



## Home Insurance Policy

# CONTENTS

<b>WELCOME</b>	2
<b>DEFINITIONS</b>	4-6
<b>SECTION 1: BUILDINGS</b>	7-12
Extensions to Section: 1	9-10
What is not <b>Insured</b> in Section 1	11
Basis of Claims Settlement	12
Automatic Reinstatement	12
<b>SECTION 2: CONTENTS</b>	13-19
Extensions to Section: 2	15-16
What is not <b>Insured</b> in Section 2	17-18
Basis of Claims Settlement	19
Automatic Reinstatement	19
<b>MAKING A BUILDINGS OR CONTENTS CLAIM</b>	20
<b>SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME</b>	
Fortress Lite does not provide this cover	21
<b>GENERAL POLICY CONDITIONS</b>	22-23
<b>GENERAL POLICY EXCLUSIONS</b>	24
<b>OUR SERVICE TO YOU - COMPLAINTS PROCESS</b>	25
Financial Ombudsman FOS	26
Financial Services Compensation Scheme	26
Data Protection	26
<b>SAFETY &amp; RISK MANAGEMENT GUIDE</b>	27-28
Fire Risks	27
Floods and Burst Pipes Risks	27
Crime Risks	28

# WELCOME TO FORTRESS LITE HOME INSURANCE

## A Buildings and Contents Insurance policy for “essential cover” only

This policy is a Legal Contract between the Company and **You** and is underwritten Certain Underwriters at Lloyd's, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ('FCA') and the Prudential Regulation Authority ('PRA'), and whose address is One Lime Street, London, EC3M 7HA.

**Your Schedule** and any Endorsements are all part of the Policy and are to be read as one document. Any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. Words with specific meanings are defined on Pages 4 to 6 of this policy booklet.

**We** will insure **You** against legal liability, loss or damage under the Sections specified in the **Schedule** during any **Period of Insurance** set out in the **Schedule**, provided that the Conditions under which this Policy has been issued are fulfilled.

This cover applies throughout Great Britain (excluding Northern Ireland), Isle of Man and the Channel Islands except when **We** state otherwise in the Policy.

### Your cancellation rights

**You** have the right to cancel **Your** policy during a period of 14 days after the day of purchase of the contract or the day on which **You** receive **Your** policy documentation whichever is the later.

If **You** wish to do so, **You** will be entitled to a full refund of the premium paid, provided **You** have not made a claim on this policy.

After the first 14 days, this will be calculated on a pro-rata basis for the period of cover **You** received and will include an additional charge to cover the administrative cost of providing the policy.

To exercise **Your** right to cancel **Our** policy, please contact **Your** insurance adviser at the address shown on the documentation they have provided.

If **You** do not exercise **Your** right to cancel **Your** policy, it will continue in force for the term of the policy and **You** will be required to pay the premium as stated.

### Important Note

**PLEASE READ THIS POLICY DOCUMENT CAREFULLY IN CONJUNCTION WITH THE SCHEDULE AND ENSURE THAT IT MEETS ALL YOUR REQUIREMENTS.**

If **You** have any query about **Your** policy or cover please contact your Insurance Intermediary as shown on **your policy schedule**

PLEASE KEEP THIS POLICY IN A SAFE PLACE **YOU** MAY NEED TO REFER TO IT IF **YOU** MAKE A CLAIM.

All claims related queries should be sent to: **Direct Group Property Services Limited**, Direct House, Lacy Way, Lowfields Business Park, Elland, Yorkshire, HX5 9DB. Tel **0844 412 4296**

### Duty to provide accurate information

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the proposal and / or declaration. 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.

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.

### Change in circumstance

**You** must tell **us** as soon as possible about any changes in the information **you** have provided to **us** which happens before or during any **period of insurance**. **We** will tell **you** if such change affects **your** insurance and if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid.

### What is Insured

These sections are each printed on a white background and gives detailed information on the insurance cover that is provided and any limits that apply to that item.

### What is not Insured

These sections are all on a **grey** background to draw **Your** attention to what is **not included** in the scope of **Your** Policy.

## DEFINITION OF TERMS

We have defined below words or phrases used throughout this policy. To avoid repeating these definitions please note that where these words or phrases appear in **bold** they have the precise meaning described below unless otherwise stated

### ACCIDENTAL DAMAGE

Sudden and unexpected damage caused by external means

### BEDROOM

A room used as or originally designed and built to be a **Bedroom** even if now used for another purpose.

### BUILDINGS

The **Home** being built of brick, stone or concrete and roofed with slates, tiles, asphalt or metal, including landlord's fixtures and fittings, its **Garages** and domestic **Outbuildings**, permanent swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences, all contained within the boundaries of the land of the **Home**

### CLAIMS ADMINISTRATORS

Direct Group Property Services Limited, Lacy Way, Lowfields Business Park Elland, HX5 9BD on behalf of the **Underwriters**

### CONTENTS

#### WHAT IS COVERED AS **CONTENTS**

1. Household goods, **Valuables** and **Personal Belongings**, including **Money** up to £100 and **Credit Cards** up to £250 and up to £250 for **Pedal Cycles** owned by, or the legal responsibility of **You** or a member of **Your Family** when inside **Your Home**.
2. Tenant's fixtures and fittings for which **You** are legally responsible

#### WHAT IS NOT COVERED AS **CONTENTS**

- Mechanically propelled or assisted vehicles of all types (other than domestic gardening machinery),
- caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them.
- Swimming pool covers.
- Pets and livestock.
- Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the **Home**.
- Property more specifically insured.
- Bonds, bills of exchange, promissory notes and securities for **Money**.
- Property or stock used for any Business, Profession or Trade purposes.
- **Home Working Equipment** or office furniture used by **You** or **Your Family** for any business or professional purposes
- Plants, trees or any growing matter.
- Contact or corneal lenses

### COST OF REBUILDING

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

### CREDIT CARDS

Credit, Cheque, Debit, Charge or Cash Cards held for personal or charitable purposes

### EXCESS

The amount of each claim **You** have to pay. If **You** make a claim under more than one section for loss or damage which happens at the same time and by the same cause **We** will deduct only one **Excess**

Please note different **Excesses** may apply to different types of claim. Please check **Your Schedule**

### FAMILY

**You**, **Your** domestic partner, and other relations who permanently reside with **You**.

### GARAGE

A structure originally built for storing a motor vehicle or motor vehicles even if now used for another purpose.

### HOME

The house, bungalow or self contained flat/maisonette /apartment together with its **Garages** and domestic **Outbuildings** at the address shown in the **Schedule**, used for **Your** private residential purposes.

### HOMEWORKING EQUIPMENT

Office furniture and office equipment, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for business or professional purposes

## DEFINITION OF TERMS - continued

### INSURED / YOU / YOUR

The person(s) named in the **Schedule**, their domestic partner(s) and members of their **Family**(ies) permanently living with **You**/him/her/them

### MAXIMUM CLAIM LIMIT

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

- The **Maximum Claim Limit** for Section 1 - **Buildings** is shown in **Your Schedule**.
- The **Maximum Claim Limit** for Section 2 - **Contents** is shown in **Your Schedule**.
- The most **We** will pay for any one claim for **Valuables** from **Your Home** is shown in **Your Schedule**.

The limit shown in the **Schedule** for **Valuables & Personal Belongings** applies within (not on top of) the **Maximum Claim Limit** for section 2 - **Contents** shown in the **Schedule**.

If the limits shown in **Your Schedule** are insufficient, please contact **Your** insurance adviser or **Policy Administrators**.

### MONEY

Personal **Money** held for private purposes by **You** or **Your Family** including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and **Money** orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

### OUTBUILDINGS

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

- **garages**;
- carports or other structures that are open on one or more sides
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **Home**, unless **We** agree otherwise in writing.

### PEDAL CYCLE

Non-mechanically propelled Cycles, Tricycles, Tandems owned and used by **You** and **Your Family** for personal social domestic and pleasure use only.

### PERIOD OF INSURANCE

The period of time for which the insurance is provided under this Policy as set out in the **Schedule**, and any further period for which the Policy is renewed.

### PERSONAL BELONGINGS / PERSONAL EFFECTS

Clothing and Personal items (including clothing, jewellery, watches, furs, binoculars, musical instruments, hearing aids, spectacles, photographic and amateur sports equipment), and other personal property which is designed to be worn, or carried on or about the person.

### POLICY SCHEME ADMINISTRATORS

Millennium Insurance Ltd and Direct Group Limited, Direct House, 4 Sidings Court, Doncaster ,DN4 5NU. Individual policy administration for renewals , queries and changes will be provided by **Your** selected Insurance Intermediary.

### PROPOSAL FORM and /or STATEMENT OF FACT

The **Statement of Fact** contains information **You** gave **Us**, and any other information **You** gave **Us**. This includes information given by others on **Your** behalf.

### TERRORISM

For the purpose of the General Policy Exclusion (page 29) an act of **Terrorism** means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

### UNDERWRITERS / INSURERS / WE / US / OUR

Certain Underwriters at Lloyd's. The names of the Underwriters and the share of the risk each has taken on is available on request.

### UNITED KINGDOM

Great Britain (excluding Northern Ireland), the Channel Islands and the Isle of Man.

### UNFURNISHED

Without sufficient furniture and furnishings for normal living purposes.

## DEFINITION OF TERMS - continued

### UNOCCUPIED

Furnished but has not been lived in by **You** or **Your Family**, or any other person with **Your** permission, for more than 30 consecutive days, irrespective of when the un-occupancy began.

### VALUABLES

#### WHAT IS COVERED AS VALUABLES

Articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment owned by, or the legal responsibility of **You** or a member of **Your Family** when inside **Your Home**.

#### WHAT IS NOT COVERED AS VALUABLES

- Any amount over £5,000 for any one claim
- Any amount over £750 for any one item
- Collections of stamps, coins and medals

Due to the **Maximum Claim Limits** Fortress Lite is NOT intended for **Homes** comprising of more than 3 **Bedrooms**.

## SECTION 1: BUILDINGS

See definitions Page 3, 4 and Page 5

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss of or damage to the <b>Buildings</b> by the following causes:</p>	<ul style="list-style-type: none"> <li>• The <b>Excesses</b> shown in <b>Your Schedule</b>.</li> <li>• Wet or dry rot</li> <li>• Loss or damage due to any gradually operating cause.</li> </ul>
<p>1. Fire, Smoke, Explosion, Lightning, Earthquake;</p>	<ul style="list-style-type: none"> <li>• Any gradually operating cause</li> </ul>
<p>2. Storm or Flood;</p>	<ul style="list-style-type: none"> <li>• Loss or damage caused:               <ul style="list-style-type: none"> <li>(a) by frost, subsidence, heave or landslip;</li> <li>(b) to fences, gates and hedges.</li> </ul> </li> </ul>
<p>3. Subsidence or Heave of the site beneath the <b>Buildings</b>, or landslip;</p>	<ul style="list-style-type: none"> <li>• The first £1,000 of any amount payable in respect of each occurrence or any other <b>Excess</b> shown in <b>Your Schedule</b>.</li> <li>• Damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the <b>Home</b> is damaged at the same time and by the same cause.</li> <li>• Damage caused by:               <ul style="list-style-type: none"> <li>(a) the normal settlement or bedding down of new structures;</li> <li>(b) the settlement or movement or made-up ground;</li> <li>(c) coastal or river erosion;</li> <li>(d) defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations.</li> </ul> </li> <li>• Damage to solid floor slabs resulting from their movement, unless the foundations beneath the exterior walls of the <b>Home</b> are damaged at the same time and by the same cause.</li> <li>• Damage which originated prior to inception of this Policy.</li> <li>• Damage resulting from:               <ul style="list-style-type: none"> <li>(i) demolition, construction, structural alteration or repair to the <b>Buildings</b>;</li> <li>(ii) ground works or excavation.</li> </ul> </li> <li>• Any loss or damage where compensation is provided by contract or legislation.</li> <li>• Damage caused by chemical reaction with any materials which form part of the <b>Buildings</b></li> </ul>



## SECTION 1: BUILDINGS

See definitions Page 3 and Page 4

WHAT IS INSURED	WHAT IS NOT INSURED
4. Riot, Civil Commotion, Strikes, Labour Disturbances;	<ul style="list-style-type: none"> <li>Loss or damage not reported to the Police within seven days</li> </ul>
5. Malicious Acts;	<ul style="list-style-type: none"> <li>Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>Loss or damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b>.</li> </ul>
6. Escape of Water from, or freezing of water in, a fixed water or heating installation, pipes, tanks or plumbed in domestic appliance;	<ul style="list-style-type: none"> <li>The <b>Excess</b> for Escape of Water claims as shown in <b>Your Schedule</b></li> <li>Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>Repairs to tanks, pipes or appliances unless caused by freezing.</li> </ul>
7. Impact with the <b>Buildings</b> by aircraft or aerial devices, vehicles, or any article dropped from them, and animals;	<ul style="list-style-type: none"> <li>Loss or damage caused by domestic pets.</li> </ul>
8. Theft or attempted theft;	<ul style="list-style-type: none"> <li>Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>Loss or damage where there no evidence of forcible and violent entry or exit to the <b>Buildings</b></li> <li>Loss or damage caused by any person lawfully in <b>Your Home</b>.</li> </ul>
9. Leakage of oil from any fixed heating installation;	<ul style="list-style-type: none"> <li>Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> </ul>
10. Falling trees or branches including The reasonable cost (up to £250) for the removal of the tree or branch causing damage to the <b>Buildings</b> by its fall	<ul style="list-style-type: none"> <li>Loss or damage to gates, hedges or fences.</li> <li>Cost of the removal of parts of trees remaining below ground</li> <li>Damage caused by felling, lopping, or topping of trees unless carried out by professional contractors</li> </ul>

## SECTION 1: BUILDINGS

### Extensions included in Section 1

WHAT IS INSURED	WHAT IS NOT INSURED
<p><b>A. Additional Fees and other Expenses</b>  <b>We</b> will pay the reasonable costs necessarily incurred by <b>You</b> with <b>Our</b> written consent up to £25,000 as a result of loss or damage by any of the Causes 1-10 of Section 1 of this Policy for:</p> <ul style="list-style-type: none"> <li>(a) Architects, surveyors, legal and other fees;</li> <li>(b) the cost of clearing the site and making the <b>Building</b> safe;</li> <li>(c) the additional <b>Cost of Rebuilding</b> or repair of the damaged part of the <b>Buildings</b> solely to comply with any government or local authority requirements, unless <b>You</b> were given notice of the requirement before the loss or damage occurred.</li> </ul>	<ul style="list-style-type: none"> <li>• Fees for preparing any claim</li> <li>• Costs for complying with any requirements <b>You</b> were notified of before the loss or damage.</li> </ul>
<p><b>B. Alternative Accommodation</b>            If the <b>Home</b> is damaged and made unfit to live in as a result of loss or damage by any of the Causes 1-10 of Section 1 of this Policy <b>We</b> will pay</p> <ul style="list-style-type: none"> <li>1) for up to 6 months rent <b>You</b> are responsible for paying or would have received until the <b>Home</b> is habitable again.</li> <li>2) The reasonable extra accommodation costs, incurred with <b>Our</b> written consent, for               <ul style="list-style-type: none"> <li>(a) <b>You, Your Family</b> and</li> <li>(b) <b>Your</b> domestic pets</li> </ul> </li> </ul> <p>For up to 6 months, or until the <b>Home</b> is habitable again if earlier.</p>	<ul style="list-style-type: none"> <li>• Costs incurred after the <b>Home</b> is fit to live in again or more than 6 months from the date <b>You</b> were forced to move out of <b>Your Home</b>.</li> </ul>
<p><b>C. Underground Pipes and Cables</b></p> <p><b>We</b> will pay the cost of repair following <b>Accidental Damage</b> to cables, underground pipes or underground tanks all servicing the <b>Home</b> and for which <b>You</b> are legally responsible, to a maximum limit of £1,000.</p>	<ul style="list-style-type: none"> <li>• The <b>Excess</b> shown in <b>Your Schedule</b>.</li> <li>• Any costs arising from clearance of a blockage</li> <li>• Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.</li> <li>• Any cost incurred of breaking into or repairing an underground pipe to clear a blockage.</li> </ul>

## SECTION 1: BUILDINGS

### Extensions included in Section 1

#### WHAT IS INSURED

##### D. Your Liability to the Public as Property Owner

We will pay for damages and claimants' costs and expenses which **You** become legally liable to pay for accidental

- (a) death of, or bodily injury to or illness or disease of any person or
- (b) **Accidental Damage** to material property up to £1,000,000 in connection with

- (a) any one claim or
- (b) series of claims

made against **You** arising out of any one **Event** occurring during the **Period of Insurance** and incurred

- (i) solely as owner (not as occupier) of the **Home** or the land belonging to the **Home**; or

##### Defective Premises Act

- (ii) in connection with any previous private residence which **You** owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 provided that **You** had disposed of all legal title and interest at the time of such occurrence;

We will also pay the legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You**.

If **You** cancel, or do not renew, Section 1 of **Your** Policy following the sale or disposal of **Your Home** the cover provided by paragraph (ii) for that **Home** will continue for seven years after this Section 1 expires.

#### WHAT IS NOT INSURED

- Liability arising directly or indirectly from:
  - (a) Any profession, business or employment;
  - (b) The use of lifts or mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles);
  - (c) Any agreement unless **You** would have been liable had the agreement not been made;
  - (d) Death, injury, illness or disease of any member of **Your Family** or a domestic employee.
  - (e) Loss or damage to property owned, occupied or in the custody or control of **You**, **Your Family** or any domestic employee.
- Liability:
  - (i) Arising more than seven years after the expiry or cancellation of Section 1 of this Policy;
  - (ii) if **You** are **Insured** under a more recently effected or current policy.

## SECTION 1: BUILDINGS

### What is NOT included in Section 1

Home Insurance policies will sometimes include some of these extensions either as part of the standard cover, or for an additional premium

Under this Fortress Lite policy, these additional “non essential” cover extensions are excluded and reflected in premium savings for **You**

Should **You** require any of these cover extensions please ask to upgrade **Our** Standard Fortress policy

#### WHAT IS NOT INSURED

##### **Accidental Damage to the Buildings**

**We** will not pay for any damage to the **Buildings** other than caused by items 1-10 Under Section 1

##### **Fixed Glass or Sanitary ware**

**We** will not pay the cost of replacement or repair following accidental breakage of fixed glass in windows, doors, fanlights, skylights solar panels, or fixed sanitary ware in the **Buildings**, or ceramic hobs fixed to and forming part of the **Home**.

##### **Trace and Access**

**We** will not pay for any costs for locating the source of any damage resulting from the escape of water from fixed domestic water services of heating installations including the cost of subsequent repairs to walls, floors or ceilings

##### **Emergency Access**

**We** will not provide cover for damage to the **Home** caused by forced access by the fire, police or ambulance services as a result of an emergency.

##### **Door Locks**

**We** will not pay claims in respect of replacement locks for external doors to the **Buildings** if **Your** keys are stolen or lost.

##### **Falling Aerials**

**We** will not pay for damage caused by falling television or radio aerials, aerial fittings, satellite dishes or masts.

## SECTION 1: BUILDINGS

### Basis of Claims Settlement

- (a) We will pay up to the **Maximum Claim Limit for Buildings** as shown in **Your Schedule** for the **Cost of Rebuilding**, repairing or replacing the damaged parts of the **Buildings**, inclusive of any amount which may become payable under Extension A of Section 1 of this Policy.
- (b) If the **Buildings** are not rebuilt or repaired, **We** will pay (at **Our** option) the difference between the market value of the **Buildings** prior to the loss or damage and the market value of the **Buildings** following the loss or damage.
- (c) If at the time of any loss or damage the **Maximum Claim Limit** or **Buildings** is less than the **Cost of Rebuilding**, **We** will pay the cost of repair or replacement less a deduction for wear and tear.
- (d) **We** will not pay for the cost of replacing any undamaged items forming part of a set or suite or other article of a uniform nature, design or colour when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.

### Automatic Reinstatement

**We** will not automatically reduce the **Maximum Claim Limits** by the cost of any claim provided that the repair or reinstatement has been completed and any recommendations to prevent further damage have been carried out within reasonable time.

### Guaranteed Rebuilding Costs

**We** will pay, subject to the terms conditions and exclusions of Section 1, such additional sums as are necessary to fully complete the reinstatement of the **Buildings** should the **Maximum Claim Limit** for **Buildings** prove inadequate.

### Provided that:

1. The rebuilding value used to calculate the premium at the inception of this insurance was based upon the tables provided by **Us** which are in turn based on professional valuations recommended by the Royal Institution of Chartered Surveyors (or an alternative professional body approved by **Us**) for the cost of fully reinstating the Building as described by **You** in **Your** application based on
  - postcode location,
  - type of **Home** and construction materials used
  - the date built
  - number of **Bedrooms** and
  - any other features advised to **Us**
2. The **Maximum Claims Limit** used resulting from this initial rebuilding valuation has been continually reviewed, in accordance with changes in professional recommended rebuilding values.
3. Any alterations or additions which materially affect the reinstatement cost of the **Buildings** since inception of this insurance such as an extension or any building works have been notified to **Us** and the Rebuilding Value used adjusted accordingly.
4. In **Our** opinion it is possible to effect economic repair or reinstatement of the **Buildings**.
5. Any independent professional valuation used to determine the true rebuilding costs in excess of the **Maximum Claim Limit** is provided by **You** at no cost to **Us**.

### When Buildings Cover starts for new mortgage borrowers

If **you** choose **Buildings** Insurance under Section 1, at the time of taking out a new mortgage with a UK lender, **Buildings** cover will be provided during the period between exchange of contracts (conclusion of missives in Scotland) or offer, whichever is later, and your mortgage completion date, provided the **Buildings** are not otherwise insured.

This cover is automatically provided at no extra charge.

The terms and conditions of the cover provided during this period will be the same as those which apply after completion of your mortgage.

## SECTION 2: CONTENTS

See definitions Page 3, 4 and Page 5

WHAT IS INSURED	WHAT IS NOT INSURED
Loss of or damage to the <b>Contents</b> by the following causes:	<ul style="list-style-type: none"> <li>• The <b>Excess</b> shown in <b>Your Schedule</b>.</li> <li>• Loss or damage due to any gradually operating cause.</li> </ul>
1. Fire, Smoke, Explosion, Lighting, Earthquake;	<ul style="list-style-type: none"> <li>• any gradually operating cause.</li> </ul>
2. Storm or Flood;	<ul style="list-style-type: none"> <li>• Loss or damage to property in the open.</li> </ul>
3. Subsidence or Heave of the site beneath the <b>Buildings</b> , or landslip;	<ul style="list-style-type: none"> <li>• Loss or damage caused by:               <ul style="list-style-type: none"> <li>(a) the normal settlement or bedding down of new structures;</li> <li>(b) the settlement or movement or made-up ground;</li> <li>(c) coastal or river erosion;</li> <li>(d) defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations.</li> </ul> </li> <li>• Damage resulting from:               <ul style="list-style-type: none"> <li>(i) demolition, construction, structural alteration or repair to the <b>Buildings</b>;</li> <li>(ii) ground works or excavation.</li> </ul> </li> </ul>
4. Riot, Civil Commotion, Strikes, Labour Disturbances;	<ul style="list-style-type: none"> <li>• Loss or damage not reported to the Police within seven days</li> <li>• Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b></li> <li>• Loss or damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b></li> </ul>
5. Malicious Acts;	<ul style="list-style-type: none"> <li>• Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> <li>• Loss or damage caused by <b>You</b> or <b>Your Family</b> or any person lawfully in <b>Your Home</b>.</li> </ul>
6. Escape of water from a fixed water or heating installation or plumbed in domestic appliance or water bed or fish tank;	<ul style="list-style-type: none"> <li>• The <b>Excesses</b> for Escape of Water claims as shown in <b>Your Schedule</b></li> <li>• Damage to the installation or appliance from which the water escapes.</li> <li>• Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li> </ul>

## SECTION 2: CONTENTS

See definitions Page 3, 4 and Page 5

WHAT IS INSURED	WHAT IS NOT INSURED
7. Impact by aircraft or aerial devices, vehicles, or any article dropped from them, and animals;	<ul style="list-style-type: none"><li>• Loss or damage caused by domestic animals.</li></ul>
8. Theft or attempted theft;	<ul style="list-style-type: none"><li>• Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li><li>• Loss or damage caused by any person lawfully in <b>Your Home</b>.</li><li>• Loss or damage when there is no evidence of force and violence are used to gain entry or exit.</li><li>• Theft by deception unless deception is used solely as a means to enter the <b>Home</b></li><li>• Theft of Personal <b>Money</b> unless involving entry to or exit from the <b>Home</b> by forcible and violent means or entry by deception</li><li>• In respect of self-contained flats theft of property in any common parts of the building to which any other tenants have right of access, unless involving entry to or exit from the building by forcible and violent means</li><li>• Loss or theft from <b>Outbuildings</b> including <b>Garages</b> other than Pedal Cycles kept in securely locked <b>Garages</b> and the <b>Garage</b> is attached to or integral to the <b>home</b></li></ul>
9. Leakage of oil from any fixed heating installation;	<ul style="list-style-type: none"><li>• Loss or damage caused after the <b>Buildings</b> have been left <b>Unoccupied</b> or <b>Unfurnished</b>.</li><li>• Damage to the appliance from which the oil escapes.</li></ul>
10. Falling trees or branches;	<ul style="list-style-type: none"><li>• Loss or damage arising from felling, lopping or topping of trees.</li></ul>

## SECTION 2: CONTENTS

### Extensions automatically include in Section 2

WHAT IS INSURED	WHAT IS NOT INSURED
<p><b>Alternative Accommodation</b></p> <p>If the <b>Home</b> is rendered not fit to live in as a result of loss or damage by any of the Causes 1-10 of Section 2 of this Policy <b>We</b> will pay</p> <ol style="list-style-type: none"> <li>1) up to 6 months rent <b>You</b> are responsible for paying as occupier until the <b>Home</b> is habitable again.</li> <li>2) the reasonable extra accommodation costs, incurred with <b>Our</b> written consent, for up to 6 months for             <ol style="list-style-type: none"> <li>a) <b>You, Your Family</b> and</li> <li>b) <b>Your</b> domestic pets</li> </ol> </li> </ol>	<p>Costs incurred after the <b>Home</b> is fit to live in again or more than 6 months from the date <b>You</b> were forced to move out of <b>Your Home</b>.</p>
<p><b>Public and Personal Liability (as Occupier)</b></p> <p><b>We</b> will pay for damages and claimants' costs and expenses which <b>You</b> or any member of <b>Your Family</b> become legally liable to pay for accidental</p> <ol style="list-style-type: none"> <li>a) death of, or bodily injury to or illness or disease of any person or</li> <li>b) <b>Accidental Damage</b> to material property up to £1,000,000 in connection with             <ol style="list-style-type: none"> <li>a) any one claim or</li> <li>b) series of claims</li> </ol>             made against <b>You</b> or a member of <b>Your Family</b> arising out of any one event, occurring during the <b>Period of Insurance</b> and incurred             <ol style="list-style-type: none"> <li>(i) solely as occupiers, (but not owners) of the <b>Home</b> or the land belonging to the <b>Home</b>; or</li> <li>(ii) in a personal capacity, (not as occupier or owner of any building or land) occurring in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands and elsewhere in the world during a temporary visit.</li> </ol> </li> </ol> <p><b>We</b> will also pay legal costs and expenses incurred with <b>Our</b> written consent in the defence of any claim made against <b>You</b> or <b>Your Family</b>.</p>	<ul style="list-style-type: none"> <li>• Death, bodily injury, illness, disease to any member of <b>Your Family</b> or domestic employee.</li> <li>• Loss of damage to property owned by, or in the custody or control of, <b>You</b> or any member of <b>Your Family</b> or any person permanently residing with <b>You</b>.</li> <li>• Liability arising directly or indirectly from the transmission of any communicable disease or virus by <b>You</b> or any member of <b>Your Family</b>.</li> <li>• Liability arising directly or indirectly as a consequence of any criminal act by <b>You</b> or any member of <b>Your Family</b>.</li> <li>• Any agreement unless <b>You</b> would have been liable had the agreement not been made.</li> <li>• The ownership, use or possession of any:             <ol style="list-style-type: none"> <li>(i) lift, caravan, aircraft or watercraft including jet skis (other than the hand propelled watercraft);</li> <li>(ii) mechanically propelled or assisted vehicle (other than domestic gardening machinery);</li> <li>(iii) animals except domestic pets other than those listed in the Dangerous Dogs Act 1991;</li> <li>(iv) firearms, other than properly licensed shotguns.</li> </ol> </li> <li>• Any profession, business or employment.</li> <li>• Any claim or other proceedings against <b>You</b> or <b>Your Family</b> lodged or prosecuted in a <b>Court</b> outside the <b>United Kingdom</b>.</li> <li>• Any amount whilst any appeal is pending.</li> </ul>
<p><b>Loss of Oil and Metered Water</b></p> <p><b>We</b> will pay up to £500 for:</p> <ol style="list-style-type: none"> <li>(i) the cost of oil lost from domestic heating installation following <b>Accidental Damage</b> to any part of the domestic heating installation;</li> <li>(ii) additional metered water charges incurred by <b>You</b> and resulting from any of the Causes 1-10 of Section 2 of this Policy.</li> </ol>	



## SECTION 2: CONTENTS

### Extensions automatically include in Section 2

WHAT IS INSURED	WHAT IS NOT INSURED
<p><b>Tenants Liability</b> (applicable if the <b>Buildings</b> are rented by <b>You</b> )</p> <p>Any amount which <b>You</b> become legally liable to pay as a tenant, (and not as an owner of the <b>Buildings</b>) up to £6,000 in respect of damage to the <b>Buildings</b>, or for Landlords fixtures &amp; fitting for which <b>You</b> are legally responsible by any of the Causes 1-10 of Section 1 of this Policy.</p>	

## SECTION 2: CONTENTS

### What is NOT included in Section 2

Under this Fortress Lite policy, these additional “non essential” cover extensions are excluded and reflected in premium savings for **You**

Should **You** require any of these cover extensions for **Your Contents** please ask to upgrade **Our** Standard Fortress policy

	WHAT IS NOT INSURED
Temporary Removal Of <b>Contents</b>	<b>We</b> will not pay for <b>Contents</b> lost or destroyed by any of the Causes 1-10 of Section 2 of this Policy whilst temporarily removed from the <b>Home</b>
Deep Freezer <b>Contents</b>	<b>We</b> will not pay for deterioration of food in a domestic deep freezer made unfit for human consumption by any change in temperature or from contamination by refrigerant or refrigerant fumes.
Mirrors and Glass	<b>We</b> will not pay for any breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.
Audio and Audio Visual Equipment	<b>We</b> will not pay for <b>Accidental Damage</b> to: (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers and dishes (vi) computer equipment;  either owned by <b>You</b> or <b>Your Family</b> , or for which <b>You</b> are legally responsible.
<b>Contents</b> in the Garden	<b>We</b> will not pay for loss or damage to by Causes 1-10 of Section 2 for any <b>Contents</b> in the open within the boundaries of <b>Your Home</b> . This includes any flowers, plants, shrubs or trees in pots or containers.
Door Locks	<b>We</b> will not pay for any replacement locks for doors and alarms to the <b>Buildings</b> if <b>Your</b> keys are stolen or lost.
Reinstatement of Title Deeds	<b>We</b> will not pay for the replacement of any title deeds to <b>Your Home</b> if they are lost, destroyed or damaged by any of the Causes 1-10 of Section 2 of this Policy
Liability for Accidents to Domestic Employees	<b>We</b> will not pay for damages and claimants' costs and expenses which <b>You</b> or a member of <b>Your Family</b> become legally liable to pay as compensation for accidental a) death of, or b) bodily injury to, or c) illness or disease of :  any domestic employee made against <b>You</b> or <b>Your Family</b> by such persons

## SECTION 2: CONTENTS

### What is NOT included in Section 2

	WHAT IS NOT INSURED
Household Removals	<b>We</b> will not pay for any damage to <b>Contents</b> whilst in transit by Professional Removal Contractors.
<b>Accidental Damage to Contents</b>	<b>We</b> will not pay for any damage to the <b>Contents</b> other than caused by items 1-10 under Section 2

## SECTION 2: CONTENTS

### Basis of Claims Settlement

- (a) **We** will pay up to the **Maximum Claims Limit** for **Contents** shown in **Your Schedule** for the full cost of replacing as new (or at **Our** option **We** will replace as new) reinstating or repairing the lost or damaged **Contents** with a deduction for wear and tear made only in respect of clothing and household linen.
- (b) The maximum amount **We** will pay in respect of any one loss for **Valuables** in the **Home** is £5,000 except as otherwise agreed by any Endorsement shown to **Your Schedule**, the maximum payable for any one item is £750.

Due to the fixed **Maximum Claim Limits**, Fortress Lite is NOT intended for homes comprising of more than 3 Bedrooms, except as otherwise agreed by **Endorsement** added to **Your Schedule**

- (c) The maximum amount that **We** will pay in respect of any one loss under Section 2 of this Policy is the **Maximum Claims Limit** stated in the **Schedule** for Section 2.
- (d) If at the time of any loss or damage the total cost of replacing all of the **Contents** as new, less an allowance for wear and tear for clothing, household linen and **Pedal Cycles**, is greater than the **Maximum Claims Limit** for **Contents** shown in the **Schedule**, **We** will pay only that proportion of the loss which the **Maximum Claim Limit** bears to the true replacement cost.
- (e) **We** will not pay for the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, including carpets when damage occurs to a specific part or within a clearly definable area, and replacements cannot be matched.
- (f) In the event of a claim under this policy **We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.
- (g) In the event of loss or damage to any one article or pair or set of articles where the value exceeds £750, it will be necessary for a valuation (if not already provided) or recent evidence of value or proof of purchase, to be produced before any payment can be considered.

### Automatic Reinstatement

The **Maximum Claim Limit** for **Contents** shown in the **Schedule** will not be reduced by the amount of any claim unless **We** give written notice to the contrary.

# MAKING A BUILDING OR CONTENTS CLAIM

Please refer to the Policy Conditions for reporting claims in particular Condition 10 on Page 30

1. Check that the claim is covered by **Your** Policy.

Each Section of the Policy tells **You** what is covered and what is not covered. The Basis of Settlement paragraph will tell **You** how the claim will be settled, provided that the Policy Conditions are fulfilled.

2. To register a claim, please contact The Claims Managers ; Direct Group Property Services Limited Fortress Lite (Lloyd's) Household Claims Department on **0844 412 4296**

**NOTE:** Please have **Your** Uinsure Fortress Lite Bedroom Rated Policy number available. If damage is serious or caused by Riot, immediate telephone contact is essential as **We** may need to arrange inspection of **Your** property by a member of **Our** Claims staff or an independent loss adjuster who specialises in dealing with insurance claims. **We** will pay this fee.

3. If **You** require help and advice concerning **Your** claim, **We** will be pleased to assist **You**.
4. **We** may well be able to settle **Your** claim from the information provided in **Your** Claim Form but **We** may require further information, or ask **You** to furnish documentation in support of **Your** claim.
5. Many **Insurers** are able to secure discounts on the replacement of items.
  - It is **Our** option whether **We** replace as new, reinstate, repair or pay a cash alternative.
  - If **You** would prefer a cash alternative, **We** may restrict this to an amount equal to the discounted replacement price **We** would normally pay.
  - This helps **Us** in controlling claims costs and ultimately premiums charged.

## Claims Guidance Notes

### Guidance Notes on how to make a claim

1. Check the **Schedule** to confirm that the appropriate Section of the Policy is operative
2. Refer to the Policy Section which will confirm if the loss destruction or damage is covered – remember that certain causes are excluded and these are clearly indicated in the Policy.
3. Read carefully General Conditions and:
  - if theft, attempted theft, malicious damage or vandalism has occurred, or
  - credit, debit or cash cards have been stolen or lost
  - possessions have been lost or stolen from **You**

**You** must advise the POLICE immediately and also the organisation that has issued the cards within 24 hours of discovery.

4. Contact Direct Group Property Services Limited on **0844 412 4296** to request a claim form.

### Quote Your Policy Number in all correspondence

5. Complete and return the Claim Form (obtainable from **Your** insurance adviser at their address shown on the documentation they have provided to **You** ) so that **We** are advised as soon as possible and deal with **Your** claim without delay. or
6. Obtain two estimates as soon as possible for repairing the damage and retain any bills for the cost of emergency repairs as they may form part of **Your** claim
7. Please bear in mind that the Fortress Lite Policy is NOT a maintenance contract and is an economy policy with some limitations on cover to keep premiums as low as possible
8. If someone is holding **You** responsible for damage to their property or for bodily injury to them **You** must, and this is MOST IMPORTANT:
  - advise **Us/Your** insurance adviser immediately giving full details in writing.
  - send to **Us** any letters, documents, writ or summons or mother legal documents which have been served on **You** or any member of **Your Family**, unanswered and without delay.
  - do NOT engage in correspondence or dialogue with the other person but allow **Us** to deal with the matter on **Your** behalf.
  - should **You** have any queries, please contact **Your** insurance adviser who will, if necessary, refer them to **Us** on **Your** behalf

## SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME

**See definitions Page 3, 4 and Page 5**

Under this Fortress Lite policy, these additional cover extensions are excluded, and reflected in premium savings to **You**

It is not possible to add this Section of cover to a Fortress Lite policy.

Should **You** require these cover extensions for **Your** personal belongings while away from **Your Home** please ask **Your** Insurance Adviser to upgrade **You Our** Standard Home Insurance policy.

## GENERAL POLICY CONDITIONS - which apply to all sections of this Policy.

### 1. Compliance with conditions

These conditions apply to all sections of the Policy and to all extensions. **You** and all members of **Your Family** permanently residing with **You** must comply with the terms and conditions of this policy. Any person or entity seeking the benefit of this Policy shall be deemed to have notice of its terms, conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may reasonably be capable of applying to and being complied with by such person or entity.

### 2. Your duty to prevent loss or damage

**You** and any person seeking the benefit of this Policy must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.

### 3. Your personal representatives

If **You** die, **We** will insure **Your** legal personal representatives for any liability **You** had previously incurred under the Policy, provided they fulfil the terms of the Policy.

### 4. Change in circumstances

**You** must inform **Us** of any change in circumstances which increases the risk of loss, injury or damage. In particular **You** must notify **Us** of any change in the number of **Bedrooms** from that shown in **Your Schedule** and if **You** change **Your** address. **We** must also be advised if at any time the value of the **Contents** exceeds the **Maximum Claim Limit** shown in **Your Schedule**.

### 5. Cancellation

**We** may cancel this Policy by giving **You** 14 days notice by letter at **Your** last known address. If **We** cancel the Policy **We** will refund premium paid for the unexpired **Period of Insurance**. Notice given to **You** shall be deemed to be notice given to any person or entity who is or maybe seeking to claim any contractual right to any benefit under this Policy.

### 6. Cooling off period

If **You** decided not to proceed with this policy, please return it within 14 days of receipt. Providing **You** have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, **We** will refund any premium **You** have paid.

### 7. Fraud

**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.

### 8. Arbitration

Where **We** have accepted a claim but there is a disagreement over the amount payable, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law in force at that time. When this happens legal proceedings cannot be started against **Us** until the arbitrator has reached a decision.

### 9. Other Insurances

If at the time of any loss, damage or liability arising under the Policy there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion.

### 10. Notification of a Claim

When **You** become aware of a possible claim under this Policy, **You** must notify **Us** in writing as soon as reasonably possible. The Police must be advised immediately of any loss or damage arising from theft, attempted theft, vandalism, riot, malicious act, labour or political disturbance or accidental loss of property. **You** must, at **Your** own expense, provide **Us** with all the details and evidence, including written estimates and proof of ownership or value. Any letter of notification or any writ, summons or other legal document served on **You** or **Your Family** in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent.

#### **11. Company's rights after claim**

**We** or **Our** representatives will be entitled to enter any building where loss of damage has occurred and deal with any salvage, but no property may be abandoned to **Us**. **We** may conduct, in **Your** name and on **Your** behalf, the defence or settlement of any legal action and take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover compensation from any third party in respect of anything covered by this Policy.

#### **12. Payment of Premium**

Where payment of premium is not made any cover provided by this Policy will be inoperative from the date such premium was due.

Where the premium is being paid by Direct Debit the due date will be in accordance with the Premium Repayment Schedule advised by the premium financier used by **Your** Insurance Intermediary.

Where the Policy is cancelled mid-term and a claim has occurred and been paid by **Us** during the period insurance in which the Policy is to be cancelled, refund of premiums will be made at **Our** discretion.

#### **13. Payment of Claims**

In the event of a claim being made under this Policy and the premium is being paid direct debit instalments which are unpaid or overdue. **We** reserve the right to deduct from any settlement **We** make any outstanding premium payment due to **Us**.

The maximum limit placed on any benefit or indemnity of any kind payable under this Policy shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this Policy and **Our** maximum liability shall not thereby be increased above the amount that would have been payable if **You** were the only person or entity that was entitled to contractual rights under the Policy.

Where more than one person or entity is entitled to seek any benefit or indemnity of any kind under this Policy **We** shall not be under any duty to inquire into or investigate the priority of any such persons or entities and receipt of any such person or entity shall be deemed to be given on behalf of all such persons or entities that may be entitled to contractual rights under this Policy.

#### **14. Law applicable to the Policy**

**You** and the Company are free to choose the Law applicable to this contract but in the absence of agreement to the contrary the Law of England and Wales will apply.



## GENERAL POLICY EXCLUSIONS

### What is not Insured by this policy

1. Loss or destruction of, or damage to any property or any direct or indirect loss, or any legal liability directly or indirectly caused by or contributed to or arising from:
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - (b) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
  - (c) pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
2. Any loss suffered by **You** or **Your Family** due to any person obtaining property by deception.
3. Any loss or damage to the property resulting from theft, attempted theft or malicious acts by **You** or any member of **Your Family** or by any person lawfully in **Your Home**.
4. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
5.
  - (a) Direct or indirect loss, damage, derangement or malfunction of any **Insured** item or any part of thereof where such loss, damage, derangement or malfunction occurs as a result of Computer viruses
  - (b) Legal expenses or legal benefits or liability arising from (a) above

### EXCEPT

Where the loss or damage would fall to be dealt with by virtue of the operation of Causes 1 to 10 (inclusive) under Section 1 **Buildings** and/or Causes 1 to 10 Section 2 **Contents** of this Policy.

6. Loss, damage or destruction or any cost or expense of whatsoever nature or where so ever arising (including indirect loss and damage) directly or indirectly caused by resulting from or in connection with any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of **Terrorism**.
7. Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus, wet or dry rot, or any other gradually operating cause.
8. Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any indirect loss of any kind.

## Our Service to You – Complaints Process

**We** are committed to providing a first class service, and **We** trust **You** will have no cause to complain, but in the unlikely event that **You** do, **Our** aim is that the problem should be dealt with as swiftly as possible.

There are various parties involved in delivering this insurance cover to **You**, and in the event of something not being to **Your** satisfaction, please tell **Us** so **We** may resolve the issue with the party concerned

In all cases when contacting **Us** please quote **Your** insurance reference number which can be found on **Your** Schedule, as it will help **Us** to take prompt action with **Your** complaint.

### Complaints about Policy Administration

**You** should contact your Insurance Intermediary the first instance for immediate assistance and advice about the administration of **Your** policy, changes or cover, renewal service, or premium collection matters.

If this fails to resolve the matter, or the matter needs to be addressed directly by the Insurers, **We** will

- advise **You** of the action **We** will take and who will be responsible for handling **Your** complaint, as **We** may need to ask **Underwriters**, finance companies or claims managers for information on **Your** case
- give details of **Your** complaint to a senior person for handling, usually within 24 hours of receipt (or next business day).
- **You** will hear from the relevant person in response to **Your** complaint, either in writing email or by telephone. Where a full response cannot be given for any reason immediately, **You** will be advised of the action being taken, when **You** will hear from **Us** again and who **You** can contact in the meantime with any queries.
- when necessary **You** will receive a written explanation in response to **Your** complaint

**We** will provide **You** with the appropriate contact names and address, depending on the nature of the complaint

### Complaints concerning Property Claims

If **You** have any questions or concerns regarding a Buildings or Contents claim under this policy **You** should, in the first instance, contact the Claims Centre Manager:

**Claims Centre Manager**  
**Fortress Lite (Lloyd's) Home Insurance**  
**Direct Group Property Services Ltd**  
**Lacy Way**  
**Lowfields Business Park**  
**Elland**  
**HX5 9DB**

**Tel: 0844 412 4296**  
**Fax: 0844 412 4138**  
**Email: [propertynexus@directgroup.co.uk](mailto:propertynexus@directgroup.co.uk)**

The Claims Administrators have internal complaints procedures that are available on request.

### Progressing Your complaint at Lloyds

In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to either Fortress Lite Home Insurance, or the Policyholder and Market Assistance team at Lloyd's. Their address is:-

**Policyholder & Market Assistance,**  
**Lloyd's Market Services,**  
**One Lime Street,**  
**London EC3M 7HA.**  
**Tel: 020 7327 5693, or**  
**Fax: 020 7327 5225, or**  
**E-mail [complaints@lloyds.com](mailto:complaints@lloyds.com)**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://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.

### **Financial Ombudsman Service**

If **You** are still unhappy following receipt of **Our** final response, **You** can refer the dispute to the Financial Ombudsman Service who will review **Your** case on an independent basis.

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0800 0 234567\*.

Further details will be provided at the appropriate stage of the complaints process.

\*Calls to this number are free if **You** are calling from a 'fixed line'(e.g. a landline at home). If **You** are a mobile phone user who pays a monthly charge for calls to numbers starting 01 or 02, call free on 0300 123 9 123

### **Notes**

1. The FOS will only consider **Your** complaint if **You** have given **Us** the opportunity to resolve it and **You** are a private policyholder. If, however, **We** do not resolve **Your** complaint within 40 working days, the FOS will accept a direct referral.
2. Following the complaints procedure does not affect **Your** right to take legal action.

### **Financial Services Compensation Scheme**

**We** are covered by the Financial Services Compensation Scheme (FSCS). This means that **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. For this type of insurance would provide cover for 90% of the claim without any upper limit.

Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 020 7892 7300.

If **You** take any of the action mentioned above, it will not affect **Your** right to take legal action.

### **Data Protection Act 1998**

Millennium Insurance as administrators of the Fortress scheme does not pass any personal data about **You** to any third parties.

When **You** apply for insurance and/or make a claim, **You** will be required to disclose relevant personal data about **Yourself** to your intermediary and Direct Group Limited, or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998.

**Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **You** make a claim.

Please note that any information that **You** provide to **Us** as administrators may be shared with **Insurers** underwriting **Your** policy, for the purpose of preventing fraudulent claims. All information provided by **Yourself** will be used by Direct Group Limited, its agents and associated companies, other **Insurers**, regulators, industry and public bodies (including the Police) and agencies to process this insurance and to consider any upgrades to this insurance, handle any claims relating to **Your** insurance and to prevent fraud.

### **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.

## Safety Checklist and Risk Management Guide

Here is a short risk management guide that **You** can use to check how well protected **You** are. Much of the information is plain common sense, but it helps to check in case something has been missed.

**Pages 27 and 28 do not form part of Your policy and are provided for guidance & information only**

Check	Tick if Done
Adequate guards fitted around any open fires	
Water Pipes properly lagged	
Neighbourhood Watch member	
Bicycles locked up	
Smoke detectors are fitted & regularly tested	
Know where mains water stopcock is & give neighbours details if <b>You</b> are away	
Valuable items security marked	
Ladders chained up if outside	
Heating system Boiler is regularly serviced	
A Frost Stat is fitted	
Locks fitted to downstairs and accessible windows	
Burglar alarm installed and tested	
Outbuildings are all properly locked & keys removed	
Nothing to steal left in hallway or on show near to letterbox i.e. car keys	
Chimneys swept regularly where open fires are used	
Call-in by neighbours organised when <b>You</b> are away	
Tools locked away in secure garage or outbuilding	

### Be Safety Aware

Even with the best insurance the experience of a break-in, a flood or a fire can be very upsetting. Here are a few suggestions that **You** might follow in order to reduce the chances of something going seriously wrong.

### Fire Risks

1. Smoke detectors save lives. Fit at least two devices, one on the ceiling of the ground floor hall and one on the ceiling of the upstairs landing, preferably close to the head of the stairs.
2. Remember to check that the batteries are still effective at least once every 3 months and lightly vacuum clean the elements at least once a year.
3. Check **Your** electric sockets. If **You** discover too many plugs hanging off one power point, spread them around or have more power points put in. Consider having an additional residual circuit breaker.
4. If **You** have open fires, have the chimneys swept regularly. Use a fire guard when children are around or when drying clothes. • Don't let children play with matches or fire.
5. Don't leave hot fat or oil unattended on the cooker: if it catches fire, smother it with a fire blanket or damp cloth – not water.
6. Never use a gas appliance if **You** think it's not working properly. Signs to look out for are soot and stains around the appliance and pilot lights that often blow out. Never cover it, or block the air vents.
7. Have **Your** heating system and all gas appliances serviced regularly.

### Floods and Burst Pipes risks

1. Winter brings the threat of frozen pipes – which can flood the house. Around 300 gallons of water can gush out of a burst pipe in a single hour: if **You**'re away, or if **You** don't know how to turn it off, the effect can be devastating.
2. Find out where **Your** main stopcock is and check that **You** can turn it on and off. If **You** can't move it, don't be tempted to hit it with a hammer, contact a plumber instead.
3. Protect all **Your** pipes and tanks with proper lagging, to prevent water freezing and reduce **Your** bills too!
4. If **You** go away in winter, leave **Your** heating on at the normal setting, and ask a neighbour or relative to call in from time to time to check the pipes. Make sure they know where the stopcock is. If **You** don't have central heating, turn off the mains stopcock and drain the water system before **You** leave.
5. If a pipe bursts, turn off the mains stopcock, turn off the central heating system and turn on all the taps.
6. If **You** find the frozen pipe **Yourself** and decide to defrost it, use gentle heat such as hot water bottles or cloths soaked in hot water, and remove any items that may be damaged by a burst.

7. If **You** live in a flood area, and **You** receive a flood warning, reduce the possibility of damage by acting quickly. As much as possible should be moved upstairs, especially electrical items and valuables and personal items which can't be replaced easily, like pictures and photographs.

### Crime Risks

1. Install a burglar alarm and remember to set it whenever **You're** out of the house. Make sure it is maintained and clearly visible.
2. Make sure that **You** have good quality locks fitted to **Your** outer doors, and key-operated locking devices fitted to **Your** windows, to take advantage of **Our** premium discount. If **You** are a tenant **You** may be able to get the council or landlord to fit them.
3. Check that **Your** doors are strong enough. Glass panels near locks are especially vulnerable.
4. Fit exterior lights, such as those with sensors that switch on when they detect something within range.
5. Use time switches – available from DIY shops – to turn on lights, etc., when **You** are out, to make the house look occupied.
6. Never leave keys under the mat or where they can easily be found.
7. Don't keep large sums of money at home. If **You** have valuable items (such as jewellery) keep them in a safe deposit box rather than in **Your** house.
8. Keep cash, keys and **Credit Cards** out of sight.
9. Join a 'Neighbourhood Watch' scheme if there is one in **Your** area.
10. Arrange with **Your** neighbours to watch **Your** house if **You're** away.
11. Design **Your** garden for security. If the walls or hedges at the front are too high they can allow thieves to attack **Your** doors or windows while out of sight from the street. At the back, make walls harder to climb with materials that do not offer an easy grip, such as light fencing, trellis, or anti-climb resin.
12. Give **Your** shed or garage a proper locking system and consider connecting it to the burglar alarm. Bicycles and motorcycles in the garage should be locked to ground anchors, and tools locked away. Ladders should be chained up, as they can be used to get into upstairs windows.
13. If **You** go away, remember to cancel the milk and papers.
14. Get a friend or neighbour to look after the house when **You** are on holiday, to collect mail and generally make the house look lived-in.
15. If **You** own a bicycle, 'lock it and list it'. In other words, even if **You** leave it just for a minute always lock it with a good quality lock to something solid. If **You** have quick-release wheels take the front wheel off and put the lock through both wheels. To help the police (who have to auction thousands of unclaimed bicycles every year) make a note of its details and take a clear colour photograph.
16. Ask **Your** bicycle dealer to stamp **Your** postcode on the frame with a Coded Cycle sticker to warn off thieves.  
Please note under Fortress Lite, **Pedal Cycles** are only covered while in **Your Home**
17. Use an ultra violet pen, readily available from stationery stores, to mark **Your** postcode and house name/number on all valuable and portable items of property.
18. Take photographs/video of valuable items, such as jewellery, watches etc. Remember to put a scale (e.g. ruler) in the picture. This can provide the police with valuable evidence in to the aid recovery of **Your** property. (Try to store the photographs elsewhere than in the home.)



Fortress Lite is arranged and administered by

Millennium Insurance Brokers Ltd

A Direct Group Limited Company

Direct Group Limited is authorised and regulated by the Financial Conduct Authority.

Registered in England and Wales No. 2461657

Registered Office: Direct House 4 Sidings Court Doncaster DN4 5NU

Fortress Lite Home Insurance is underwritten by

Certain Underwriters at Lloyd's, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ('FCA') and the Prudential Regulation Authority ('PRA'), and whose address is One Lime Street, London, EC3M 7HA.