

ocaso

HOUSEHOLDERS
COMPREHENSIVE
INSURANCE POLICY

General Conditions
Mod. 2392-A



OCCASO

**GENERAL
CONDITIONS**

OCCASO

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Ocaso General Conditions

We will provide insurance against loss, damage or injury which may occur during the Period of Insurance in accordance with the Sections specified in the Schedule subject to the exclusions, conditions and endorsements of the General Conditions.

We have discretion following a claim to make payment in money or effect necessary repair, replacement or reinstatement.

The General Conditions, Schedule and endorsements shall be read together as one contract.

Please read the General Conditions, Schedule and any endorsements to ensure that they have been prepared in accordance with the cover you have selected. If they are not correct, or do not meet your wishes, please return them immediately to your Broker or Agent or alternatively you can contact us.

How to make a claim

If you suffer loss or damage and have to make a claim please refer to the General Conditions of this policy, or alternatively contact Ocaso S.A. UK Branch, 3rd Floor, 110 Middlesex St., London E1 7HY, Tel. No. (020) 7377 64 65. If you are in any doubt or require assistance contact your Broker or Agent immediately.

Under no circumstances should repairs to the buildings or replacements of contents be carried out, without the prior approval of Ocaso S.A., UK Branch.

DEFINITIONS ●

The following words or expressions carry the meaning shown below wherever they appear in the General Conditions.

Insured/You/Your

The person(s) named as insured in the schedule.

Company/We/Our/Us/Insurer

OCASO S.A., Seguros and Reaseguros, Incorporated in Spain and a member of the Association of British Insurers and authorised by the Financial Services Authority.

Buildings/House/Home

The private dwelling including garages and outbuildings all used solely for domestic purposes, permanent fixtures and fittings, swimming pools, tennis courts, paths, drives, terraces, patios, walls, fences and gates, all within the boundaries of the land belonging to the private dwelling at the address stated in the schedule.

Contents

Household goods, furniture and furnishings, **valuables**, clothing and **personal effects**.

Personal Effects

Portable articles worn, used or carried about the person, and sports equipment.

The term **personal effects** does not include clothing, **personal money** or **valuables**.

Valuables

Gold and silver (including plated) articles, watches, jewellery, cups, trophies and the like.

Credit Cards

Credit, debit, charge, store, cheque, bankers or cash dispenser cards.

Furnished For Normal Habitation

A property furnished for normal habitation must have sufficient furniture and furnishings for normal living purposes including carpets, curtains, beds, tables, chairs, wardrobes and cooking facilities.

● LAW APPLICABLE TO THE POLICY

This policy will be interpreted in accordance with the law of England and Wales unless **you** live in Scotland in which case the law of Scotland will apply.

● INDEX LINKING

Buildings

The sum insured stated in the Schedule will be adjusted monthly in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

At each renewal the premium will be calculated on the adjusted sum insured.

In the event of a **claim** the sum insured will continue to be adjusted during the period necessary to repair the **buildings** provided repairs are carried out as soon as reasonably possible.

Note:

All adjustments referred to in this definition will be upwards only. The sums insured will not be reduced unless **you** advise **us** to do so in writing.

SECTION ONE

BUILDINGS

BUILDINGS INSURED

This Section covers the Buildings of the Private Dwelling (s) situated within the Premises specified in the Schedule, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete, asphalt or of any entirely incombustible mineral ingredients, **-being for the purpose of this Insurance Standard Construction.**

Also covered are:

a)

The interior decorations and fixtures and fittings within the Buildings (excluding carpets) and.

b)

The domestic outbuildings and garages, domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible **and within** the Premises specified in the Schedule.

PERILS COVERED

This Insurance covers Buildings for loss or damage directly caused by:

1.

FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE.

2.

AIRCRAFT and other aerial devices or articles dropped therefrom.

3.

STORM, TEMPEST or FLOOD.

EXCLUSIONS

This Insurance does NOT cover:

The first £50 of each and every claim.

The first £50 of each and every claim.

a)

Loss or damage caused by subsidence, landslip or heave, other than as covered under Peril 9.

b)

Loss or damage to domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences.

c)

The first £50 of each and every claim.

4.

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

5.

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

6.

THEFT or attempted theft.

7.

IMPACT by any vehicle or animal.

a)

Loss or damage caused by subsidence, landslip or heave, other than as covered under Peril 9.

b)

Loss or damage to domestic fixed fuel oil tanks and swimming pools.

c)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

d)

Loss or damage arising from wet or dry rot.

e)

The first £50 of each and every claim.

a)

Loss or damage due to wear and tear or gradual deterioration.

b)

Loss or damage caused by gradual emission.

c)

Loss or damage caused by faulty workmanship.

d)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

e)

The first £50 of each and every claim.

a)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

b)

Loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is committed by a person who:

i) is in such buildings as a trespasser, AND

ii) has gained entry to or exit from such building by forcible and violent means.

c)

The first £50 of each and every claim.

The first £50 of each and every claim.

8.

ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person or malicious intent.

a)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

b)

Loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is committed by a person who:

- i)** is in such buildings as a trespasser, AND
- ii)** has gained entry to or exit from such building by forcible and violent means.

c)

The first £50 of each and every claim.

9.

SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.

a)

Loss or damage to domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences UNLESS the main Building is also affected at the same time by the same peril.

b)

Loss or damage for which compensation has been provided, or would have been but for the existence of this Insurance, under any contract or legislation or guarantee.

c)

Loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions.

d)

Loss or damage due to coastal erosion.

e)

The first £1,000 of each and every claim.

f)

Loss or damage arising from defective materials, faulty workmanship, specification or design.

g)

Loss or damage to solid floors unless the walls are damaged at the same time.

10.

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

a)

Loss or damage to radio and television aerials, fixed satellite dishes, their fittings and masts.

b)

The first £50 of each and every claim.

II.

FALLING TREES, TELEGRAPH POLES OR LAMP-POSTS.

a)

Loss or damage caused through lopping, topping and/or felling.

b)

Loss or damage to gates and fences.

c)

The cost of removing fallen trees, telegraph poles, or lamp-posts or parts thereof except where they have given rise to a valid claim under this insurance.

d)

The first £50 of each and every claim.

This Section provides **additional** cover for:

A)

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

B)

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

C)

ADDITIONAL COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the insured as **owner occupier** in consequence of the Buildings becoming uninhabitable following damage caused by any of the perils covered, PROVIDED THAT the Insurers liability is limited to the period the Buildings are uninhabitable.

D)

EXPENSES INCURRED following damage to the Buildings by any of the perils covered in connection with the removal of debris; any extra cost of reinstatement of the destroyed or damaged Buildings made necessary to comply with Government or Local Authority requirements and Architects and Surveyors fees necessarily incurred in the reinstatement of the Buildings.

This **additional** cover does NOT include:

a)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

b)

Breakage of property not in sound condition

c)

Loss or damage due to cleaning, including the misuse of cleaning agents.

d)

Damage arising out of climatic or atmospheric conditions including heat distortion.

e)

The first £50 of each and every claim.

a)

Loss or damage due to wear and tear or gradual deterioration.

b)

The first £50 of each and every claim.

Any amount in excess of 20% (twenty percent) of the sum insured on the Buildings damaged or destroyed.

a)

Any expenses incurred in the preparation and/or pursuance of a claim or an estimate of loss.

b)

Any expense when notice of Government or Local Authority requirements have been served prior to the time of loss.

c)

Consequential loss of any nature whatsoever.

● **CONDITIONS APPLICABLE TO SECTION ONE (BUILDINGS) ONLY**

Basis of Claims Settlement

In the event of loss or damage to the Building(s), the Insurer will pay the FULL COST OF REPAIR at the time of such loss or damage, PROVIDED THAT the Buildings are maintained in a good state of repair, that they are insured for the FULL COST OF RECONSTRUCTION in their present form; and that reinstatement shall have been effected. If the Buildings are not in a good state of repair the Insurer will make a deduction for wear and tear or gradual deterioration.

The Insurer will not pay for the cost of replacing or repairing any undamaged part(s) of the Buildings which forms part of a pair, set, suite or part of a common design or function when damage is restricted to a clearly identifiable area or to a specific part.

Reinstatement

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

Limit of Insurance

The liability of the Insurer for any loss or damage shall not exceed the sum(s) insured for each Premises separately stated in the Schedule.

Underinsurance

The policy is SUBJECT TO THE CONDITION OF AVERAGE, that is to say, if the property covered by this Insurance shall at the time of any loss be of greater value (as defined by current Royal Institution of Chartered Surveyors figures) than the sum insured by this Policy, the Insured shall ONLY be entitled to recover hereunder such proportion of the said loss as the sum insured by this policy bears to the total value of the said property.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

OPTIONAL COVER

● ACCIDENTAL DAMAGE TO BUILDINGS

The following Optional Cover is only included if stated in the Schedule and an **additional** premium paid.

THIS EXTENSION COVERS

The Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

THIS EXTENSION DOES NOT COVER

- a) Loss, damage or destruction or any proportion thereof specifically excluded under Section One (BUILDINGS).
- b) Settlement, shrinkage, collapse or cracking.
- c) Loss, damage or destruction to any part of the insured property on which work is being carried out and which occurs in the course of such work.
- d) Damage to outbuildings and garages of non standard construction, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences.
- e) Loss, damage or destruction whilst the Buildings are lent, let or sub-let in whole or in part.
- f) The cost of maintenance.
- g) Loss, damage or destruction caused by or due to normal settlement, wear and tear, gradual deterioration, vermin, infestation, wet or dry rot, rust or other corrosion, frost, or change in temperature or humidity including heat distortion.
- h) Loss, damage or destruction caused by or due to defective materials, faulty workmanship, specification or design, inherent vice or latent defect.
- i) Loss, damage or destruction due to mechanical or electrical breakdown or derangement.

- j)**
Loss, damage or destruction due to chewing, scratching, tearing or fouling by domestic pets.
- k)**
consequential loss of any nature whatsoever.
- l)**
Loss or damage due to cleaning, including the misuse of cleaning agents.
- m)**
The first £50 of each and every claim.

The cover provided by this Extension is subject to all the conditions of Section One (Buildings) and to the General Conditions, Exclusions and Claims Conditions of this Insurance.

CONTENTS INSURED

This Section covers:

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

CONTENTS NOT INSURED

This Section does NOT cover:

- a) Motor vehicles (other than domestic gardening implements), caravans, trailers or watercraft and accessories attached thereto.
- b) Animals.
- c) Any part of the Buildings.
- d) Any property specifically insured against the perils covered hereby under any other insurance.
- e) Any item which is used either wholly or in part for business purposes.

SPECIFIC SUB-LIMITS

For each Private Dwelling or whilst temporarily removed (and elsewhere as defined herein) Insurers liability shall not exceed during the period of this insurance:

- a) **£250** in respect of property in the open but within the confines of the Premises but excluding damage caused by storm, tempest and flood.
- b) **£250** in respect of cash, currency, bank notes, credit cards or negotiable documents.
- c) **£1500** in respect of deeds, registered bonds and other personal documents.
- d) **£1250** in respect of stamps or coins forming part of a collection.
- e) **£2500** or 10% (ten percent) of the Contents sum insured **WHICHEVER IS THE LESSER**, but limited to **£750** **ANY ONE ITEM** in respect of gold, silver, gold and silver plated articles, jewellery and furs.
- f) **£1000** in respect of domestic oil in fixed oil tanks.
- g) **£1000** in respect of Contents within detached domestic outbuildings and garages.

This Sections **COVERS THE CONTENTS** within the Buildings of the Private Dwelling(s) situated within the Premises specified in the Schedule which are constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, asphalt or any entirely incombustible mineral ingredients **being for the purpose of this Insurance Standard Construction, and elsewhere defined herein.**

Also covered are the Contents within domestic outbuildings and garages situated within the Premises specified in the Schedule.

PERILS COVERED

This Insurance covers Contents for loss or damage directly caused by:

- 1.**
FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE.
- 2.**
AIRCRAFT and other aerial devices or articles dropped therefrom.
- 3.**
STORM, TEMPEST or FLOOD.
- 4.**
ESCAPE OF WATER from fixed water tanks, apparatus or pipes.
- 5.**
ESCAPE OF OIL from domestic fixed fuel oil tanks, apparatus or pipes and SMOKE DAMAGE resulting from a defect in ANY fixed domestic heating installation.
- 6.**
THEFT or attempted theft.
- 7.**
IMPACT by any vehicle or animal.
- 8.**
ANY PERSON taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.

EXCLUSIONS

This Insurance dos NOT cover:

Loss or damage to property in the open.

Loss or damage to the Contents of domestic outbuildings and garages of non-standard construction.

- a)**
Loss or damage due to wear and tear or gradual deterioration.
- b)**
Loss or damage caused by gradual emission.
- c)**
Loss or damage caused by faulty workmanship.

Loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is committed by a person who:

- i)** is in such building as a trespasser, AND
- ii)** has gained entry to or exit from such building by forcible and violent means.

- b)**
Loss or damage whilst the Buildings are lent, let or sub-let UNLESS such loss or damage is committed by a person who:

9.
SUBSIDENCE, LANDSLIP or HEAVE of the Site upon which the Buildings stand.

10.
FALLING TREES, TELEGRAPH POLES or LAMP-POSTS

This Section provides **additional** cover for:

A)
ACCIDENTAL DAMAGE by external and visible means to Audio and Audio Visual Units including Television Sets, Video Recorders, DVD Players-Recorders and Home Computers, BUT ONLY whilst in the Private Dwelling(s) situated within the Premises specified in the Schedule.

B)
ACCIDENTAL BREAKAGE of mirrors, glass tops and fixed glass in furniture, ceramic hobs and of fixed glass and sanitary fixtures forming part of the BUILDINGS, situated within the Premises specified in the Schedule, the property of the Insured or for which the Insured is legally responsible AND NOT OTHERWISE INSURED.

C)
THE CONTENTS, if and so far as these are not otherwise insured, whilst TEMPORARILY REMOVED from the Premises for loss or damage:

(i)
Directly caused by ANY OF THE PERILS INSURED UNDER 1-10 in this Section

- a)**
In any occupied private dwelling.

- i)** is in such building as a trespasser, AND
- ii)** has gained entry to or exit from such building by forcible and violent means.

a)
Loss or damage for which compensation has been provided or would have been but for the existence of this Insurance, under any contract or legislation or guarantee.

b)
Loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions.

c)
Loss or damage due to coastal erosion.

d)
Loss or damage arising from faulty workmanship, defective plans or the use of defective materials.

e)
Loss or damage following damage to solid floors unless the walls are damaged at the same time.

Loss, damage or destruction caused through lopping, topping and/or felling.

This **additional** cover does NOT include:

a)
Damage to or deterioration directly caused by cleaning, repair, renovation, maintenance or whilst being worked upon.

b)
Loss or damage to tapes, discs or computer software.

a)
The cost of repairing, removing or replacing frames.

b)
Breakage of property not in sound condition.

a)
Contents outside the United Kingdom.

b)
Cash, currency, bank notes, credit cards or negotiable documents, away from the Premises specified in the Schedule.

c)
Any amount in excess of 20% (twenty percent) of the sum insured under Section Two (CONTENTS) in a furniture depository.

b)

In any Building where the Insured or any permanent member of the Insured's household is residing or is employed.

c)

In any trade building for the purpose of valuation, alteration, cleaning or processing.

d)

In any furniture depository.

e)

In any bank or safe deposit.

(ii)

Elsewhere directly caused by the Perils of FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE, THEFT or attempted THEFT only, during the process of removal and transit, following PERMANENT change of residence or whilst in transit, to and from any bank, safe deposit or furniture depository.

D)

COSTS OF ALTERNATIVE ACCOMMODATION necessarily incurred by the Insured as **owner occupier**, if the Buildings are rendered uninhabitable by any of the perils covered, PROVIDED THAT the Insurers' liability is limited to the period the Building(s) are uninhabitable.

E)

THE INSURED'S LEGAL LIABILITY AS TENANT/LEASEHOLDER for loss or damage to the Buildings caused by any of the perils covered.

Any amount in excess of 20% (twenty percent) of the sum insured on the Contents of the Buildings damaged or destroyed.

a)

Any amount in excess of 10% (ten percent) of the sum insured under Section Two (CONTENTS), of the Buildings damaged or destroyed,

b)

Loss or damage caused by FIRE, LIGHTNING or EXPLOSION to the Buildings OTHER THAN Landlord's fixtures or fittings.

c)

Loss or damage arising from subsidence, landslip or heave.

d)

Loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or by any person of malicious intent.

e)

Loss or damage whilst the Buildings are insufficiently furnished for normal habitation.

f)

The first £50 of each and every claim arising from ESCAPE of WATER from fixed water tanks, apparatus or pipes, STORM, TEMPEST or FLOOD, FALLING TREES, TELEGRAPH POLES or LAMP-POSTS.

F)

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

G)

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

H)

COSTS necessarily incurred, by the Insured or any permanent member of his household, for replacing locks to external doors, safes and alarms of the Private Dwelling situated within the Premises specified in the Schedule following theft or loss of the keys.

a)

Loss or damage due to wear and tear or gradual deterioration.

b)

The first £50 of each and every claim.

Any amount in excess of £2,000 for each insured person.

Any amount in excess of £250 in all.

● **CONDITIONS APPLICABLE TO SECTION TWO (CONTENTS) ONLY**

BASIS OF CLAIMS SETTLEMENT

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

EXCLUSIONS

This basis of claims settlements shall NOT apply to:

a)

Wearing apparel and household linen.

b)

Pedal cycles.

c)

Separately specified items.

d)

Losses arising from ACCIDENTAL DAMAGE to Audio and Audio Visual Units including Television Sets, Video Recorders and Home Computers.

The Insurer will not pay for the cost of replacing or repairing any undamaged part(s) of the Contents which form(s) part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

The Insurer shall be entitled at their sole option to repair, replace or pay for any article lost or damaged, whether wholly or in part.

Reinstatement

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

Limit of Insurance

The liability of the Insurer for any loss or damage shall not exceed the sum(s) insured for the Contents of each Premises separately stated in the Schedule.

Underinsurance

This Policy is SUBJECT THE CONDITION OF AVERAGE, that is to say, if the property covered by this Insurance shall at the time of any loss be of greater value than the sum insured hereby, the Insured shall only be entitled to recover hereunder such proportion of the said loss as the sum insured by this Policy bears to the total value of the said property.

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

OPTIONAL COVER

● ACCIDENTAL DAMAGE TO CONTENTS

The following Optional Cover is only included if stated in the Schedule and an **additional** premium paid.

THIS EXTENSION COVERS

The Contents within the Buildings of the Private Dwelling situated within the Premises specified in the Schedule against ACCIDENTAL DAMAGE by external and visible means.

THIS EXTENSION DOES NOT COVER

- a)** Damage or any proportion thereof specifically excluded under Section Two (CONTENTS).
- b)** Damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked on.
- c)** Damage caused by animals kept as domestic pets.
- d)** Any amount in excess of £1000 in all, in respect of porcelain, china, glass and other articles of a brittle nature.
- e)** Consequential loss.
- f)** Cash, currency, bank notes, negotiable documents, coins, stamps and credit cards.
- g)** Damage to contact, corneal or micro corneal lenses.
- h)** Damage whilst the Premises are lent, let or sub-let in whole or in part.
- i)** Wear and tear or gradual deterioration, or damage caused by moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.
- j)** Damage arising out of defective materials, faulty workmanship, specification or design, inherent vice or latent defect.
- k)** Damage arising out of mechanical or electrical breakdown or derangement.
- l)** Damage arising out of climatic or atmospheric conditions, including heat distortion.

m)

Damage to records, discs, tapes or computer software.

n)

The first £50 of each and every claim.

The cover provided by this Extension is subject to all the conditions of Section Two (CONTENTS) and to the General Conditions, Exclusions and Claims Conditions of this Insurance.

ACCIDENTS TO DOMESTIC STAFF

THIS SECTION INDEMNIFIES THE INSURED FOR:

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

THIS SECTION DOES NOT INDEMNIFY THE INSURED FOR:

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

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

The cover provided by this Section is subject to the General Conditions, Exclusions (Except number 4) and Claims Conditions of this Insurance.

SECTION FOUR

LEGAL LIABILITY TO THE PUBLIC

This Section shall apply in the following manner:

a)

Where the BUILDINGS ONLY are insured herein, the Insured's legal liability as OWNER(S) ONLY but not as OCCUPIER(S) is given under A(i) below but no indemnity whatsoever is given in respect of A(ii) below.

b)

Where the CONTENTS ONLY are insured herein, the Insured's legal liability as OCCUPIER(S) ONLY but not as OWNER(S) is covered under A(i) and A(ii) below.

c)

Where both the BUILDINGS AND CONTENTS are insured herein, the Insured's legal liability as OWNER(S) OR OCCUPIER(S) is covered under A(i) and A(ii) below.

Item A of this Section indemnifies the Insured for BODILY INJURY by ACCIDENT OR DISEASE or DAMAGE TO PROPERTY happening during the period specified in the Schedule for which legal liability may attach:

A)

(i) To the Insured as owner of the Buildings in respect of accidents happening at the Premises specified in the Schedule.

OR

A)

(ii) To the Insured and any member of the Insured's family residing within the Insureds household (who shall be regarded for the purposes of this Section as if they were the Insured) for accidents happening anywhere in the World OTHER THAN as excluded.

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

1)

For bodily injury by accident or disease to the insured, to any person who at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household.

2)

For bodily injury arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.

3)

For damage to property belonging to or in the care, custody or control of the Insured or a member of the Insured's family or household or a person engaged in their service.

4)

Arising out of or incidental to any profession, occupation, business or employment.

5)

Which has been assumed under contract and would not otherwise have attached.

Item B of this Section indemnifies the Insured for:

B)
Damages and taxed costs in any Court of Law in the United Kingdom in respect of bodily injury or damage to property as described in paragraph

- 6)**
Arising out of the ownership, possession or operation of.
- a)**
Any motorised or horsedrawn vehicle OTHER THAN a domestic gardening implement operated within the Premises specified in the Schedule and pedestrian controlled gardening implements operated elsewhere.
 - b)**
Any power operated lift.
 - c)**
Any aircraft or watercraft OTHER THAN manually operated rowing boats, punts or canoes.
 - d)**
Any animal OTHER THAN cats, horses, or dogs which are not designated dangerous under the Dangerous Dogs Act 1991.
- 7)**
Arising out of ownership, occupation, possession or use of any land or building NOT situated within the Premises specified in the Schedule.
- 8)**
Arising out of the pollution and/or contamination of air, water or soil unless it can be demonstrably proved to have been caused by immediate discharge consequent upon an accident.
- 9)**
In Canada or the United States of America after the total period of stay in either or both Countries has exceeded 30 (thirty) days, in any one period of Insurance.
- 10)**
If the Insured is entitled to indemnity under any other insurance including but not limited to any equine or travel insurance, until such insurance(s) is exhausted.

A(ii), in circumstances which had the position of the Insured and the responsible Party been reversed would have entitled the Insured to an indemnity within the terms, limits and exclusions of this Section and **THE JUDGEMENT NOT BEING SUBJECT TO AN APPEAL PENDING AND REMAINING UNSATISFIED IN WHOLE OR IN PART THREE MONTHS AFTER THE DATE OF THE SAID AWARD** the Insurer will pay the outstanding amount of the judgement to the Insured subject to the limits of liability under this Section. Having made the payment hereunder the Insurer shall be entitled at their own expense and for their own benefit to enforce the Insured's unsatisfied rights against the judgement debtor.

Item C of this Section includes Legal Liability which may attach:

C)

To the Insured by virtue of Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) order 1975 in connection with the Premises, specified in the Schedule.

Item C of this Section does NOT include liability:

1)

Where the Insured is entitled to indemnity under any other insurance.

2)

For the cost of remedying any defect or alleged defect which, if not remedied, may cause an accident resulting in injury or damage as aforesaid.

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

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

VALUABLES AND PERSONAL EFFECTS

The following Optional Cover is only included if stated in the Schedule and an **additional** premium paid.

PERILS COVERED

This Insurance covers:

PHYSICAL LOSS OF, OR DAMAGE to Jewellery, Furs, Baggage and Personal Effects as described in the Schedule (or specification(s) attached) from ANY CAUSE OTHER THAN AS EXCLUDED and LIMITED TO the geographical limits stated in the Schedule.

EXCLUSIONS

This Insurance does NOT cover:

- a)** Any loss or damage if the Insured is engaged in or in any way connected with any form of professional entertaining.
- b)** Breakage of articles of a brittle nature OTHER THAN jewellery and spectacles UNLESS such breakage is caused by burglars, thieves or fire.
- c)** Loss or damage caused by moth, vermin, wear and tear or gradual deterioration, electrical or mechanical breakdown or derangement.
- d)** Any amount in excess of £750 any one item (including articles forming a pair or set) UNLESS otherwise stated in the specification(s) attached to the Schedule.
- e)** Damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair, renovation or whilst being worked upon.
- f)** Loss of cash, currency, bank notes, credit cards, negotiable documents, coins or stamps.
- g)** Damage to guns caused by rusting, or bursting of barrels.
- h)** Breakage of sports equipment whilst in use.
- i)** Any loss of or damage to contact, corneal or micro corneal lenses.
- j)** Theft or disappearance of jewellery from baggage UNLESS carried by hand under the personal supervision of the Insured.

- k)**
Any damage caused by chipping, scratching or denting of any stereo equipment, records, tapes and discs.
- l)**
The first £50 of each and every claim in respect of unspecified items.
- m)**
Mobile phones UNLESS otherwise stated in the specification(s) attached to the Schedule.
- n)**
Theft or disappearance of jewellery whilst on the premises of Hotels or Motels UNLESS the said jewellery is being worn by the Insured, or is contained in a locked safe or vault.
- o)**
Loss or damage to articles in an unattended motor vehicle UNLESS contained in a locked boot.
- p)**
Damage to records, discs, tapes or computer software.

● **CONDITIONS APPLICABLE TO SECTION FIVE (VALUABLES AND PERSONAL EFFECTS) ONLY**

Basis of Claims Settlement

The Insurer will indemnify and shall be entitled, at their sole option, to repair, replace or pay for any article lost or damaged, whether wholly or in part.

Condition Relating To Pairs and Sets

Where any insured item consists of articles in a pair or set, valued £1000 or over, this Section shall not pay:-

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

Limit of Insurance

The liability of the Insurer for any loss or damage shall not exceed the sum(s) insured stated in the Schedule.

Underinsurance

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

The cover provided by this Section is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

DOMESTIC DEEP FREEZE EXTENSION

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

THIS EXTENSION COVERS:

The above against DETERIORATION or PUTREFACTION due to a change in temperature following:

- a) Breakdown of the refrigeration machinery.
- b) Failure of the electricity or gas supply.
- c) Contamination from refrigeration fumes.
- d) The blowing of domestic fuses.

THIS EXTENSION DOES NOT COVER:

- a) The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply,
- b) Failure of the public electricity authority or gas supply, due to strikes or any other withdrawal of labour by employees of any electricity or gas authority.

Limit of Insurance

The liability of the Insurer shall not exceed the sum of **£200**.

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION SEVEN

PEDAL CYCLE EXTENSION

In consideration of the **additional** premium paid it is agreed that SECTION TWO extends to cover PEDAL CYCLE(S) anywhere in the United Kingdom.

THIS EXTENSION COVERS PEDAL CYCLES AGAINST:

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

THIS EXTENSION DOES NOT COVER:

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

The Limit of Insurance

The liability of the Insurer shall not exceed the sum(s) insured stated in the Schedule.

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

PERSONAL MONEY AND CREDIT CARDS EXTENSION

In consideration of the **additional** premium paid it is agreed that SECTION FIVE extends to cover PERSONAL MONEY and CREDIT CARDS within the geographical limits stated in the Schedule.

THIS EXTENSION COVERS LOSS OF:

Cash (Notes and Coins), Cheques, Postal and Money Orders, National Savings Stamps and Certificates, Unused Postage Stamps, Travellers Cheques, Travel Tickets and Credit Cards held for social, domestic and charitable purposes.

THIS EXTENSION DOES NOT COVER:

- a) Shortages due to error or omission.
- b) Depreciation in value.
- c) Losses not reported to the Police and in the case of Credit Cards to the issuing Company, within 24 hours of discovery.
- d) The first £25 of each and every claim (except by fire).
- e) Losses covered by any other insurance(s) in respect of any excess, the amount of which would have been payable under such other insurance(s) as if this insurance had not existed.
- f) Any claim resulting from loss of Credit Cards where the Insured has failed to comply with all the terms and conditions under which the Credit Card was issued.
- g) Losses in Canada or the United States of America after the total period of stay in either or both Countries has exceeded 30 (thirty) days.

Limit of Insurance

- 1. The liability of the Insurer for any loss or damage shall not exceed the sum of **£300** for personal money.
- 2. The liability of the Insurer for any loss or damage shall not exceed the sum of **£300** for credit cards.

The cover provided by this Extension is subject to the General Conditions, Exclusions and Claims Conditions of this Insurance.

SECTION NINE LEGAL EXPENSES

The cover under this section has been arranged by us and DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS deal with any claims matters and correspondence on our behalf.

How DAS can help

Once you have sent DAS the details of your claim and DAS have accepted it, DAS will start to resolve your legal problem.

To make a claim under this section, please write to DAS with full details as soon as possible. DAS can send you a claim form to help you do this if you telephone 0117 934 0390.

Send your claim to:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Claims can also be e-mailed to NewClaims@das.co.uk

You can phone DAS at any time on 0117 933 0654 if you wish to use any of the helpline services.

Claims are usually handled by a representative appointed by DAS, but sometimes DAS deal with claims themselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

When DAS cannot help

Please do not ask for help from a solicitor or accountant before DAS have agreed. If you do, we will not pay the costs involved even if DAS do accept the claim.

THE MEANING OF WORDS IN THIS SECTION

1.

DAS

DAS Legal Expenses Insurance Company Limited.

2.

You, your

The person who has taken out this section.

3.

Insured person

You, and any member of your family who always lives with you. Anyone claiming under this section must have your agreement to claim.

4.

Representative

The lawyer, accountant or other suitably qualified person who has been appointed by DAS to act for an insured person in accordance with the terms of this section.

5.

Period of insurance

The period for which DAS have agreed to cover an insured person.

6.

Full enquiry

An extensive examination by the Inland Revenue which considers all aspects of an insured person's self-assessment tax return, but not enquiries which are limited to one or more specific aspects of an insured person's self-assessment tax return.

7.

Date of occurrence

- a) For civil cases (except under insured incident 5, Tax Protection), the date of occurrence is the date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the date of occurrence is the date of the first of these events.
- b) For criminal cases, the date of occurrence is when the insured person began, or is alleged to have begun, to break the criminal law in question.
- c) For full enquiries, the date of occurrence is when the Inland Revenue first notifies the insured person in writing of its intention to make enquiries.

8.

Costs and expenses

- a) Legal costs
All reasonable and necessary costs chargeable by the representative on a standard basis.
- b) Accountant's costs
All reasonable and necessary costs chargeable by the representative.
- c) Opponents' costs
We will also pay the costs incurred by opponents in civil cases if an insured person has been ordered to pay them, or pays them with the agreement of DAS.

9.

Territorial limit

For insured incidents under 2. Contract disputes and 3. Bodily injury

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

For all other insured incidents

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

COVER

1.

This section covers the insured person. We agree to provide the insurance in this section, as long as:

- a) The premium has been paid; and
- b) The date of occurrence of the insured incident is during the period of insurance and within the territorial limit; and
- c) Any legal proceedings will be dealt with by a court, or other body which DAS agree to, in the territorial limit; and
- d) For civil claims, it is always more likely than not that an insured person will recover damages (or obtain any other legal remedy which DAS have agreed to) or make a successful defence.

2.

For all insured incidents, DAS will help in appealing or defending an appeal as long as the insured person tells DAS within the time limits allowed that they want DAS to appeal. Before we pay the costs and expenses for appeals, DAS must agree that it is always more likely than not that the appeal will be successful.

3.

We will only pay the legal costs and accountant's costs charged by a representative appointed by DAS.

4.

The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000 (£5,000 for Education Admissions Appeals).

WHAT IS NOT COVERED BY THIS SECTION

1.

A claim reported to DAS more than 180 days after the insured person should have known about the insured incident.

2.

An incident or matter arising before the start of this section.

3.

Costs and expenses incurred before DAS' written acceptance of a claim.

4.

Fines, penalties, compensation or damages which an insured person is ordered to pay by a court or other authority.

5.

An insured incident intentionally brought about by an insured person.

6.

A legal action an insured person takes which DAS or the representative has not agreed to, or where an insured person does anything that hinders DAS or the representative.

7.

A claim relating to an insured person's alleged dishonesty or alleged violent behaviour.

8.

A claim relating to written or verbal remarks which damage an insured person's reputation.

9.

A dispute with us or DAS not otherwise dealt with under Condition 7.

10.

A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.

11.

Apart from DAS, the insured person is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the section in relation to any third party rights or interest.

12.

An application for judicial review.

13.

A claim caused by, contributed to by or arising from:

- a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
- c) War, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
- d) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

INSURED INCIDENTS

1. EMPLOYMENT DISPUTES

DAS will negotiate for an insured person's legal rights in a dispute arising from their contract of employment for their work as an employee.

2. CONTRACT DISPUTES

DAS will negotiate for:

2.1

An insured person's legal rights in a contractual dispute arising from an agreement or an alleged agreement which an insured person has entered into for:

- (i) The buying or hiring in of any goods or services; or
- (ii) The selling of any goods;

2.2

Your legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which you have entered into for the buying or selling of your principal home;

Provided that, in both 2.1 and 2.2

- (i) The insured person has entered into the agreement or alleged agreement during the period of insurance; and
- (ii) The amount in dispute is more than £100.

3. BODILY INJURY

DAS will negotiate for an insured person's legal rights in a claim against a party who causes the death of, or bodily injury to, the insured person.

WHAT IS NOT COVERED UNDER EMPLOYMENT DISPUTES

Costs and expenses for:

- a) Disciplinary hearings or internal grievance procedures;
- b) Any claim relating solely to personal injury.

WHAT IS NOT COVERED UNDER CONTRACT DISPUTES

A claim relating to:

- a) A contract regarding an insured person's trade, profession, employment or any business venture;
- b) Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
- c) A contract involving a motor vehicle;
- d) The settlement payable under an insurance policy (DAS will negotiate if your insurer refuses your claim, but not for a dispute over the amount of the claim);
- e) A dispute arising from any loan, mortgage, pension, investment or borrowing.

WHAT IS NOT COVERED UNDER BODILY INJURY

A claim relating to:

- a) Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or

4. PROPERTY PROTECTION

DAS will:

4.1

Negotiate for an insured person's legal rights in a civil action; and/or

4.2

Arrange mediation;

For a dispute relating to material property (including your principal home) which is owned by the insured person or for which the insured person is responsible, following:

- (i) An event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- (ii) A legal nuisance (meaning any unlawful interference with an insured person's use or enjoyment of their home, or some right over, or in connection with it); or
- (iii) A trespass.

5. TAX PROTECTION

DAS will negotiate for an insured person, and represent them in any appeal proceedings, in the event of a full enquiry into their personal tax affairs.

- b) Defending an insured person's legal rights, but defending a counter-claim is covered.

WHAT IS NOT COVERED UNDER PROPERTY PROTECTION

- a) A claim relating to:
 - (i) A contract entered into by an insured person other than a contract for a private property which has been leased to a third party;
 - (ii) Someone legally taking an insured person's material property from them, whether the insured person is offered money or not, or restrictions or controls placed on an insured person's material property by any government or public or local authority unless the claim is for accidental physical damage;
 - (iii) Work done by any government or public or local authority unless the claim is for accidental physical damage;
 - (iv) A motor vehicle owned or used by, or hired or leased to an insured person.
 - (v) Mining subsidence.
- b) Defending a claim relating to an event that causes or could cause physical damage to material property, but defending a counter-claim is covered.
- c) The first £250 of any claim for legal nuisance or trespass. This is payable as soon as DAS accept the claim.

WHAT IS NOT COVERED UNDER TAX PROTECTION

- a) The tax affairs of a company, or any claim if the insured person is self-employed, a sole trader, or in business partnership.
- b) An investigation by the Special Compliance Office.

6.

JURY SERVICE

We will pay an insured person's salary or wages for the time that the insured person is off work while attending jury service for each half or whole day of their attendance as far as the salary or wages is not recoverable from the court or the insured person's employer.

The amount we will pay is based on the time the insured person is off work, including the time it takes to travel to and from the court. DAS will work it out to the nearest half day, assuming that a whole day is eight hours.

If the insured person works full time, the salary or wages for each whole day equals 1/250th of the insured person's yearly salary or wages.

If the insured person works part-time, the salary or wages will be a proportion of the insured person's salary or wages.

7.

LEGAL DEFENCE

7.1

DAS will defend an insured person's legal rights if an event arising from the insured person's work as an employee leads to:

- (i) The insured person being prosecuted in a court of criminal jurisdiction; or
- (ii) Civil action being taken against the insured person under legislation for unlawful discrimination; or
- (iii) Civil action being taken against the insured person under section 13 of the Data Protection Act 1998.

7.2

DAS will defend an insured person's legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.

WHAT IS NOT COVERED UNDER LEGAL DEFENCE

- a) Parking or obstruction offences.
- b) The driving of a motor vehicle by an insured person for which the insured person does not have valid motor insurance.

8. INHERITANCE DISPUTES

DAS will negotiate for the insured person's legal rights in a dispute over something left to an insured person in a will.

9. EDUCATION ADMISSIONS APPEALS

DAS will negotiate for the insured person's legal rights in a dispute over the decision of a Local Education Authority (LEA) arising out of the LEA's failure to comply with their published admissions policy which results in the refusal to accept the insured person's child or children at the state school of their preference, subject to a limit of indemnity of £5,000.

WHAT IS NOT COVERED UNDER INHERITANCE DISPUTES

Any dispute with another insured person, your children, your parents or your parents-in-law.

WHAT IS NOT COVERED UNDER EDUCATION ADMISSIONS APPEALS

- a) Any claim where acceptance to the school involves examinations or other selection criteria.
- b) An insured incident involving a school which is not a state school which falls under the LEA's jurisdiction or where the allocation of a place within the school is not the responsibility of the LEA.
- c) An insured incident arising prior to the submission of an application to the school or LEA.
- d) A claim where the procedure for appealing against the decision to refuse a place at the school has not been followed.
- e) A claim where the child has been expelled, suspended or permanently excluded from another school.

CONDITIONS WHICH APPLY TO THE WHOLE SECTION

1. An insured person must:
 - a) Keep to the terms and conditions of this section;
 - b) Try to prevent anything happening that may cause a claim;
 - c) Take reasonable steps to keep any amount we have to pay as low as possible;
 - d) Send everything DAS ask for, in writing;
 - e) Give DAS full details in writing of any claim as soon as possible and give DAS any information DAS need.

2.
 - a) DAS can take over and conduct in the name of an insured person, any claim or legal proceedings at any time.
DAS can negotiate any claim on behalf of an insured person.
 - b) An insured person is free to choose a representative (by sending DAS a suitably qualified person's name and address) if:
 - (i) DAS agree to start court proceedings and it becomes necessary for a lawyer to represent the interests of an insured person in those proceedings; or
 - (ii) There is a conflict of interest.DAS may choose not to accept an insured person's choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, the insured person may choose another suitably qualified person.
 - c) In all circumstances except those in 2.b) above, DAS are free to choose a representative.
 - d) Any representative will be appointed by DAS to represent an insured person according to DAS' standard terms of appointment. The representative must co-operate fully with DAS at all times.
 - e) DAS will have direct contact with the representative.
 - f) An insured person must co-operate fully with DAS and the representative and must keep DAS up to date with the progress of the claim.
 - g) An insured person must give the representative any instructions that DAS require.

3.
 - a) An insured person must tell DAS if anyone offers to settle a claim.
 - b) If an insured person does not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.
 - c) We may decide to pay the insured person the amount of damages that the insured person is claiming, or which is being claimed against them, instead of starting or continuing legal proceedings.

4.
 - a) An insured person must tell the representative to have costs and expenses taxed, assessed or audited, if DAS ask for this.
 - b) An insured person must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered.

5. If the representative refuses to continue acting for an insured person or if an insured person dismisses the representative, the cover DAS provide will end at once, unless DAS agree to appoint another representative.

6.

If an insured person settles a claim or withdraws it without DAS' agreement, or does not give suitable instructions to a representative, the cover DAS provide will end at once and we will be entitled to reclaim any costs and expenses we have paid.

7.

If DAS and an insured person disagree about the choice of representative, or about the handling of a claim, DAS and the insured person can choose another suitably qualified person to decide the matter. DAS and the insured person must both agree to the choice of this person in writing. Failing this, DAS will ask the president of a relevant national law society to choose a suitably qualified person.

All costs of resolving the disagreement must be paid by the party whose argument is rejected.

8.

DAS may, at their discretion, require an insured person to obtain, at their expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by the insured person and DAS, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an insured person will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion.

9.

We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section did not exist.

10.

This policy will be governed by English law.

11.

All Acts of Parliament mentioned in the policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

HELPLINE SERVICES

DAS provide these services 24 hours a day, seven days a week during the period of insurance. All helplines apply to the United Kingdom unless otherwise stated. To help DAS check and improve their service standards, DAS record all calls, except those to the Health and Medical Information and Counselling services.

When phoning, please tell DAS your policy number or the name of the scheme you are in.

Please do not phone DAS to report a general insurance claim.

EUROLAW LEGAL ADVICE SERVICE

DAS will give an insured person confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

TAX ADVICE SERVICE

DAS will give an insured person confidential advice over the phone on personal tax matters.

HEALTH AND MEDICAL INFORMATION SERVICE

DAS will give an insured person information over the phone on general health issues, and non-diagnostic advice on medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

For the following four assistance services, you will be responsible for paying the costs for the help provided.

DOMESTIC ASSISTANCE

DAS will arrange help or repairs needed if you have a domestic emergency in your home, such as a burst pipe, blocked drain, broken window or building damage.

VETERINARY ASSISTANCE

If your pet is ill or injured, DAS can help find a vet who can offer treatment.

CHILDCARE ASSISTANCE

DAS will arrange help following an emergency (such as illness or injury to an insured person) if a regular childminder cannot attend or you have to leave children at home unexpectedly.

HOME ASSISTANCE

DAS will arrange assistance following an emergency (such as illness or injury to an insured person) when help is needed to run the home. DAS can help find cleaning staff, au pairs and housekeepers.

TO CONTACT THE ABOVE SERVICES, PHONE DAS ON: 01 17 933 0654.

COUNSELLING

DAS will provide an insured person with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

TO CONTACT THE COUNSELLING HELPLINE, PHONE DAS ON: 01 17 934 2121.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons DAS cannot control.

GENERAL CONDITIONS, EXCLUSIONS, ENDORSEMENTS and DEFINITIONS

● GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

(Applicable to all Sections except as herein expressly varied)

Duty of Insured

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

Notice of Change of Occupancy

It is a condition precedent to the liability of the Insurer that the Insured, or an authorised representative of the Insured shall notify the Insurer if the Private Dwelling at the Premises specified in the Schedule ceases to be the insured's permanent residence, becomes let, or becomes regularly left unattended. Upon receipt of this notice the Insurer will amend the terms and conditions of this Insurance.

Notice of Works Clause

It is a condition precedent to the liability of the Insurer that the Insured shall notify the Insurer prior to the commencement of any conversions, extensions, refurbishment and modernisation to the Buildings at the Premises specified in the Schedule. Upon receipt of this notice the Insurer reserves the right to amend the terms and conditions of this Insurance.

Cancellation Clause

This Insurance may be cancelled by or on behalf of the Insurer by 30 (thirty) DAYS NOTICE given in writing to the Insured at their last known address, and the premium shall be adjusted on the basis of the Insurer receiving or retaining a pro-rata premium.

This Insurance may also be cancelled at any time at the request of the Insured in writing to the Broker who effected the Insurance, and the premium hereon shall be adjusted on the basis of the Insurer receiving or retaining a pro-rata premium.

Where a claim has arisen during the period of Insurance from last renewal and any settlement paid exceeds the annual premium for the said period of Insurance, there will be NO return premium.

Please note that where the premium is collected by Direct Debit instalments and there is a default in payment, the insurer reserves the right to cancel the policy immediately giving 14 days notice to the insured in writing.

● GENERAL CONDITIONS and EXCLUSIONS

(Applicable to all Sections except as herein expressly varied)

OTHER INSURANCE

There shall be no liability under this insurance in respect of any claim where the Insured is entitled to indemnity under any other insurance except in respect of any excess beyond the amount which would have been covered under such insurance had this insurance not been effected. This clause does not apply to Fatal Injury (Section 2-G).

IF YOU NEED TO MAKE A CLAIM

If you are unfortunate enough to suffer loss or damage you should follow these procedures:

Check that the loss or damage is covered. Your policy booklet and Schedule of Cover shows what is covered and the conditions which might apply.

Obtain a claim form from your broker and return the completed form to your broker. If you have any queries relating to the progress of your claim you should contact the loss adjuster or your broker.

You can arrange for emergency repairs up to **£250** to be carried out on a without admission of liability basis to prevent further damage occurring. Keep these bills as these could form part of your claim if liability is admitted.

When repairs are not immediately necessary you should obtain two estimates for repair or replacement, however do not delay in forwarding your claim form to your broker informing them that you are obtaining estimates. Once your estimate is approved the work can be carried out and you should send the final bill to the Loss Adjuster. We will then settle your claim in accordance with the terms of the Policy.

1)

The Insured shall give to the Insurer immediate notice in writing, with full particulars, of the happening of any occurrence likely to give rise to a claim under this Insurance; of the receipt by the Insured of notice of any claim; and of the institution of any proceedings against the Insured. In the event of loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion or the disappearance of valuable items, the Police must be immediately notified.

Failure to notify the Insurer of a claim within 90 days of any occurrence will void the claim, however in respect of Section Four (Legal Liability to the Public) notification must be within 30 days.

2)

The Insured shall not admit liability for nor offer to agree to settle any claim without the written consent of the Insurer, who shall be entitled to take over and conduct in the name of the Insured the defence of any claim, and to prosecute in the Insured's name, for the benefit of the Insurer, any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations and proceedings and the settlements of any claim. The Insured shall give to the Insurer such information and assistance as the Insurer may reasonably require.

3)

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

4)

In respect of all Sections other than **Section 3** this Insurance does not cover:

a)

1)

Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever (including consequential loss) resulting or arising from:

i)

Ionising radiations or contaminations by radioactivity from any nuclear fuel or by any nuclear waste from the combustion of nuclear fuel.

ii)

Radioactive, toxin, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2)

Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

i)

Ionising radiations or contaminations by radioactivity from any nuclear fuel or by any nuclear waste from the combustion of nuclear fuel.

ii)

Radioactive, toxin, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b)

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

c)

Any loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5)

The Insurer will not pay for the cost of replacing or repairing any undamaged part(s) of the Buildings and Content which form part of a pair, set, suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

Accidental Breakage of Glass in your Home

You can use the 24 hour emergency service as indicated in the leaflets supplied with your Policy.

In the Event of a Claim Requiring Emergency Action Outside of Normal Working Hours

(Other than glass claims) PLEASE CALL - 08704 201 168

Small Additional or Return Premiums

Notwithstanding anything to the contrary contained herein and in consideration of the premium for which this insurance is written, it is hereby agreed that whenever any additional or return premium of £2 or less becomes

due from or to the Insured on account of the **adjustment** of a premium, of an **alteration** in cover or rate during the term or for any other reason, the collection will not be made, as the case may be.

Complaints Procedure

Any enquiry or complaint you may have regarding your policy should be addressed to the intermediary who arranged your insurance, or directly to Ocaso, S.A. UK Branch.

If you are not satisfied with the way in which your complaint has been dealt with, please write to the General Manager of the London Office of Ocaso, S.A. In the unlikely event that you are still not satisfied, then you may write to the Chief Executive of the company at Head Office, Ocaso, S.A. Princesa 23, Madrid 28008, Spain.

Please have readily available the details of your policy and in particular your policy number to prevent delays when dealing with your enquiry.

Please Note

You have the right to ask the Insurance Ombudsman to review your case. They can be contacted at the following address:

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

The use of this Complaints Procedure will not affect your right to take legal proceedings.

Please have readily available details of your policy and in particular your policy number to prevent delays when dealing with your enquiry.

Appointment of Arbitrators in the Event of Disagreement

1)

If the parties fail to come to an agreement over the amount of indemnity within a period of 40 days from receipt of a claim notification, each party will appoint an arbitrator, whose acceptance must be in writing.

2)

If one of the parties fails to appoint an arbitrator, this party is obliged to do so within 8 days from the date on which the other party so demands. If nevertheless, this party fails to appoint an arbitrator in the said period, it is understood that this party accepts the decision rendered by the arbitrator appointed by the other party, and that such decision is binding.

3)

In the case that the two arbitrators come to an agreement, their assessment will be reflected in a joint document in which are stated the causes of the loss or damage, the valuation of the damage, other circumstances affecting the determination of the indemnity and the proposal of the amount of the indemnity.

4)

When no such agreement is reached between the arbitrators, both parties will appoint a third arbitrator of mutual choice or if they cannot agree on the third, this arbitrator will be appointed by a Court of Law. In this case, the arbitrators' decision will be rendered in the period agreed by the parties or, failing this, within a period of 30 days from the appointment of the third arbitrator.

5)

The decision of the arbitrators, by unanimity or majority, will be notified to the parties in an immediate and indubitable way and will be binding to both parties unless legal action to declare the decision void is taken by either of the parties within a period of 30 days for the Insurer and 180 days for the Insured, from the date of notification. If this action is not initiated in the periods stipulated, the arbitrators' decision will be deemed irrefutable.

6)

Each party will pay the fees of their arbitrator. The Insurer will be responsible for 50% (fifty percent) and the Insured for the remaining 50% (fifty percent) of the fees of the third arbitrator as well as the rest of the expenses, including those of clearing away debris and those of an expert arbitrator. However, if either of the parties has made adjustment necessary, through insisting on an evaluation of the damages that were obviously disproportionate, the responsibility of payment would fall upon that party alone.

● ENDORSEMENTS

THE FOLLOWING CLAUSES ARE APPLICABLE TO YOUR INSURANCE POLICY

1. Index Linking Clause

Notwithstanding anything contained herein to the contrary it is understood and agreed that the sums insured in Section One (BUILDINGS) will be adjusted each month in accordance with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

No additional premium will be charged for each monthly increase but at each renewal the premium will be calculated on the revised sums insured.

2. Protection Clause

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

3. Unoccupancy Clause

It is hereby understood and agreed that when the premises specified in the Schedule are unattended for more than **30 consecutive days**:

a)

The cover under Section One (BUILDINGS) and Section Two (CONTENTS) of the policy excludes:

- (i)** the first **£250** each and every loss other than Fire, Lightning, Explosion, Aircraft and Third Party Liability,
- (ii)** Perils Four (Escape of Water) and Six (Theft) are excluded, UNLESS notified and agreed by the Insurer.

b)

The cover under Section Two of the policy excludes loss or damage to Gold, Silver, Gold and Silver Plated Articles, Jewellery and Furs.

c)

The cover under Section Five of the policy excludes loss or damage by THEFT from the Insured Premises.

4. Terrorism Exclusion Clause

It is agreed that this policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by all losses arising from biological, chemical or nuclear substances.

Further endorsements may apply, therefore, please refer to your Schedule of Cover.

- **DEFINITIONS OF GEOGRAPHICAL LIMITS WHICH ARE STATED IN THIS INSURANCE**

United Kingdom

The "**United Kingdom**" will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

Europe

"**Europe**" will include:

- All Mediterranean Islands
- All countries with a Mediterranean shoreline
- The Canary Islands
- Madeira

and journeys between these countries.



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