will be made to help **you** find a range of childcare options in **your** area if an unforeseen event occurs (such as illness or injury to **you**) and **you** need to make alternative childcare arrangements.

HOME HELP*

Arrangements will be made to help **you** find cleaning staff, au pairs and housekeepers if **you** need assistance to run **your home** in a crisis (such as illness or injury to **you**).

* Please note DAS are only able to contact these services on **your** behalf during office hours 9:00am - 5:00pm Monday to Friday. Outside of these times, contact will be made with them on **your** behalf the next working day and **you** will be called back.

To contact any of the above services call 0800 9154 780.

COUNSELLING HELPLINE

You and members of the **family** will be provided with a confidential counselling service over the phone including, where appropriate, onward referral to relevant voluntary or professional services. **You** will pay any costs for using the services to which **you** are referred. This helpline is open 24 hours a day, seven days a week.

To contact the Counselling Helpline call 0800 9154 781.

The above services are provided by DAS Legal Expenses Insurance Company Limited. DAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

GLASS REPLACEMENT SERVICE

Broken glass is unsightly and inconvenient and, in external doors and windows, it presents a security risk. **You** will be provided with a quick and efficient replacement service for fixed internal and external glass 24 hours a day, every day of the year. **You** can have broken glass replaced at a time suitable to **you**. The service is free but if the Policy terms require **you** to pay an **excess** or if **you** are VAT registered **you** will be asked to pay for these costs.

To contact the Glass Replacement Service call 0800 9154 782.

We will not accept responsibility if the Helpline Services are unavailable for reasons outside our control.

DEFINITIONS

The definitions given for the following words or expressions will apply wherever they appear in the **Schedule** or **Endorsements**. They also apply wherever they appear in the Policy.

accidental damage	Unexpected and unintended damage caused by sudden and external means.
administrator	Integra Insurance Solutions Ltd. Please refer to page 2 - INTRODUCTION for further information.
buildings	The home , its permanent fixtures and fittings and decorative finishes, patios, terraces, hard sports courts, sunken swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings, lampposts, and in so far as they are fixed to the buildings, solar panels and wind turbines all contained on or within or forming the boundaries of the land at the risk address shown in the Schedule EXCLUDING: satellite television receiving equipment, television or radio aerials, aerial fittings, aerial masts or plinths.
business equipment	Personal computers including monitors and keyboards, printers, modems, telephone equipment, answering machines, facsimile machines, photocopiers and any other office equipment or furniture all owned by or the responsibility of you or the family and used by you or them for business or professional purposes.
claim	A single loss or series of losses arising from one event for which insurance is provided by this Policy.
claim payment	The amount we agree to pay for a claim . We have discretion following a claim to make payment in cash or effect necessary repair, replacement or reinstatement. The maximum amount we will pay for a claim is the sum insured shown in the Schedule plus index-linked increases less the amount of any excess or, if there is a specific amount stated in the Policy as the limit of what we will pay, we will not pay more than that limit.
contents	Household goods and appliances, furniture and furnishings, money up to £500, and any other property belonging to or the responsibility of you or a member of the family and tenants fixtures and fittings EXCLUDING: a) motor vehicles , caravans, trailers, watercraft, boats, canoes, sailboards, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned, b) living creatures, livestock and pets, c) trees, bushes or plants of any kind other than houseplants normally kept in the living accommodation of the home , d) the structure, permanent fixtures and fittings and decorations of the home , e) plans, drawings, deeds, documents, securities or certificates of any kind which are not defined as money , f) cookers, hobs or other cooking equipment or electrical appliances forming part of permanently fitted units, g) property held or used wholly or partly for business or professional purposes, h) property more specifically insured either elsewhere in this Policy or on any other policy of insurance.
credit card	Credit, debit, cheque guarantee, charge, bankers and cash dispenser cards held or used by you or the family .
endorsement	A variation in the terms of this Policy.
excess	This is an amount you must pay towards each and every claim . This will be deducted from the claim payment . There are three types of excess: <ul style="list-style-type: none">• Policy excess: this is applied to all policies and is part of the Policy terms and conditions, in addition to this excess there may be a:• voluntary excess: this is an optional amount that you can choose which will reduce your premium; and/or a• compulsory excess: these may be applied by us to your Policy to reflect your Policy risk. The excesses are shown on your Schedule and/or by endorsement .
family	You and your spouse, civil partner or domestic partner, children, foster children, parents, relatives and other persons, all permanently living in the home .
home	The structure comprising your living accommodation and, provided they are situated on or within the boundaries of the risk address shown in the Schedule , your garages, domestic greenhouses, outbuildings and sheds, all used for domestic purposes or home office use.

Definitions – continued

index-linked	<p>The sum insured stated on the Schedule for Buildings will be adjusted monthly in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors. If the variation is a reduction we will not reduce the sum insured unless you tell us in writing to do so.</p> <p>At each renewal the premium will be calculated on the adjusted sum insured.</p> <p>Where we specify in this Policy a monetary amount up to which we will pay for a claim such specific monetary amounts are not index-linked.</p>
money	Cash, currency, bank notes or coins, cheques, travellers' cheques, postal and money orders, unused postage stamps, savings certificates, bonds and premium bonds, trading stamps, savings stamps, accumulated credits for retail loyalty schemes, luncheon vouchers, gift vouchers, travel, theatre, sporting event or similar tickets held by you or the family solely for private purposes.
motor vehicles	Any electrically or mechanically or power driven or power assisted vehicle, toy or model other than: a) pedestrian controlled toys or models, b) pedestrian controlled golf trolleys, c) garden implements and equipment used by you or the family within the boundaries of the land of your home .
overseas travel	Temporary absence from the home outside the United Kingdom for up to 60 days in any one Period of Insurance .
Period of Insurance	The period stated in the Schedule for which we agree to accept and you have paid or agreed to pay the premium.
Schedule	Your name and address, details of the insurance provided by this Policy, the sums insured you have selected, the Period of Insurance and the Sections of the Policy which are in force and any endorsements which apply. The Schedule forms part of the Policy.
sum insured	<p>The sum insured as shown on the Schedule together with any adjustment for index-linking (where applicable) is the most we will pay for any one claim. However, if a specific limit applies (as detailed in this Policy) we shall not pay more than that specific limit.</p> <p>The sum insured under Section 1 Buildings must be adequate to rebuild the whole of the buildings in a new condition similar in form, size and style including the cost of professional fees, site clearance costs and costs incurred because of the requirements of local authorities or other statutory organisations.</p> <p>The sum insured under each of Section 2 Contents, Section 3 Optional Extensions and Section 4 Business Equipment must be adequate to replace all of the insured items taking into account the Basis of Claim Settlement described at the beginning of each of the Sections.</p>
United Kingdom	Great Britain (ie. England, Scotland, Wales, the Isle of Man and the Channel Islands) and Northern Ireland.
unfurnished	Left insufficiently furnished for full habitation for more than 30 consecutive days.
unoccupied	Not lived in by you , or by any other person authorised by you , for more than 30 consecutive days.
unspecified personal possessions	Articles composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment, sports equipment, binoculars, wearing apparel and other articles normally worn, used or carried EXCLUDING: a) deeds, securities and documents, b) money and credit cards , c) pedal cycles, d) guns and firearms, e) living creatures, livestock and pets, f) property more specifically insured either elsewhere in this Policy or on any other policy of insurance.
valuables	Any article composed of precious metals or incorporating precious stones, jewellery, furs, watches, works of art, antiques, curios, collections of stamps or coins or medals the value of which does not exceed £2,500.
we/us/our	International Insurance Company of Hannover Limited. Please refer to page 2 - INTRODUCTION for further information.
you/your	The person(s) named in the Schedule as the Insured.

SECTION 1 BUILDINGS

The **sum insured** stated in the **Schedule** is **index-linked** and will not be reduced by the amount of any **claim payment**.

Basis of Claim Settlement

1. The **sum insured** must be adequate to pay for the full cost of rebuilding the whole of the **buildings** in a new condition similar in form, size and style including the cost of expenses listed under Extension E of this Section.
2. If the **sum insured** is sufficient to pay for the cost of rebuilding as stated in 1. above and the **buildings** have been maintained in good repair **we** will, at **our** option, pay the cost of repairing, reinstating or rebuilding that part of the **buildings** which has been damaged or destroyed by an Insured Event.
3. If the **sum insured** is not sufficient to pay for the full cost of rebuilding as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of rebuilding the whole of the **buildings**.
4. **We** will not pay more for each **claim** arising out of Insured Events 1 to 13 or Extensions A or B than the **sum insured** on **buildings** shown in the **Schedule** plus **index-linked** increases.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design, when loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. The **excess** as shown on the **Schedule** will be deducted from the **claim payment**.

COVER

EXCLUSIONS (see also General Exclusions)

<p>We will pay for loss of or damage to the buildings caused by the following Insured Events:</p> <p>Insured Events:</p> <ol style="list-style-type: none"> 1. Fire, explosion, lightning, thunderbolt, earthquake or subterranean fire. 2. Smoke. 3. Riot, civil commotion, strikes, labour and political disturbances. 4. Vandalism and acts of malicious persons. 5. Escape of water from fixed tanks, apparatus (including washing machines) or pipes and damage to such items by freezing. 6. Escape of oil from any fixed domestic oil-fired heating installation, pipes or apparatus. 7. Storm or flood. 8. Theft or attempted theft. 9. Breakage or collapse of satellite television receiving equipment, television or radio aerials, aerial fittings or masts. 10. Falling trees or branches. 11. Impact with the buildings by any vehicle, animal or aircraft or by articles dropped or falling from them. 	<ol style="list-style-type: none"> i) The amount of the excess. ii) Damage by wet or dry rot arising from any cause.
<ol style="list-style-type: none"> 2. Loss or damage by any gradually operating cause. 	<ol style="list-style-type: none"> 4. Loss or damage: <ol style="list-style-type: none"> i) caused by any person lawfully in the home, ii) while the home is unfurnished or unoccupied.
<ol style="list-style-type: none"> 5. Loss or damage: <ol style="list-style-type: none"> i) to the apparatus (including washing machines), installation or pipes themselves if caused by wear and tear, ii) while the home is unfurnished or unoccupied, iii) caused by subsidence, heave or landslip that results from an escape of water (see Insured Event 12). 	<ol style="list-style-type: none"> 6. Loss or damage while the home is unfurnished or unoccupied.
<ol style="list-style-type: none"> 7. Loss or damage: <ol style="list-style-type: none"> i) to gates, fences, hedges or hard sports courts and ancillary equipment, ii) by frost, subsidence, landslip or heave, iii) due to any gradually operating cause, 	<ol style="list-style-type: none"> 8. Loss or damage: <ol style="list-style-type: none"> i) while the home is unfurnished or unoccupied, ii) caused by a member of the family.
<ol style="list-style-type: none"> 9. Loss or damage to the equipment itself. 	<ol style="list-style-type: none"> 10. Loss or damage: <ol style="list-style-type: none"> i) to gates, fences or hedges, ii) resulting from felling or lopping of trees by you, the family or on your behalf.
<ol style="list-style-type: none"> 11. Loss or damage caused by insects, birds or domestic pets. 	

Section 1 Buildings – continued

COVER

EXCLUSIONS (see also General Exclusions)

Insured Events:

12. Subsidence or heave of the site on which the **buildings** stand, or landslide.

12. i) Damage to or resulting from the movement of solid floor slabs unless the foundations beneath the external walls of the **home** are damaged at the same time by the same cause.
- ii) Loss or damage:
- a) caused by or resulting from coastal or river erosion,
 - b) caused by the bedding down of new buildings,
 - c) caused by or resulting from the settlement of newly made up ground,
 - d) resulting from normal settlement, shrinkage or expansion,
 - e) due to demolition, structural alteration or structural repair.
- iii) Loss or damage to patios, terraces, hard sports courts, sunken swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lampposts unless the **home** is damaged at the same time by the same cause.

13. **Accidental damage.**

13. Damage:
- i) caused by or arising from:
 - a) frost, damp, corrosion, rust, wet or dry rot, fungus, insects, vermin, woodworm, domestic pets, wear and tear, or any gradually operating cause,
 - b) deliberate acts by **you** or a member of the **family**,
 - c) the cost of maintenance and normal redecoration or repair work or replacing electrical or mechanical equipment following its breakdown or misuse,
 - d) faulty workmanship, defective design or the use of defective materials.
 - ii) occurring while the **home** is **unfurnished** or **unoccupied**,
 - iii) occurring while the **home** or any part of it is lent, let or sub-let,
 - iv) caused by or arising from Insured Events 1 to 12 inclusive above or insured by Extensions A or B to this Section,
 - v) specifically excluded under Insured Events 1 to 12 above or Extensions A or B to this Section.

EXTENSIONS APPLYING TO SECTION 1 – BUILDINGS

In addition **you** are also insured for the following:

EXTENSION

COVER

EXCLUSIONS (see also General Exclusions)

A
Glass and
Sanitary Fixtures

We will pay the cost of replacement or repair following **accidental damage** to:

- 1. fixed glass (including double glazing) in windows, doors, fanlights and skylights forming part of the **home**,
- 2. sanitary fixtures in the **home**,
- 3. ceramic hobs in the **home** forming part of permanently fitted units.

- i) Loss or damage occurring while the **home** is **unfurnished** or **unoccupied**.
- ii) The amount of the **excess**.
- iii) Any amount exceeding the **sum insured** on the **buildings**.

B
Underground
Services

We will pay the cost of repair following **accidental damage** to underground service pipes or cables for which **you** are legally responsible providing services to or from the **home**.

- i) Any costs incurred in clearing a blockage.
- ii) Any costs incurred for any damage caused to service pipes or cables whilst clearing or attempting to clear a blockage.
- iii) The amount of the **excess**.
- iv) Any amount exceeding the **sum insured** on the **buildings**.

Section 1 Buildings – continued

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions)
C Damage by Emergency Services	Damage to any part of your home including its grounds caused by emergency services in circumstances where such damage has not formed part of a claim made under this Policy. The most we will pay under this Extension is £5,000 any one claim , or in total any one Period of Insurance .	i) Damage caused by police raids. ii) The amount of the excess .
D Alternative Accommodation and/or Loss of Rent	While the home remains uninhabitable as a result of loss or damage insured under this Section we will pay you for: 1. the cost of reasonable alternative accommodation if this is necessary for you , the family , your domestic pets and your resident domestic employees, 2. loss of rent due to you , 3. up to two years ground rent if you continue to be liable to pay it. The most we will pay under this Extension shall not exceed 20% of the sum insured on buildings each claim .	i) Cost or rent incurred without our prior agreement.
E Professional Fees and Other Costs	Following loss or damage due to an Insured Event we will pay for, provided our prior agreement has been obtained: 1. architects', surveyors', legal and other fees necessary to repair or rebuild the buildings , 2. the cost of making the buildings safe, removal of debris and clearing the site, 3. the additional costs of rebuilding or repair arising from compliance with government or local authority requirements.	i) Any costs incurred in preparing a claim under this Policy. ii) Costs arising under a notice served by the government or local authority prior to the loss or damage.
F Contracting Buyer	When you have contracted to sell the home the purchaser will have the benefit of cover under the terms of this Section in respect of loss or damage occurring between the period of exchange of contracts and completion of the sale of the home .	i) Loss or damage insured under any other policy. ii) Any amount payable under Extension D - Alternative Accommodation and/or Loss of Rent.
G Stolen or Lost Keys	If the keys to the locks of the external doors of the living accommodation are stolen or lost, we will pay the cost of replacing the external locks and their keys up to a maximum amount of £1,000 each claim . The most we will pay under this Extension and Extension E of Section 2 is £1,000 in total each claim .	i) Any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.
H Trees, Plants & Shrubs	We will pay for loss of or damage to your trees, plants or shrubs under Section 1 for Insured Events 1 to 6 and 8, 9 and 11, up to a limit of £100 per item. The most we will pay under this Extension is £1,000 any one claim , or in total any one Period of Insurance .	(i) Storm or flood. (ii) Damage caused by frost or weight of snow. (iii) Damage caused by animals. (iv) The amount of the excess .
I Property Owner's Liability	We will pay damages and claimants' costs and expenses for which you are legally liable in respect of accidents occurring during the Period of Insurance resulting in the death of, bodily injury to or disease or illness of any person or loss of or damage to property arising: i) solely from ownership (not occupation) of the buildings and their land, ii) under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of any private house or flat which you previously owned and occupied. In addition, the insurance provided in respect of liability arising by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 will continue for a period of seven years from the date of cancellation of this Policy in respect of the buildings insured at the date of cancellation. The total amount payable in respect of each claim is limited to £2,000,000. In addition we will pay defence costs and expenses incurred with our written consent. In the event of your death, we will indemnify your legal personal representatives under the terms of this Extension in respect of liability incurred by you .	Liability: i) for death of, bodily injury to or disease or illness of a member of the family , ii) for death of, bodily injury to or disease or illness of any person employed by a member of the family where death of, bodily injury to or disease or illness arises out of and in the course of such employment, iii) for damage to property belonging to or under the control of you or a member of the family or a person employed by a member of the family , arising out of any business or profession or the use of lifts or motor vehicles , iv) arising from a contract, whether written or not, which imposes a liability which you or any member of the family would not otherwise have been under, v) under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 where a more recently effected or current policy covers the liability.

SECTION 2 CONTENTS

The **sum insured** stated in the **Schedule** is not **index-linked**.

Basis of Claim Settlement

1. The **sum insured** must be adequate to pay for the full cost of replacing all the **contents** in a new condition (after making an allowance for wear and tear and depreciation on articles of clothing and household linen).
2. If the **sum insured** is sufficient to pay for the full cost of replacing **your contents** as stated in 1. above **we** will pay for the cost of repair or, where the **contents** are lost or damaged beyond repair, **we** will, at **our** option, replace them or pay for the cost of replacing them in the same form and style as new with no deduction for wear and tear or depreciation. However, a deduction for wear and tear and depreciation will be made for clothing and household linen.
3. If the **sum insured** is not sufficient to pay for the full cost of replacing **your contents** as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of replacing all **your contents**.
4. **We** will not pay more for each **claim** arising out of Insured Events 1 to 13 or Extensions C, D or N than the **sum insured** shown on the **Schedule** nor more than the specific amounts stated in the Extensions to this Section.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. The **excess** as shown on the **Schedule** will be deducted from the **claim payment**.

COVER

We will pay for loss of or damage to the **contents** in the **home** caused by the following Insured Events:

Insured Events:

1. Fire, explosion, lightning, thunderbolt, earthquake or subterranean fire.
2. Smoke.
3. Riot, civil commotion, strikes, labour and political disturbances.
4. Vandalism and acts of malicious persons.
5. Escape of water from fixed tanks, apparatus (including washing machines) or pipes.
6. Escape of oil from any domestic oil-fired heating installation, pipes or apparatus.
7. Storm or flood.
8. Theft or attempted theft.
9. Breakage or collapse of satellite television receiving equipment, television or radio aerials, aerial fittings or masts.
10. Falling trees or branches.

EXCLUSIONS (see also General Exclusions)

- i) The amount of the **excess**.
- ii) Any amount exceeding £2,500 in respect of a **valuable** unless the **valuable** is specifically shown in the **Schedule**.
- iii) Damage by wet or dry rot arising from any cause.
- iv) Loss of or damage to **contents** in detached garages, sheds or outbuildings other than as provided in Extension O.

2. Loss or damage by any gradually operating cause.

4. Loss or damage:
 - i) caused by persons lawfully in the **home**,
 - ii) while the **home** is **unfurnished** or **unoccupied**.

5. Loss or damage while the **home** is **unfurnished** or **unoccupied**.

6. Loss of the oil itself (see Extension G).

7. Loss or damage:
 - i) to property not inside the **home**,
 - ii) by frost,
 - iii) due to any gradually operating cause.

8. Loss or damage:
 - i) occurring while the **home** is **unfurnished** or **unoccupied**,
 - ii) occurring while the **home** or any part of it is lent, let or sub-let unless entry or exit is obtained by forcible and violent means,
 - iii) caused by a member of the **family**.

10. Loss or damage resulting from felling or lopping of trees by **you**, a member of the **family** or on **your** behalf.

Section 2 Contents – continued

COVER	EXCLUSIONS (see also General Exclusions)
<p>Insured Events:</p> <p>11. Impact by any vehicle, animal or aircraft or by articles dropped or falling from them.</p> <p>12. Subsidence or heave of the site on which the buildings stand, or landslip.</p> <p>13. Accidental damage.</p>	<p>11. Loss or damage caused by insects, birds or domestic pets.</p> <p>12. Loss or damage caused by or resulting from coastal or river erosion.</p> <p>13. Damage:</p> <ul style="list-style-type: none"> i) caused by or arising from: <ul style="list-style-type: none"> a) frost, damp, corrosion, rust, wet or dry rot, fungus, insects, vermin, woodworm, domestic pets, wear and tear, or any gradually operating cause, b) deliberate acts by you or a member of the family, c) the cost of repairing or replacing electrical or mechanical equipment following its breakdown or misuse, d) faulty workmanship, defective design or the use of defective materials, e) any process of cleaning, dyeing, repair, renovation or alteration, ii) occurring while the home is unfurnished or unoccupied, iii) occurring while the home or any part of it is lent, let or sub-let, iv) caused by or arising from Insured Events 1 to 12 inclusive or insured by Extensions C, D, E, F or H to this Section, v) specifically excluded under Insured Events 1 to 12 inclusive above or Extensions C, D, E, F or H to this Section, vi) to clothing or contact lenses, vii) to domestic pets or livestock.

EXTENSIONS APPLYING TO SECTION 2 – CONTENTS

In addition **you** are also insured for the following:

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions)
<p>A Contents in the Open</p>	<p>We will pay for your contents, including garden furniture and garden ornaments, if they are lost or damaged by any of the Insured Events 1 to 6 and 8 to 12 of this Section while they are in the open within the boundaries of the land of the home. The most we will pay under this Extension is £1,000 in total each claim.</p>	<ul style="list-style-type: none"> i) Loss of or damage to money. ii) Loss or damage during the course of a permanent removal to or from the home other than whilst in the process of loading onto or unloading from a vehicle. iii) Loss or damage caused by storm or flood. iv) Loss or damage specifically excluded under Insured Events 1 to 6 and 8 to 12 in this Section. v) Loss or damage occurring while the home is unoccupied. vi) The amount of the excess.
<p>B Contents Temporarily Removed</p>	<p>We will pay for your contents if, whilst they are temporarily removed from the home to anywhere within the United Kingdom, they are lost or damaged by any of Insured Events 1 to 7 or 9 to 12 of this Section. In addition we will pay for loss of or damage to your contents caused by or arising from theft or attempted theft while they are in:</p> <ul style="list-style-type: none"> i) any bank or safe deposit or in the course of removal to or from any bank or safe deposit by you or a member of the family, ii) an occupied private house or flat, iii) any building where you or a member of the family are employed or engaged in business, iv) any other building provided forcible and violent means of entry or exit are used. <p>The most we will pay under this Extension is £5,000 any one claim.</p>	<ul style="list-style-type: none"> i) Loss or damage to contents: <ul style="list-style-type: none"> a) removed for sale or exhibition or in a furniture depository, b) in the open caused by or arising from storm or flood, c) removed from the home and belonging to or the responsibility of any student member of the family who is living away from the home. ii) Theft of money from any building where you or a member of the family are employed or engaged in business. iii) The amount of the excess.

Section 2 Contents – continued

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions)
C Mirrors and Glass	We will pay for loss of or damage to mirrors, glass tops, fixed glass in furniture and ceramic hobs in free-standing appliances following accidental damage . The most we will pay under this Extension shall not exceed the sum insured on contents .	i) Loss or damage while the home is unoccupied . ii) The amount of the excess .
D Home Entertainment and Computer Equipment	We will pay for loss of or damage to your own, or for which you or a member of the family are legally responsible, television and audio equipment, DVD and video players and recorders, computer equipment (used solely for domestic purposes) when in the home , and television aerials and satellite television receiving aerials and equipment caused by accidental damage . The most we will pay under this Extension shall not exceed the sum insured on contents .	i) Mechanical or electrical failure, wear and tear. ii) Any process of maintenance, repair, erection, dismantling, construction or cleaning. iii) Damage to records, discs, tapes, cassettes, cartridges or computer software. iv) Loss or damage caused by domestic pets, vermin or insects. v) Loss or damage while the home is lent, let or sub-let or unoccupied . vi) Loss arising from removal by the owner with or without your consent. vii) Loss or damage caused by or arising from Insured Events 1 to 12 in this Section. viii) Loss or damage specifically excluded under Insured Events 1 to 12 in this Section. ix) The amount of the excess .
E Stolen or Lost Keys	If the keys to the locks of the external doors of the living accommodation are stolen or lost, we will pay the cost of replacing the external locks and their keys up to a maximum amount of £1,000 each claim . The most we will pay under this Extension and Extension G of Section 1 is £1,000 in total each claim .	i) Any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.
F Alternative Accommodation and/or Loss of Rent	While the home remains uninhabitable as a result of loss or damage insured under this Section we will pay for: i) the cost of reasonable alternative accommodation if this is necessary for you , the family , your domestic pets and your resident domestic employees, ii) rent which you still have to pay. The most we will pay under this Extension shall not exceed 20% of the sum insured on contents .	i) Cost incurred or rent payable without our prior consent.
G Oil and Water	We will pay for loss of: i) oil from a domestic heating installation, ii) metered water, resulting from an event constituting a valid claim arising from Insured Events 1 to 13 in this Section. The most we will pay under this Extension is £1,000 each claim .	i) Loss of oil or water caused by gradual leakage or evaporation. ii) Loss or damage whilst the home is unfurnished or unoccupied .
H Refrigerated and Frozen Food	We will pay for the cost of replacing food in your domestic refrigerators or freezers in the home spoiled or damaged as a result of: i) accidental breakdown of the refrigeration or freezer unit, ii) escape from the unit of refrigerant and/or refrigerant fumes, iii) accidental failure of the electricity or gas supply. The most we will pay under this Extension is £1,000 each claim .	i) Loss or damage: a) caused by the deliberate act of the supply authority or company or as a result of any strike or withdrawal of labour, b) caused by a deliberate act of you or a member of the family or by your domestic employees, c) loss or damage involving a refrigerant or freezer unit over 15 years old. ii) The amount of the excess .
I Prams and Wheelchairs	We will pay for loss of or damage to prams and wheelchairs belonging to you or to a member of the family following accidental damage in the United Kingdom or during overseas travel . The most we will pay under this Extension is £500 each claim .	i) Mechanical or electrical failure, wear and tear, depreciation or loss of use. ii) Theft of accessories unless stolen with the pram or wheelchair. iii) The amount of the excess .

Section 2 Contents – continued

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions)
J Jury Service	We will pay you or a member of the family an amount not exceeding £50 per day, for a period not exceeding 20 days, in respect of irrecoverable earnings and expenses arising from service as a juror.	
K Title Deeds	We will pay for the cost of preparing new title deeds to the buildings if they are lost or damaged by any of Insured Events 1 to 12 of this Section when in the home or in a bank or safe deposit. The most we will pay under this Extension is £2,500 each claim .	
L Fatal Injury	In the event of the death of you and/or your spouse or civil partner within 30 days of and as a direct result of bodily injury caused in the home by fire or thieves we will pay £5,000 to the legal representatives of you or your spouse or civil partner. The most we will pay under this Extension is £10,000.	
M Special Events Cover	The sum insured on contents is automatically increased by 10%: i) during the month of December, ii) for the period of one month before and one month after and during the day of the wedding or civil partnership of you or any member of the family to insure gifts against loss or damage by any of Insured Events 1 to 12 of this Section when they are in: a) the home , b) the building where the reception is held, c) the joint main residence of the partners, d) transit between any of the locations described in a), b) and c) above. iii) for other family celebrations or religious festivals.	i) Loss of or damage to business equipment . ii) Accidental damage .
N House Removal	We will pay for loss of or damage to your contents caused by accidental damage while in the course of removal from the home to any new permanent home within the United Kingdom provided the removal is carried out by professional removal contractors. The most we will pay under this Extension is the sum insured on contents .	i) Loss of money . ii) Loss or damage to china, glass, earthenware and other items of a brittle nature unless packed for removal by professional packers. iii) Any amount which is the liability of the carrier. iv) The amount of the excess .
O Contents Stored in Outbuildings	We will pay for loss of or damage to your contents which are stored or kept in detached garages, sheds or outbuildings at the home caused by any of Insured Events 1 to 12 of this Section. The most we will pay under this Extension is £1,500 each claim with a maximum of £3,000 any one Period of Insurance .	i) Loss of money . ii) Loss of or damage to contents in detached garages, sheds or outbuildings by theft not involving entry or exit by forcible and violent means. iii) Loss or damage while the home is unfurnished or unoccupied . iv) Loss of or damage to contents stored or kept in greenhouses or in garages, sheds or outbuildings which are not situated within the boundaries of the land of the home . v) The amount of the excess .
P Liability as Tenant	We will pay all sums for which you are legally liable as tenant and not as owner of the home for: i) damage to the buildings by Insured Events 1 to 11 of Section 1 Buildings, ii) accidental damage to fixed glass including double glazing forming part of the home and fixed sanitary fittings in the home , iii) accidental damage to drain inspection covers and underground service pipes or cables for which you are legally responsible providing services to or from the home .	i) Loss or damage occurring while the home is unoccupied . ii) Loss or damage specifically excluded under Insured Events 1 to 11 in Section 1 Buildings. iii) The amount of the excess .

Section 2 Contents – continued

EXTENSION

Q Occupier's and Personal Liabilities

COVER

We will pay for all sums which **you** or a member of the **family** are legally liable to pay in respect of accidents occurring during the **Period of Insurance** resulting in:

- i) death of, bodily injury to or illness of any person,
- ii) loss of or damage to property.

The most **we** will pay under this Extension for any one **claim** is:

- a) £2,000,000 other than for death of, injury to or illness of **your** domestic employees,
- b) £10,000,000 in respect of death of, injury to or illness of **your** domestic employees for death, injury or illness arising directly out of and in the course of their employment with **you**.

We will pay for defence costs and expenses incurred with **our** written consent in addition to the amount of £2,000,000 stated in a) above but such costs and expenses shall be included within the amount of £10,000,000 stated in b) above.

In the event of **your** death **we** will indemnify **your** legal personal representatives under the terms of this Extension in respect of liability incurred by **you** or a member of the **family**.

EXCLUSIONS (see also General Exclusions)

Liability:

- i) for death of, bodily injury to or illness of a member of the **family**,
- ii) for damage to property belonging to or within the custody of or under the control of **you** or a member of the **family** or to a person employed by **you** or a member of the **family**,
- iii) arising from a contract, whether written or not, which imposes a liability which **you** or any member of the **family** would not otherwise have been under,
- iv) arising out of any business or profession,
- v) arising out of the ownership of the **buildings** and their land or any other land or premises,
- vi) arising out of the occupation of land or premises other than the **buildings** and their land at the address of the **home** shown in the **Schedule**,
- vii) arising out of the use, ownership or possession of aircraft, hovercraft, watercraft, **motor vehicles** for which a Certificate of Insurance is required under any Road Traffic Act, caravans or lifts, animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking),
- viii) arising from the transmission of any communicable disease or virus.

SECTION 3 OPTIONAL EXTENSIONS

The **sums insured** stated in the **Schedule** are not **index-linked**.

If insurance under Section 2 - Contents is in force cover is automatically provided for
 * **Unspecified Personal Possessions** - for an amount not exceeding £2,000,
 * **Money** and **Credit Cards** - up to a standard limit of £500 each,
 subject to the terms and conditions of this Section and of this Policy.

Otherwise cover under this Section applies only if **you** have chosen it as an option and operates only if **you** have paid or agreed to pay the premium for those items for which **sums insured** are shown on the **Schedule**.

Basis of Claim Settlement

1. The **sums insured** shown on the **Schedule** must be adequate to pay for:
 - i) **unspecified personal possessions** - the maximum value of such property that may be at risk at any one time,
 - ii) specified personal possessions - the current replacement cost of each such specified item,
 - iii) pedal cycles - the current replacement cost of each pedal cycle and its accessories less an allowance for depreciation, wear and tear.
2. For Extensions 1, 2 and 3 if the **sums insured** do represent the maximum values or current replacement costs as described in 1.i), ii) and iii) above the most **we** will pay will be:
 - i) **unspecified personal possessions** - the cost of repairing or replacing the insured property in the same form and style. However, for items of clothing and household linen **we** will make a deduction for depreciation, wear and tear,
 - ii) specified personal possessions - the **sum insured** for each item shown in the **Schedule**,
 - iii) pedal cycles - the **sum insured** for each item shown in the **Schedule**.
3. For Extensions 1, 2 and 3 if the **sums insured** do not represent the maximum values or current replacement costs as described in 1.i), ii) and iii) above, any **claim payment** will be reduced by the proportion which the **sums insured** bear to the actual amount at risk or current replacement costs (less, if applicable, an allowance for depreciation, wear and tear).
4. For Extension 4 the most **we** will pay will be the cost of the value of the **money** lost or misappropriated due to the unauthorised use of a **credit card**.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
7. The **excess** as shown on the **Schedule** will be deducted from the **claim payment**.

EXCLUSIONS APPLYING TO SECTION 3 – OPTIONAL EXTENSIONS

We will not pay for:

- i) mechanical or electrical failure or breakdown,
- ii) loss or damage arising from confiscation, detention or seizure, depreciation and deterioration from normal use or wear and tear, moths, insects, vermin, domestic pets, damp, rust, wet or dry rot or mildew, obsolescence, infestation, the action of light or atmospheric conditions or any gradually operating cause,
- iii) loss or damage due to any process of cleaning, dyeing, repair, renovation or restoration,
- iv) items used or held for business or professional purposes,
- v) loss or damage to sports equipment whilst in use,
- vi) theft from unattended **motor vehicles** unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sun roofs closed,
- vii) loss of or damage to musical instruments caused by changes in atmospheric conditions or arising through breakage of strings, reeds, drumheads or the like or electrical or mechanical failure, breakdown or derangement,
- viii) loss or damage arising outside the **United Kingdom** except in the circumstances of **overseas travel**,
- ix) the amount of the **excess**.

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions and Exclusions applying to Section 3)
1. Unspecified Personal Possessions	We will pay for the cost of replacing or repairing your unspecified personal possessions if they are accidentally lost, destroyed, damaged or stolen. The most we will pay under this Extension for any one claim is: <ol style="list-style-type: none"> i) £1,500 for any one article, ii) the sum insured shown in the Schedule for this Extension. 	<ol style="list-style-type: none"> i) Loss of or damage to deeds, securities and documents, money and credit cards, pedal cycles, guns or firearms, living creatures, livestock and pets. ii) Property more specifically insured either elsewhere in this Policy or on any other policy of insurance. iii) The amount of the excess.
2. Specified Personal Possessions	We will pay for the cost of replacing or repairing the items specified in the Schedule if they are accidentally lost, destroyed, damaged or stolen. The most we will pay under this Extension for any one claim for any item is the sum insured shown in the Schedule for that item.	<ol style="list-style-type: none"> i) The amount of the excess.

Section 3 Optional Extensions – continued

EXTENSION	COVER	EXCLUSIONS (see also General Exclusions and Exclusions applying to Section 3)
<p>3. Pedal Cycles</p>	<p>We will pay for the cost of replacing or repairing your pedal cycles if they are accidentally lost, destroyed, damaged or stolen. The most we will pay under this Extension for any one claim for any one pedal cycle is the sum insured shown in the Schedule for that pedal cycle.</p>	<ul style="list-style-type: none"> i) Theft of any pedal cycle left both unlocked and unattended away from the home. ii) Pedal cycles owned or used wholly or partly for business purposes. iii) Theft of accessories unless the pedal cycle is stolen at the same time. iv) Loss of or damage to a pedal cycle while it is being used for racing, pacemaking or trials. v) Damage to tyres unless the pedal cycle is damaged at the same time. vi) Loss of or damage to motorised or power-assisted cycles. vii) The amount of the excess.
<p>4. Personal Money and Credit Cards</p>	<p>We will pay for loss of money. The most we will pay under this Extension for any one claim for loss of money is £500.</p> <p>We will pay for loss due to unauthorised use of credit cards. The most we will pay under this Extension for any one claim for loss due to unauthorised use of credit cards is £500.</p>	<ul style="list-style-type: none"> i) Loss of money: <ul style="list-style-type: none"> a) held for business purposes, b) which does not belong to you or a member of the family or for which you or a member of the family are not legally responsible, c) not reported to the police within 24 hours after the discovery of the loss, d) arising from depreciation or confiscation or shortages due to errors or omissions. ii) Loss due to unauthorised use of credit cards: <ul style="list-style-type: none"> a) resulting from lost or stolen credit cards which have not been reported to the police and issuing authority within 24 hours after the discovery of the loss, b) following a breach of the terms and conditions of the issuing authority, c) following fraudulent use by any person related to you, d) held by you or a member of the family for business purposes. iii) The amount of the excess.

SECTION 4 BUSINESS EQUIPMENT

Note: This Section does not provide cover for **business equipment** which is owned by or the responsibility of someone else e.g. **your** employer.

The **sum insured** stated in the **Schedule** is not **index-linked**.

Basis of Claim Settlement

1. The **sum insured** must be adequate to pay for the full cost of replacing all **your business equipment** in a new condition.
2. If the **sum insured** is sufficient to pay for the full cost of replacing **your business equipment** as stated in 1. above **we** will pay for the cost of repair or, where the **business equipment** is lost or damaged beyond repair, **we** will, at **our** option, replace it or pay for the cost of replacing it in the same form and style as new with no deduction for wear and tear or depreciation.
3. If the **sum insured** is not sufficient to pay for the full cost of replacing **your business equipment** as stated in 1. above any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of replacing all **your business equipment**.
4. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
5. The **excess** as shown on the **Schedule** will be deducted from the **claim payment**.

COVER

We will pay for loss of or damage to **business equipment** in the **home** caused by Insured Events 1 to 13 inclusive described in SECTION 2 - CONTENTS. The most **we** will pay under this Section is £3,000 each **claim**.

EXCLUSIONS (see also General Exclusions)

- i) The amount of the **excess**.
- ii) The Exclusions as stated within Insured Events 1 to 13 inclusive described in SECTION 2 - CONTENTS.

GENERAL EXCLUSIONS

The following EXCLUSIONS apply to **your** Policy as a whole.

We will not pay for:

- 1. Radioactive Contamination/ War/Sonic Booms**

Loss or destruction of or damage to any property or any loss or expenses resulting or arising therefrom or any legal liability directly or indirectly caused by or contributed to by or arising from:

 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly,
 - c) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power,
 - d) pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 2. Seizure or Confiscation**

Loss or damage to any property caused during seizure or confiscation or attempts at either of these by customs or other authorities.
- 3. Existing Damage**

Any loss or damage occurring before the commencement of the first **Period of Insurance**.
- 4. Wilful Damage**

Any wilful or malicious act by **you** or any member of the **family**.
- 5. Loss by Deception**

Any loss suffered by **you** due to any person obtaining property by deception.
- 6. Sets/Suites**

The cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
- 7. Riot/Civil Commotion**

Riot or Civil Commotion outside the **United Kingdom**.
- 8. Gradually Operating Cause**

Loss or damage which happens gradually over a period of time.
- 9. Pollution/ Contamination**

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

 - i) a sudden and unforeseen and identifiable accident,
 - ii) escape of oil from a domestic oil installation at the **home**.
- 10. Data Recognition**
 1. Loss, destruction or damage, or
 2. Legal liability of whatsoever nature other than that for which insurance is required by the provisions of any law relating to compulsory insurance of liability to domestic employees

directly or indirectly caused by or consisting of or contributed to by or arising from the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether **your** property or not:

 - a) to correctly recognise any date as its true calendar date,
 - b) to capture, save or retain, and/or to correctly manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date,
 - c) to capture, save, retain or to correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or to correctly process such data on or after any date.

If otherwise covered by **your** Policy, the exclusion by 1. above will not apply to:

 - i) theft or attempted theft,
 - ii) glass, mirrors or sanitary fixtures,
 - iii) **money**,
 - iv) subsequent loss, destruction or damage resulting from fire, explosion, smoke, lightning and thunderbolt, earthquake, subterranean fire, riot, civil commotion, strikes, labour and political disturbances, vandalism and acts of malicious persons, escape of water or oil from any fixed water apparatus or fixed oil-fired heating installation, pipes or apparatus, storm or flood, falling trees or branches, impact by any vehicle, animal or aircraft, breakage or collapse of television, radio and satellite dish aerials or masts, subsidence, heave or landslip.

**11. War and
Terrorism**

Definition of terrorism

Wherever the word “terrorism” appears in this Policy booklet or the **Schedule**, the definition of “terrorism” shall be as laid out in the following clauses:

- (1) In the **United Kingdom**, “terrorism” shall follow the interpretation as set out in part 1 of the Terrorism Act 2000 or as per any subsequent amendments thereto or successors thereof (as replicated hereunder).
- (2) In any other territory which has equivalent legislation to the Terrorism Act 2000, “terrorism” will follow the definition or interpretation in that legislation.
- (3) In any other territory, the interpretation set out in the Terrorism Act 2000 or subsequent amendments thereto or successors thereof will be deemed to be applicable.

Part 1 of the **Terrorism Act 2000** - contains the following interpretation

- “1 (1) In this Act “terrorism” means the use or threat of action where –
- (a) the action falls within subsection (2),
 - (b) the use or threat is designed to influence the government or to intimidate the public or a section of the public,
- and
- (c) the use or threat is made for the purpose of advancing a political, religious or ideological cause.
- (2) Action falls within this subsection if it –
- (a) involves serious violence against a person,
 - (b) involves serious damage to property,
 - (c) endangers a person’s life, other than the person committing the action,
 - (d) creates a serious risk to the health or safety of the public or a section of the public,
 - (e) is designed to interfere with or seriously disrupt an electronic system.
- (3) The use or threat of action falling within subsection (2) which involves the use of firearms or explosives is terrorism whether or not subsection 1(b) is satisfied.”

Third Party and Employers’ Liability Restriction

This Policy does not indemnify **you** for any liability assumed for loss or damage or cost or expense, directly or indirectly caused or occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, act of terrorism or military or usurped power or confiscation or nationalisation or requisition [or any action taken in controlling, preventing, suppressing or in any way relating to any of the above] except:

1. to the extent that it is necessary to comply with the minimum requirements of the law in the **United Kingdom** relating to compulsory insurance of liability to employees.
2. where liability is judged to exist by a court of competent jurisdiction in accordance with the minimum requirements of the Road Traffic Act 1988 or subsequent amendments thereto or successors thereof or alternative applicable legislation in the territory in which the loss occurs.

Property Contamination Exclusion

This Policy does not cover loss or damage or cost or expense in respect of the property insured directly or indirectly caused or occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, act of terrorism or military or usurped power or confiscation or nationalisation or requisition [or any action taken in controlling, preventing, suppressing or in any way relating to any of the above] as a result of:

1. the release or threat of release of germs, disease or other chemical or biological contagions or contaminants,
2. the use or threat of use of any nuclear device or radioactive substance.

GENERAL CONDITIONS

The following CONDITIONS apply to **your** Policy as a whole.

- 1. Observance** **We** shall not pay for any loss, damage or injury insured by this Policy if **you** or a member of the **family** or anyone acting on **your** behalf and with **your** knowledge fail to comply with all the terms and conditions of this Policy.
- 2. Reasonable Care** **You** and members of the **family** will take all reasonable steps to safeguard against loss, damage, accident or injury.
- 3. Maintenance** **You** and members of the **family** will keep the insured property in a good state of repair.
- 4. Fraud** If **you** make a **claim** under the Policy knowing the **claim** to be false or fraudulent in any way, the Policy shall become void and all **claims** under it shall be forfeited. If **you** have deliberately made a false declaration or statement in connection with the contract between **you** and **us**, the Policy shall become void and all **claims** under it shall be forfeited.
- 5. Claims Notification** On the happening of any event likely to give rise to a **claim** under the Policy, **you** must:
 - a) advise **us** in writing as soon as reasonably possible,
 - b) advise the police as soon as possible if the loss or damage appears to have been caused by theft, malicious persons, riot or civil commotion,
 - c) provide **us** with all evidence and information as **we** may reasonably require,
 - d) not admit liability,
 - e) immediately send to **us** any writ or summons,
 - f) tell **us** immediately if anyone makes a **claim** on **you**,
 - g) co-operate with and not abandon any property to **us**.
- 6. Arbitration** Where **we** have accepted a **claim** under this Policy but **we** and **you** cannot agree on the amount of the **claim payment**, **you** have the option to refer the disagreement on the amount of the **claim payment** to an arbitrator. The appointment of an arbitrator is governed by statutory provisions.
- 7. Cancellation** **You** have 14 days from when **you** receive the Policy documents or enter into this contract, whichever is later, if **you** want to cancel the Policy. This is known as the cooling off period. If **you** cancel the Policy during this period of time any premium paid will be refunded less the amount of any **claim payment**.

You may cancel the Policy after the cooling off period by contacting **your** intermediary or the **administrator**, giving seven days notice by recorded delivery letter or via email. In which event a proportion of the premium may be returned to **you**. Any return of premium will depend on whether any incident giving rise to a **claim** occurs during the **Period of Insurance** and on how long the Policy has been in force. An administration charge may also be retained.

In the event of cancellation by **you**, **you** must provide agreement in writing from any Mortgagee or Freeholder whose interest is noted in the Policy.

We may cancel the Policy by sending seven days notice by recorded delivery to **your** last known address in which event **we** will refund the unused portion of the premium.

You cannot make a **claim** for an event that occurred after the date the Policy was cancelled, but cancelling the Policy will not affect **your** right to **claim** for an event that occurred before the date the Policy was cancelled.
- 8. Contribution** **Our** liability:
 - a) shall not exceed its rateable proportion if any other insurance covers loss, damage or liability insured under this Policy,
 - b) shall be limited to the **excess** value beyond the amount of any more specific insurance up to the **sums insured** or limits stated in the Policy and **Schedule**.
- 9. Subrogation** Before or after **we** pay **your claim you** must if **we** ask **you** take or allow **us** to take in **your** name all the steps needed to enforce **your** rights against any other person. **We** will pay any costs or expenses involved.
- 10. Rights of Third Parties** A person who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this Policy but this does not affect any right of remedy of a third party which exists or is available apart from that Act.

ENDORSEMENTS

If any of these apply, details are shown on **your Schedule**. If **we** and **you** have agreed on any other **endorsements** these will also be shown on or attached to **your Schedule**.

- 1. Physical Security Requirements**

We shall not pay for loss or damage by theft or attempted theft from the **home** under the cover provided by SECTIONS 1, 2, 3 or 4 of this Policy unless **you** have installed and put into operation the following security devices and taken the following precautions at the time of the loss or damage:

 - a) the door used as a final exit from the **home** is fitted with:
 - i) in the case of wooden or metal doors a lock conforming to British Standard BS3621 and showing the British Standard "Kitemark" or a mortice deadlock,
 - ii) in the case of uPVC doors the manufacturer's installed locking device,
 - b) all other external doors, unless secured as in a) above, are fitted with key-operated security bolts fitted top and bottom to each leaf and supplementing any additional locks,
 - c) sliding patio doors not fitted with an anti-lift device are fitted with key-operated locks fitted top and bottom,
 - d) all ground floor and upper floor accessible windows and skylights are fitted with key-operated window locks or security bolts or key-operated locking handles or, in the case of uPVC windows, the manufacturer's installed locking device,
 - e) all external doors, and windows as in d) above, are secured using the above mentioned security devices whenever the **home** is left unattended,
 - f) when **you** and **your family** retire for the night all external doors and the windows specified in d) above, except those in occupied bedrooms, are secured using the security devices.
- 2. Intruder Alarm Requirements**

We shall not pay for loss or damage by theft or attempted theft from the **home** under the cover provided by SECTIONS 1, 2, 3 or 4 of this Policy unless **you** have installed a burglar alarm at the **home** and **you** comply at all times with the following conditions:

 - a) the burglar alarm installed at the **home** be maintained in an efficient condition,
 - b) the burglar alarm be put into operation when **you** and the **family** retire for the night and whilst the **home** is left unattended,
 - c) **you** must notify **us** immediately if written notice is received from the Police warning of withdrawal of their response to calls from the alarm,
 - d) when **you** and **your family** retire for the night or when the **home** is **unoccupied**, all external doors and windows (accessible from the ground, adjoining roofs and porches or via downpipes) except those in occupied bedrooms are secured using the fitted security devices.
- 3. Deletion of Proportionate Reduction in Claim Payment**

SECTION 1 - BUILDINGS - Basis of Claims Settlement - Paragraph 3 is deleted so far as the interest of any mortgagee shown in the **Schedule** is concerned.
- 4. Exclusion of Unspecified Personal Possessions, Valuables and Money**

The cover under SECTION 3 of this Policy excludes loss of or damage to **unspecified personal possessions, valuables and money**.
- 5. Unfurnished or Unoccupied Property**

Whenever the **home** is **unfurnished** or **unoccupied** all water, gas and electricity services are turned off at the mains and any gas or oil supplies to the **home** from external or internal tanks are turned off at the isolating valves on the tanks.

All communications regarding complaints are administered by Integra Insurance Solutions Ltd.

Our aim is to provide an excellent service to our customers at all times. However, we understand that, from time to time, we may not live up to our own high standards and we recognise that occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

Complaints can be notified to us by phone, email or in writing.

Complaints relating to underwriting: call **01274 700 820** or email **home@integra-ins.co.uk**

Complaints relating to claims: call **01274 700 810** or email **claims@integra-ins.co.uk**

Any other complaints: call **01274 700 800** or email **info@integra-ins.co.uk**

Or write to us at: **Integra Insurance Solutions Ltd., Currer House, Currer Street, Bradford BD1 5BA.**

We take all complaints seriously and aim to resolve all customers' problems promptly and fairly. Every complaint is diligently recorded, swiftly dealt with and the outcome noted.

What will happen if you complain

- Upon notification of your complaint, we will record the details of your complaint and attempt to resolve the matter within 24 hours.
- If we are unable to resolve your complaint within 24 hours, we will, within no more than five working days, send you a letter to acknowledge your complaint and explain to you how we will investigate your complaint. We will also enclose a summary of our complaints procedure.

During the course of our review, and where relevant, we will provide you with regular progress updates. We will endeavour to write to you and provide you with our formal and final decision as soon as possible. This will be at most within 40 working days following receipt of your complaint.

- If we are unable to resolve your complaint within 40 working days, we will write to you explaining fully why we are unable to do so and when you can expect our formal and final decision. We will also inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS) and provide you with an FOS explanatory leaflet.

What happens with the Financial Ombudsman Service?

If, after making a complaint to us, we have either:

- not provided you with a formal and final decision within 40 working days, or
- you are unhappy with our final decision and feel the matter has not been resolved to your satisfaction,

you may be able to take your complaint to the FOS. Any referral to the FOS must normally be made by you within six months of receipt of a final decision letter from us.

The FOS will only consider your complaint if you have given us the opportunity to resolve it.

Their address is:

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

Consumer Helpline open 8am to 6pm, Monday to Friday.

Tel: **08000 234 567** free for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

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

Website: www.financial-ombudsman.org.uk

This complaints procedure does not affect your right to take legal action and does not form part of the Policy.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **we** are unable to meet **our** liability to pay a valid **claim** on **your** Policy.

For Home Insurance, the FSCS will pay 90% of a valid **claim** with no upper limit applying.

For further information on the FSCS, please visit www.fscs.org.uk

or write to:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.
Tel: 020 7892 7300

CONTACT INFORMATION

If **you** need advice on Policy cover or to make amendments to **your** Policy such as change of address or the **sums insured you** should contact **your** intermediary who arranged this Policy

HELPLINE CONTACT NUMBERS

The helpline services provide customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the **United Kingdom**. These services are available to both **you** and **your family** free of charge, during the **Period of Insurance**. **You** may call these services at any time, in some instances the contact hours are limited, details are given for each service. Calls to helplines are free from BT landlines, charges from mobile phones and other networks may vary. Please check with **your** service provider.

See page 3 for further details.

When calling, to help deal with **your** query speedily and efficiently, please have **your** Policy number ready.

FOR ANY OF THE SERVICES BELOW PLEASE CALL 0800 9154 780.

EUROLAW LEGAL ADVICE SERVICE, TAX ADVICE SERVICE,
HEALTH AND MEDICAL INFORMATION SERVICE, DOMESTIC HELP,
VETERINARY HELP, CHILDCARE HELP, HOME HELP

FOR COUNSELLING HELPLINE **PLEASE CALL 0800 9154 781.**

FOR GLASS REPLACEMENT SERVICE **PLEASE CALL 0800 9154 782.**

HOW TO MAKE A CLAIM

In the first instance **you** should contact **your** intermediary.

You can download a claim form and find further guidance notes on submitting **your claim** at:

www.integra-ins.co.uk

Alternatively, email: claims@integra-ins.co.uk or telephone 01274 700 810

We are open 9:00am - 5:00pm Monday to Friday.

You can also write to us at:
Integra Insurance Solutions Ltd.
Curren House
Curren Street
Bradford
BD1 5BA

Complete a claim form and send it to us with any estimates, accounts and supporting documents. In the event of an incident which requires emergency assistance please call the Domestic Helpline (see above Helpline Contact Numbers, and page 3 for further details).

Conditions that apply to the Policy in the event of a **claim** are set out in this Policy booklet (see General Conditions). It is important that **you** comply with all Policy conditions and **you** should familiarise yourself with any requirements.

To make a **claim you** are required to provide evidence and reasonable assistance regarding the cause and value of any **claim**.

- If the loss or damage is extensive i.e. fire or flood, please contact **your** intermediary or Integra claims department as soon as possible during office hours (9.00am - 5.00pm Monday to Friday) on **01274 700 810**, in order that a Loss Adjuster can be appointed. The Loss Adjusters will normally contact **you** the same day to make an appointment.
- If emergency temporary repairs are necessary to protect **your** property or prevent further damage please proceed as soon as possible and submit the appropriate invoices. Please note pay these costs will only be paid if **you** have a valid **claim**.
- Do not dispose of any damaged property as it may be necessary for it to be inspected.
- For damage to, or theft of **contents** please send original receipts where possible of the item and/or estimates for replacements.
- Depending on the nature of **your claim** a supplier or Loss Adjuster may need to be appointed to assist with the validation and settlement of **your claim**.
- If **your claim** relates to liability **you** must not admit any liability. Contact Integra immediately if anyone makes a **claim** upon **you** and send any writ or summons, unanswered.

We are able to provide literature and communications in the following alternative formats: Braille, large print and audio tape. If you require this document in any of these formats, please contact your intermediary or call the marketing department on 01274 700 800.



Integra Insurance Solutions Ltd.

Currer House, Currer Street, Bradford, West Yorkshire, BD1 5BA. Registered in England No. 06760260.

Authorised and regulated by the Financial Services Authority. Register No. 495111.

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