

Executive Home Insurance



adrianflux.co.uk

This is your Executive Home Insurance policy document.

If you have any questions about these documents, please contact Adrian Flux Insurance Services who will be pleased to help you.

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The contract of insurance

This policy has been arranged by Adrian Flux Insurance Services on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

This is to certify that the insurer in consideration of the premium specified on the schedule agrees to indemnify the insured in respect of cover detailed within this policy.

In deciding to accept this insurance and in setting the terms, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

The Executive Home Insurance Policy wording, schedule and any endorsements are all part of this contract and should be read together to avoid misunderstanding. They show which sections of the policy are in force and contain details of the cover. All the documents should be read carefully, paying particular attention to the General Exclusions and General Conditions which apply to the whole policy.

This policy sets out all the circumstances in which an insured person can make a claim. It is not a maintenance contract and does not protect against every loss.

This contract is written in English and all communications about it will be in English. Unless we have agreed otherwise, the law applying to this contract will be English law.

Several Liability Notice

The subscribing insurers' 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 insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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

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

The Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

Signed for and on behalf of Certain Underwriters at Lloyd's

A handwritten signature in black ink, appearing to read 'Gerry Bucke', with a long horizontal flourish extending to the right.

Gerry Bucke
Adrian Flux Insurance Services

General conditions

The following conditions apply to the whole of **your** insurance.

1 Reasonable care

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

2 Telling us about a change

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

For example, **you** must tell **us** about:

- changes to the type and level of security at **your home**, particularly if there are problems with automatic alarm systems and the security company or the Police withdraw their response to alarm signals;
- a change of address or adding a new address whether permanent or not;
- if **you** are going to leave **your home unfurnished** for more than 30 days or **unoccupied** for more than 60 days;
- any alteration or building work at **your home**, particularly if **you** have to sign a contract or where using heat is involved;
- moving **contents, fine art and antiques** and **valuables** between **your** homes or to any other places such as an auction house, dealer, gallery, museum, restorer or commercial storage facility;
- any new items or revised valuation which increases the value of **your contents, fine art and antiques** and **valuables**;
- any alteration, extension or improvement to the **buildings** which increases the rebuilding cost;
- if any person covered under this insurance has received a Police caution for or been convicted of or charged with an offence (other than motoring);

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

3 Claims

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

For loss or damage claims:

- **We** may require **you** to provide **us** with documentation to help prove **your** claim, for example: purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, valuations, utility bills, pre-purchase surveys, plans and deeds of **your** property. **We** will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

- **You** must tell the Police immediately if **you** have suffered a theft, attempted theft or malicious damage or vandalism, and obtain an incident number.
- **You** must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims:

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

4 Our rights after a claim

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

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

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

5 Fraudulent claims

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

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

we:

- will not pay the claim and all cover under this policy will cease;
- will not pay any other claim which has been or will be made under the policy;
- may at **our** option declare the policy void;
- will be entitled to recover from **you**, the amount of any claim **we** have already paid under the policy since the last renewal date;
- will not return any premiums **you** have paid; and
- may inform the Police.

6 Disagreement over amount of claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to.

When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

7 Cancellation

You may cancel the insurance by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

You may cancel this insurance after the first 14 days by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** providing **you** have not made a claim and subject to a minimum charge of £25 plus IPT.

We can cancel this insurance by giving **you** 14 days notice in writing where there is a valid reason for doing so. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** providing you have not made a claim. **We** will send our cancellation letter to the address shown on the **schedule** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment within 14 days. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and giving **you** 7 days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date we will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.
- Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period.
- Where **we** reasonably suspect fraud.
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

8 Other insurance

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

9 Your duty to disclose information

If **we** obtain evidence which suggests that **you** were careless in providing **us** with the information **we** have relied upon in setting the terms of this insurance **we** may:

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance.

If we establish that **you** deliberately or recklessly provided **us** with false information **we** may:

- treat this insurance as if it never existed;
- decline all claims; and
- retain the premium.

General exclusions

The following exclusions apply to the whole of **your** insurance.

This insurance does not cover:

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

caused by, contributed to or arising from the following:

- 1 Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste as a result of burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 War, invasion, civil war, revolution and any similar event.
- 3 Loss of value after **we** have made a claim payment (except as allowed for **fine art and antiques** and **valuables**).
- 4 Pressure waves from aircraft and other flying objects at or above the speed of sound.
- 5 Pollution or contamination of air, water or soil, unless the pollution or contamination is a direct result of an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

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

- 6 Computer viruses or erasure or corruption of electronic data. The failure of any equipment to correctly recognise the date or a change of date.

In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

- 7 Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moths, any cause that happens gradually, or mechanical or electrical breakdown.
- 8 Indirect loss of any kind.

- 9 Biological or chemical contamination due to or arising from:
- terrorism; or
 - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

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

- causing or threatening harm; or
 - putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological nature
- 10 Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you**, **your** guests, tenants or employees.
- 11 Any loss or damage caused by deception (when someone persuades **you** to give or sell them **your** belongings by misleading **you**) unless the only deception is getting into the **home**.
- 12 Loss or damage occurring before cover starts or arising from an event before cover starts.

Sanction Limitation and Exclusion Clause

We will not provide any cover or be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This means **we** will not provide any cover for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America.

We will not provide any cover in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.

Definitions

The following words or phrases have the same meaning whenever they appear in this document, schedule and endorsements. These words are highlighted by the use of bold print.

Accidental damage

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

Aggravated damages

Damages that are awarded when a person's behaviour, or the circumstances of a case, increase the injury to the other person because they are humiliated, distressed or embarrassed.

Amount insured

The most **we** will pay which is shown against each section or item in the **schedule**, together with any adjustment for index linking, if this applies

Buildings

Your home, including decorations inside, fitted furniture, fixtures and fittings, fitted appliances, **tenants' improvements**, service pipes, cables, underground and fixed domestic fuel tanks, swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, ornamental fountains and ponds, hard tennis courts, terraces, patios, drives, footpaths, foot bridges, walls, gates, fences and hedges which **you** own or are legally responsible for.

Business contents

Office furniture and equipment, stationery, software, books, deeds, documents, films, transparencies and reference materials in **your home**. This does not include any stored information or any equipment owned by **your** employer.

Contents

Household goods, furnishings and equipment, **personal belongings, fine art and antiques, valuables, outdoor items, business contents**, garden equipment including lawn mowers and domestic motorised garden equipment, motorised wheelchairs, golf trolleys, golf buggies and quad bikes, pedestrian-controlled power-driven toys and models (except aircraft, gliders and drones), electrically-powered toy and model vehicles which **you** sit in, radio and television aerials, satellite dishes, their fittings and masts, all of which **you** normally keep in or on the **home** and which **you** own or are legally responsible for.

Contents do not include:

- any other property more specifically insured by this or any other insurance;
- **money** or credit cards;
- motor vehicles, including all terrain and similar vehicles, power-driven toys and models, their spare parts and accessories except as allowed for above;

- caravans and trailers, their spare parts and accessories;
- watercraft (other than hand-propelled craft), their spare parts and accessories;
- aircraft, gliders and drones, their spare parts and accessories;
- any living creature;
- any part of the **buildings** including fitted furniture, fitted appliances and **tenants' improvements**;
- computer operating systems and software tailored to **your** own specification; or
- items **you** normally keep in other homes, boats, caravans or offices unless **we** have agreed in writing to provide cover for them.

Domestic outbuildings

Garages, stables, barns, studios, conservatories, greenhouses, summer houses, pool houses, garden sheds, aviaries, boat houses, piers, wharves, jetties and other similar structures at **your home** which **you** own or are legally responsible for, and which are only used for private domestic purposes.

Endorsement(s)

A variation to the terms and conditions of this insurance, which is shown on **your schedule**.

Excess

The first amount of any claim which **you** must pay, as shown in the **schedule**.

Fine art and antiques

Antique and designer made furniture, paintings, drawings, etchings, prints and photographs, tapestries and rugs, books and manuscripts, statues, sculptures and works of art, porcelain, rare glass and art glass windows, stamp or coin collections, precious metals or precious stones (or both), including gold, silver and plated items, which **you** own or are legally responsible for.

This category does not include **valuables**.

Heave

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

Home

The private living accommodation and **domestic outbuildings** at the address shown on the **schedule**.

Landslip

Downward movement of sloping ground.

Liquidated damages

Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract at the time the contract was made.

Money

Cash and cheques, traveller's cheques, travel or other tickets with a fixed value, postal and money orders, banker's drafts, current postage stamps, savings stamps and certificates, and premium bonds, all of which **you** keep for private purposes.

Multiplying compensatory damages

Damages where the amount of money awarded as compensation is multiplied as a punishment.

Outdoor items

Garden furniture, statues and ornaments, barbecues, marquees and portable gazebos, children's play equipment and any other items designed to be left outdoors.

Period of insurance

The length of time covered by this insurance (as shown on the **schedule**) and any extra period for which **we** accept the premium.

Personal belongings

Clothing, baggage, sports equipment, pedal cycles and items worn, used or carried, which **you** own or are legally responsible for.

Punitive or exemplary damages

Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.

Schedule

The document showing **your** details, the property and **amounts insured**, the **period of insurance**, any **endorsements** which apply, the amount of any **excess** which **you** have to pay and the sections of this document which apply to **you**.

Settlement

Downward movement as a result of the ground being compressed by the weight of the **buildings**.

Subsidence

Downward movement of the ground beneath the **buildings** where the movement is unconnected with the weight of the building.

Tenants' improvements

Improvements, alterations and decorations which **you**, or a previous tenant, have carried out and which are not covered by **your** landlord's or any other insurance.

Unfurnished

Where **your home** has not been furnished enough for normal living purposes for more than 30 days in a row.

United Kingdom

England, Scotland and Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Unoccupied

Where **your home** has not been lived in by **you** or a member of **your** family for more than 60 days in a row.

Valuables

Jewellery, watches, furs and guns which **you** own or are legally responsible for.

We, us, our

The insurer named on the **schedule**, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

You, your

The person or people named on the **schedule** as the insured and family members who live in **your home** permanently. In certain circumstances, this will also include **your** legal personal representatives.

Home care

1 **Reward**

We will pay up to £5,000 to any person or organisation (other than **you** or the Police) for information leading to the arrest and conviction of any person who committed an illegal act which resulted in loss or damage covered by this insurance.

2 **Moving as a result of violent crime**

We will pay up to £15,000 for conveyancing costs, estate agents' fees and removal expenses **you** have to pay if **you** decide to move **home** as a direct result of a crime involving a serious physical assault against **you** by someone who has since been charged with the crime. Both the crime and **your** decision to move must happen while this insurance is valid.

3 **Special alterations to your home**

We will pay up to £15,000 or 5% of the **amount insured** for **buildings** (whichever is less) for adapting **your home**, if this is necessary because **you** (but not **your** domestic employees) have been physically injured by a sudden and unexpected accident, during the **period of insurance**.

4 **Locks and keys**

We will pay the reasonable and necessary cost of replacing the keys and locks to outside doors, safes, strongrooms and alarms in **your home**:

- if the keys have been lost or stolen; or
- after a theft at **your home** which **we** cover under this insurance.

If there is no security risk, **you** must let **us** know beforehand and get **our** written agreement before proceeding.

Section one: Buildings

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

What is covered	What is not covered
<p>We will insure the buildings for loss or damage caused directly by a single unexpected event.</p>	<p>The excess shown on the schedule or in any endorsement.</p> <p>The following exclusions apply to Section one: Buildings. Please see the General exclusions which also apply.</p> <p>Loss or damage, caused by a storm or flood, to hedges, gates, fences, trellises, fruit frames and other similar fixtures.</p> <p>Loss or damage to any part of the buildings, while unfurnished or unoccupied, caused by water escaping from, or frost damage to, any fixed domestic water, drainage or heating system or any washing machine, dishwasher, refrigerator, freezer, water bed or fish tank. This exclusion will not apply if the water has been turned off at the mains and all the systems have been drained, or you have an automatically controlled central heating system keeping all your home heated to at least 15 degrees centigrade.</p> <p>Loss or damage to any part of the buildings by theft, attempted theft, vandalism and malicious acts while your home is unfurnished or unoccupied, unless all safety measures provided to protect the property are being used and an authorised person regularly inspects your home.</p> <p>Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.</p> <p>Loss or damage caused by:</p> <ul style="list-style-type: none">• misuse, built-in faults, faulty design, faulty workmanship or using faulty materials;• frost, atmospheric conditions, light or extreme temperatures;• rising damp, vermin, insects, fungus, warping or mould;• chewing, tearing, scratching or fouling by domestic pets;• the action of chemicals on, or the reaction of chemicals with, any materials which form part of the buildings;

<p>What is covered</p>	<p>What is not covered</p> <ul style="list-style-type: none"> • normal settlement or shrinkage; • restoring, repairing, extending, cleaning, redecorating, maintaining or altering the buildings, unless we have agreed in writing to cover this; • rising ground water levels. <p>Loss or damage if you have entered into a contract which in any way removes or limits your legal rights against the contractor, unless we have agreed to this in writing.</p> <p>Subsidence, heave or landslip of the site on which the buildings stand caused by:</p> <ul style="list-style-type: none"> • coastal or river erosion; • construction work or repairing, demolishing or altering the buildings; • new structures bedding down, expanding or shrinking, or newly made up ground settling; • foundations which failed to meet the building regulations which applied at the time they were laid. <p>Subsidence, heave or landslip damage:</p> <ul style="list-style-type: none"> • to swimming pools, ornamental ponds, fountains, tennis courts, terraces, patios, drives, footpaths, foot bridges, walls, hedges, gates, fences, septic tanks and domestic fixed fuel tanks, unless the private living accommodation is damaged at the same time and by the same cause; or • to or resulting from solid floor slabs moving unless the foundations beneath the external walls are damaged at the same time and by the same cause; <p>which you have received compensation for, or which would have been covered under any contract, law or guarantee if this insurance did not exist.</p>
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What is covered	What is not covered
<p>We will also pay for the following.</p> <p>Alternative accommodation and loss of rent</p> <p>We will only pay claims if you cannot recover the money from elsewhere and you get our written agreement before you pay, or agree to pay, any costs (unless you need to take immediate action for safety reasons).</p> <p>1 While your home cannot be lived in, as a result of loss or damage covered by an event insured under Section one: Buildings, we will pay:</p> <ul style="list-style-type: none"> • the reasonable extra costs of similar accommodation for you and your pets and horses, as long as you usually live in the home; or • loss of rent you would have received from a tenant plus ground rent which you cannot get back from elsewhere; <p>for up to two years from the date of the incident.</p> <p>2 If the Police or local authority prevent any access to the home you are living in as a direct result of damage to neighbouring properties by a cause which we would have covered under Section one: Buildings, we will pay:</p> <ul style="list-style-type: none"> • the reasonable extra costs of similar accommodation for you and your pets and horses, as long as you usually live in the home; or • loss of rent you would have received from a tenant plus ground rent which you cannot get back from elsewhere; <p>for up to 30 days from the date of the incident.</p>	<p>Any period over two years from the date of the incident.</p> <p>Any period over 30 days from the date of the incident.</p>

What is covered	What is not covered
<p>Tracing leaks</p> <p>We will cover the cost of tracing the source of any water or oil which has leaked from any fixed domestic water, sewage or heating system including any repairs needed to floors, walls, ceilings, fixtures, fittings and fitted furniture, as a result of the leak.</p>	
<p>Underground services</p> <p>The cost of repairing or replacing underground domestic fuel oil pipes, drain inspection covers, underground service pipes and cables, sewers and drains you are legally responsible for as a result of accidental damage.</p>	<p>We will not pay for the cost of clearing blocked sewer pipes, drains, pipes or underground tanks.</p>
<p>Temporarily removing fixtures</p> <p>We will pay up to 10% of the amount insured for buildings for the cost of repairing damage to permanent fixtures of the buildings which have been removed to a secure place, for up to 60 days, to be restored, repaired or protected, while the buildings are being restored or repaired.</p>	<p>We will not pay for damage to property which is insured under another policy or which we specifically do not cover under Section one: Buildings.</p>
<p>Garden repair cost</p> <p>We will pay up to 5% of the amount insured for buildings for the cost of repairing damage to the garden at your home in the United Kingdom, caused by fire, lightning, explosion, theft or attempted theft, being hit by vehicles and aircraft, riot, civil commotion, terrorist acts, vandalism or malicious acts</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> • more than £500 for any one tree, plant or shrub; • costs which relate to undamaged parts of the garden; • for any damage to paddocks and woods; • any fees you pay to prepare your claim; or • for anything you grow for commercial purposes.

<p>What is covered</p> <p>New fixtures and fittings</p> <p>We will pay up to £10,000 for damage to new fixtures and fittings while they are being installed, as long as:</p> <ul style="list-style-type: none"> • you tell us about the installation as soon as possible and within 21 days of the work starting; • no structural alterations are involved; • under the terms of the contract with the contractor, you do not have to take out specific insurance or to have the contractor named as insured under this insurance; and • you pay any extra premium we ask for. 	<p>What is not covered</p>
<p>Professional fees and other costs</p> <p>We will pay the reasonable and necessary costs for:</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers', legal and other fees to repair, rebuild or replace the buildings; • removing debris and demolishing or supporting parts of the buildings which have been damaged in order to make the site safe, as long as you get our permission in writing before any work starts, unless you need to take action immediately to make the buildings safe; and • meeting any government or local authority requirements unless you received notice of these requirements before the loss or damage happened. 	<p>We will not pay any fees you pay to prepare your claim or any costs which relate to undamaged parts of the buildings that are not damaged.</p>
<p>Selling your home</p> <p>If you enter into a contract to sell your home, the purchaser will be entitled to the benefits in Section one: Buildings, for loss or damage which happens during the period between exchanging contracts (or, if in Scotland, after you have accepted the offer to buy) and when the sale is completed. Any damage must happen during the period of insurance.</p> <p>The purchaser will not be entitled to the cover we provide for alternative accommodation and loss of rent. This extension will not apply if the purchaser (or someone on their behalf) insures the loss or damage with another insurer.</p>	<p>Any claim for loss or damage to your buildings if the buyer is insured under any other insurance.</p>

Section one: Buildings

How we will settle your claim

Buildings

We will decide whether to pay the cost of repairing or replacing the lost or damaged part of the **buildings**.

The most **we** will pay in total for **buildings** is the **amount insured**.

We will not pay for extending, refurbishing or improving the **buildings**.

Index linking

The sum insured for **buildings** will be index linked and will be adjusted in line with changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

If **you** make a claim, index linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

We will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a premium for the adjusted **amount insured**.

Under-insurance

If, at the time of any loss or damage, the **amount insured** for **buildings** is less than 85% of the total cost of rebuilding the whole of the **buildings** in a new condition similar in size, shape and form, **we** will pay a proportion of the total cost of rebuilding. For example, if the **amount insured** only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the **amount insured** for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. **We** will not charge any extra premium for maintaining the **amount insured** for **buildings**.

The interest of financial institutions

If a building society, bank or other lender is shown in the **schedule** as being interested in the buildings section of this insurance, **we** will treat them as a joint insured. **We** will keep to their usual conditions if **we** have a copy of them.

Their rights, under this insurance, will not be affected by any act or neglect by **you** as long as they give **us** written notice as soon as they realise **your** act or neglect and pay **us** any reasonable extra premium **we** ask for.

Section two: Contents

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

What is covered	What is not covered
<p>We will insure the contents, anywhere in the world, for loss or damage directly caused by a single unexpected event.</p>	<p>We will not pay more than £5,000 for any one item of valuables or £15,000 for any one item of fine art and antiques.</p>
<p>Money</p> <p>We will pay up to £2,500 for loss or damage to your money.</p>	
<p>Alternative accommodation and loss of rent</p> <p>We will only pay claims if you cannot recover the money from elsewhere and you get our permission in writing before you pay, or agree to pay, any costs (unless you need to take immediate action for safety reasons).</p> <p>1 While you cannot live in your home as a result of loss or damage covered by an event insured under Section one: Buildings, we will pay:</p> <ul style="list-style-type: none"> • the reasonable extra costs of similar accommodation for you and your pets and horses, as long as you usually live in the home; or • loss of rent you would have received from a tenant plus ground rent which you cannot get back from elsewhere; <p>for up to two years from the date of the incident.</p> <p>2 If the Police or local authority prevent you from going into your home as a direct result of damage to neighbouring properties by a cause which we would have covered under Section one: Buildings, we will pay:</p> <ul style="list-style-type: none"> • the reasonable extra costs of similar accommodation for you and your pets and horses, as long as you usually live in the home; or 	<p>Any period over two years from the date of the incident.</p>

<ul style="list-style-type: none"> loss of rent you would have received from a tenant plus ground rent which you cannot get back from elsewhere; <p>for up to 30 days from the date of the incident.</p>	<p>Any period over 30 days from the date of the incident.</p>
<p>Personal belongings of guests and domestic staff who do not live in your home</p> <p>We will cover loss or damage to the personal belongings of guests and domestic staff who do not live in your home. The loss or damage must happen in your home and must not be covered by any other insurance.</p>	
<p>Resident domestic staff</p> <p>We will cover loss or damage to contents belonging to domestic staff who normally live in your home as long as these are not insured elsewhere.</p>	
<p>New purchases</p> <p>We will pay up to 20% of the relevant amount insured for contents to repair or replace new items you have bought, including fine art and antiques and valuables, as long as:</p> <ul style="list-style-type: none"> you tell us about these items as soon as possible and, in any case, within 21 days of buying the item; and you pay any extra premium we ask for. 	
<p>Loss of fuel oil and metered water</p> <p>Following an event covered by this insurance, we will pay up to £5,000 for any one claim for loss of:</p> <ul style="list-style-type: none"> fuel oil caused by it leaking from a fixed domestic heating system; or metered water caused by it escaping from a domestic water, sewage or heating system. 	
<p>Damage to food</p> <p>We will pay the cost of replacing food in your freezer and refrigerator caused by:</p> <ul style="list-style-type: none"> accidental failure of the refrigerator and freezer; 	

<ul style="list-style-type: none"> • fumes escaping from the freezer or refrigerator; or • accidental failure of the electricity or gas supply. <p>The excess shown on the schedule does not apply to any claim for damage to food in your freezer or refrigerator.</p>	
<p>Replacing documents</p> <p>We will pay up to £5,000 for the cost of replacing or restoring your personal deeds and documents following loss or damage.</p>	<p>We will not pay more than £5,000 for any one item of valuables or £15,000 for any one item of fine art and antiques.</p>
<p>Gifts</p> <p>We will automatically increase the amount insured for contents by £5,000 for one month before and one month after a wedding, birthday, religious or other celebration of a member of your household.</p>	
	<p>The following exclusions apply to Section two: Contents. Please see the General exclusions which also apply.</p> <p>We will not pay for the following:</p> <p>The excess shown on the schedule or in any endorsement.</p> <p>Any amount over:</p> <ul style="list-style-type: none"> • £5,000 for loss of or damage to contents which any member of your family who normally lives with you takes with them to boarding school, college or university, in the United Kingdom or any other member state of the European Union; or • £5,000 for loss of or damage to contents in domestic outbuildings. <p>Malicious damage, vandalism, theft or attempted theft of items which are:</p> <ul style="list-style-type: none"> • in your home if it is unfurnished or unoccupied (unless you are using all safety measures provided to protect the property and you, or an authorised person, regularly inspects the home); or • left outside (except outdoor items left within the boundaries of the land belonging to your home).

Storm or flood damage to **contents** outside **your home** (except **outdoor items** left within the boundaries of the land belonging to **your home**).

Loss or damage while the **buildings** are **unfurnished** or **unoccupied**, caused by water escaping from any fixed domestic water, drainage or heating system or any washing machine, dishwasher, refrigerator, freezer, water bed or fish tank. This exclusion will not apply if the water has been turned off at the mains and all systems drained, or **you** have an automatically controlled central heating system keeping all the **home** heated to at least 15 degrees centigrade.

Loss or damage following damage to the **buildings** caused by **subsidence, landslip** or **heave** of the site on which the **buildings** stand which is excluded under Section one: Buildings, whether or not that section of this insurance is in force.

Loss or damage to any motorised wheelchairs, golf trolleys, golf buggies, quad bikes and electrically-powered toy and model vehicles which **you** sit in, being used in circumstances where any road traffic laws apply.

Loss or damage caused by:

- misuse, built-in faults, faulty design, faulty workmanship or using faulty materials;
- frost, atmospheric conditions, light or extreme temperatures;
- rising damp, vermin, insects, fungus, warping or mould;
- chewing, tearing, scratching or fouling by domestic pets (other than to **fine art and antiques**);
- the action of chemicals on, or the reaction of chemicals with, any materials which form part of the **buildings**;
- normal **settlement** or shrinkage; or
- restoring, repairing, extending, cleaning, redecorating, maintaining, altering, reframing or similar processes.

	<p>Loss or damage to any quad bike being used:</p> <ul style="list-style-type: none">• other than for agricultural, horticultural or farming purposes;• for racing, pace-making, trials and any other competitions; or• by any person under the age of 17 years. <p>Loss or damage to any quad bike caused by theft unless:</p> <ul style="list-style-type: none">• it is from a locked building;• the keys have been removed from the bike; and• someone has forced their way into or out of the building. <p>Loss of money if the loss is not reported to the Police within 24 hours of discovering it.</p>
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Section two: Contents

How we will settle your claim

Contents (not including fine art and antiques and valuables)

For any item of **contents** that is lost or damaged **we** will at **our** option –

- replace or repair the item or part as new; or
- pay the cost of replacing or repairing the item or part as new; or
- if **we** can repair or replace the item or part but agree to make a cash payment instead it will not be more than the amount it would have cost **us** to replace or repair the item using **our** own suppliers; or
- if no equivalent part or replacement item is available, pay the full cost of the item without any deduction, providing the sum insured is adequate.

Unless otherwise shown in the **schedule**, the most **we** will pay for the following is shown below:

Outdoor items	£5,000
Business contents	£10,000
Mobile phones, pagers and portable computer equipment	£3,000
Pedal cycles	£3,000
Saddles and tack	£1,000
Gold, silver and plated items	£5,000
Jewellery, watches and furs	£5,000

These limits do not increase the **amount insured** for **contents** or the more specific **amounts insured** shown in the **schedule**. The most **we** will pay in total for **contents** is the **amounts insured**.

Fine art and antiques and valuables (whether included in the overall amount insured for contents or more specifically insured)

Items not individually listed in the schedule

We may repair or replace the items or pay the market value of these items immediately before the loss happened.

The most **we** will pay for any one item of **fine art and antiques** is £15,000.

The most **we** will pay for any one item of **valuables** is £5,000.

Items individually listed in the schedule

We may repair or replace the items or pay the **amounts insured** as shown in the **schedule**.

Loss in value

If **we** choose to repair the item, **we** will pay the cost of restoring it plus any loss in value (up to the amounts listed above).

Pair or sets

If an item, which forms part of a pair or set, is lost or damaged, **we** will pay:

- the cost of restoring the item to the condition it was in immediately before the damage;
- the cost of replacing the item; or
- the cost of making up the difference between the market value of the pair or set immediately before or after the loss, whichever is less.

However, if **you** give **us** the undamaged parts of the pair or set, **we** will deal with the claim as if the whole pair or set had been lost or damaged.

Index linking

The **amounts insured** for **contents** (but not **fine art and antiques** and **valuables**) are linked to the Consumer Durables Household Goods section of the Retail Price Index and will change each month. **We** will not change **your** premium each month but **we** will work out each renewal premium on the new **amounts insured**.

Under-insurance

If, at the time of any loss or damage, the **amount insured** is less than 85% of the total cost of replacing **your contents**, **we** will only pay a proportion of the claim. For example, if the **amount insured** only covers two-thirds of the cost of replacing **your contents**, **we** will only pay two-thirds of the claim.

Maintaining the amount insured

We will not reduce the **amount insured** if **we** pay a claim as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage.

Section three: Liability

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

What is covered	What is not covered
<p data-bbox="101 280 521 304">Personal, occupier's and owner's liability</p> <p data-bbox="101 328 549 472">We will pay up to the limit shown on the schedule for all amounts you legally have to pay as compensation for accidents which happen anywhere in the world and cause death, injury or illness, to any person or damage to property.</p> <p data-bbox="101 496 521 568">We will also pay costs and expenses awarded against you or run up by you as long as you get our permission in writing.</p>	<p data-bbox="572 280 729 304">We will not pay:</p> <ul data-bbox="572 308 990 427" style="list-style-type: none">• fines or penalties;• liquidated damages or aggravated damages;• punitive or exemplary damages;• multiplying compensatory damages. <p data-bbox="572 448 1001 496">We will not pay for liability arising from or in connection with the following:</p> <ul data-bbox="572 499 1020 1390" style="list-style-type: none">• if you are ill, injured or you die.• damage to property you, or your employees, own or look after.• injury, illness or death of your employees arising out of and in the course of their employment.• owning, occupying, possessing or using any land or building not at the address shown on the schedule.• from any infectious disease or condition.• from criminal acts.• any business, profession or occupation.• goods you or your domestic employees have sold, supplied, repaired, renovated, restored, tested or serviced.• any contract unless you would have been liable if the contract had not existed.• owning, possessing, using or controlling any quad bike other than for agricultural, horticultural or farming purposes but not including:<ul data-bbox="605 1023 1014 1161" style="list-style-type: none">- circumstances where any road traffic laws apply;- use by any person under the age of 17 years; or- racing, pace-making, trials and any other competitions.• owning, possessing, using or controlling:<ul data-bbox="605 1193 1014 1390" style="list-style-type: none">- any mechanically-propelled vehicle including all terrain and similar vehicles other than quad bikes, domestic garden equipment, motorised wheelchairs, golf trolleys and golf buggies, pedestrian-controlled toys and models, electrically-powered toy and model vehicles which you sit in;

	<ul style="list-style-type: none"> - any, mechanically-propelled vehicle being used in circumstances where any road traffic law applies; - aircraft (including drones and models) and watercraft (other than hand-propelled watercraft) and sand yachts; - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking); or • owning, possessing, using or controlling: any dog specified under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any laws which amend these. • any period you are in the United States of America or Canada for over 90 days in total in any one period of insurance. • incidents where you are entitled to cover under any other insurance except for any amount over the limit they will pay (and for which payment has been agreed) under that other insurance. • any liability arising from an assault, alleged assault or a deliberate or malicious act.
<p>Liability as the owner of your previous homes</p> <p>We will pay up to £5,000,000 which you legally have to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous home which you lived in at the time it was sold or you gave it away. However, this only applies if you had no rights or interest in the home at the time of the event.</p> <p>We will also pay costs and expenses awarded against you, or run up by you, as long as you get our permission in writing.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> • fines or penalties; • liquidated damages or aggravated damages; • punitive or exemplary damages; • multiplying compensatory damages • if you are insured by a more recent or current insurance; • the cost of putting right any fault or alleged fault; • for any liability which arises more than seven years after the end of this insurance or Section one: Buildings was cancelled; • for any liability arising from any contract unless you would have been liable if the contract had not existed; • for any bodily injury to you; or • for any damage to property you, or your employees, own or look after.

<p>Liability to your domestic employees</p> <p>We will pay up to £10,000,000 in any one period of insurance (including costs and expenses awarded against you, or that you run up with our written permission) for all amounts which you legally have to pay as compensation following the accidental death of, bodily injury to or illness of any person you employ to work in your home. The death, bodily injury or illness must be as a direct result of their employment in the United Kingdom or while temporarily elsewhere in the world.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> • fines or penalties; • liquidated damages or aggravated damages; • punitive or exemplary damages; • multiplying compensatory damages. <p>We will not pay claims for:</p> <ul style="list-style-type: none"> • damage to property; or • bodily injury to any employee, arising out of them being carried in or on a vehicle, or getting into, onto or off a vehicle, which is in any place where a road traffic law says you must have insurance or security.
<p>Liability as tenant</p> <p>We will pay up to 20% of the amount insured for contents for amounts that you legally have to pay under a tenancy agreement for your home following damage to the buildings from any cause insured by Section one: Buildings or Section two: Contents.</p>	<p>We will not pay for the following.</p> <ul style="list-style-type: none"> • The cost of maintaining and redecorating your home. • Liability: <ul style="list-style-type: none"> - while the buildings are unoccupied; - from subsidence, heave or landslip; - from any contract unless you would have been liable if the contract had not existed; or - the cost of clearing blocked sewer pipes, drains, pipes or underground tanks.
<p>Court awards you cannot get back</p> <p>We will pay up to £100,000 in any one period of insurance for amounts which you have been awarded in a court in the United Kingdom for damage to property, bodily injury or disease which you have not received within three months of the date of the award.</p> <p>We will pay this as long as:</p> <ul style="list-style-type: none"> • you would have been entitled to cover under Section three: Liability if your position and the position of the person responsible had been reversed; • the judgement is not under appeal; • you agree to allow us to enforce (in your name or otherwise) any rights or remedies which we will become entitled to when we make a payment; • the liability which the court award applies to happens during the period of insurance; and • the person who owes the award does not live with you. 	

Making a claim

Customer services information

If **you** need to make a claim:

- Check **your** policy booklet and **your schedule** to see if **you** are covered.
- Give immediate notice to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact **us** on 0344 412 4266 as soon as reasonably possible, quoting **your** policy number. **We** will register **your** claim and tell **you** what to do next.
- Do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**.
- Let **us** know if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without **our** written consent.

How to complain

We aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if **you** are unhappy with the service that **we** provide, **you** should firstly contact:

Adrian Flux Insurance Services,
East Winch Hall, East Winch,
King's Lynn,
Norfolk PE32 1HN
Phone: 0344 381 6505

If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.

If the matter remains unresolved, it may be referred to:

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

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the:

Financial Ombudsman Service,
Exchange Tower,
London E14 9SR

These procedures do not affect **your** right to take legal action.

Protecting your property

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

For **you** to get **our** home protection and home alarm protection premium reductions, **you** must fit the security devices and the intruder alarm to the quality shown below. (Intruder alarms and locking devices on doors and windows do not always reduce the premium, as these may be a condition of providing **you** with insurance.)

We may insist that **you** keep valuables in a safe.

Doors

On all doors into **your buildings**, **you** should fit a five-lever mortise deadlock to British Standard 3621, or equivalent, or multi-point locking on upvc doors.

If **you** have french windows or double-sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security

Windows

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

If **you** need any help or advice on security for **your home**, contact a member of the Master Locksmith Association.

Intruder alarm

If **you** plan to get a quote for an intruder alarm, **you** should check that the installer is a registered member of the National Security Inspectorate.

If **you** need any help or advice with intruder alarms, contact the National Security Inspectorate.

Helpful hints

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

Fire prevention

Do

- Check **your** electrical equipment regularly, make certain the correct fuses are used and do not overload the circuits. Follow the maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- Always unplug non-essential appliances before **you** go to bed at night, especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. One should be placed in the kitchen.
- Make sure that all open fires are properly guarded, even if they appear to be out, especially at night.
- Have **your** chimney swept and flues regularly checked at least once a year (if **you** use open fires).

Don't

- Don't smoke in bed.
- Don't move or fill oil heaters when they are alight.
- Don't let children play with matches or fire.
- Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker.

Water damage

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or, leave the central heating on throughout the **home** to maintain a constant temperature of 15 degrees centigrade and consider leaving the loft access open so that warm air can move into the roof space. This will minimise the possibility of the pipes and tank freezing.
- If, despite **your** precautions, **your** pipes freeze, thaw them out slowly using hot water bottles or hairdryers. Never use a blowlamp or warm air paint stripper gun.

Security

- Make sure **you** have good quality locks (approved to British Standard) fitted to all **your** external doors and all accessible windows.
- Use the door and window protections when **you** leave the **home** unattended, day or night, and remove the keys from the locks (including the garage).
- Do not leave keys under the mat or inside the letterbox, or anywhere else they can be found easily.
- Leave a light on, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- Do not leave large amounts of **money** at **home**.
- Do not leave valuable property in unattended vehicles.
- Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in the event of theft or loss, not only to **us** but also to the Police.
- If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

When you go away on holiday

- Tell **your** local Neighbourhood Watch about **your** holiday.
- Stop newspaper and milk deliveries; do not advertise **your** absence.
- Place any **valuables** which are not being carried or worn in safe custody with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally.



telephone
0344 381 6505

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