



PRESTIGE
HOME

Prestige Underwriting Services Ltd
is Authorised and Regulated by
the Financial Services Authority

FAIRPLAY

CERTIFICATE WORDING

In return for payment of the premium shown in the **Schedule**, **We** agree to insure **You**, subject to the terms and conditions contained in or endorsed on this Certificate, against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the period shown in the **Schedule**.

When drawing up this Certificate, **We** have relied on the information and statements which **You** have provided in the proposal form (or declaration) on the date shown in the **Schedule**.

The insurance relates **ONLY** to those sections of the Certificate which are shown in the Schedule as being included.

This is to Certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

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

In Witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by Prestige Underwriting Services Limited trading as Prestige Home.

Introduction

This policy, **Schedule** and any **Endorsement** applying to **Your** certificate form **Your Prestige Fairplay** scheme Insurance document.

This document sets out the conditions of the contract of insurance between **You** and **Us**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that

- **You** are clear which sections **You** have requested and want to be included;
- **You** understand what each section covers and does not cover;
- **You** understand **Your** own duties under each section and under the insurance as a whole.

Please contact **Your insurance adviser** immediately if this document is not correct or if **You** would like to ask any questions.

Wherever the following words appear in this insurance they will have the meanings shown below. Dependent on whether **You** have arranged insurance under the **Selections** or **Coverall** scheme there may be some variation but this will be clearly identified.

You / Your / Insured/ Your Family	The person or persons named in the Schedule and all members of their family who permanently live in the Home .
We / Us / Our	Prestige Underwriting Services Limited (Prestige Home) on behalf of Certain Underwriters at Lloyd's
Your insurance adviser	The adviser who placed this Insurance on your behalf.
Schedule	The Schedule is part of this insurance and contains details of Your premises , the sums insured, the Period of Insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of Insurance	The length of time for which this insurance is in force, as shown in the Schedule and for which You have paid and We have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete. Or if built during 1980 or after, timber-framed AND roofed with slates, tiles, metal, asbestos, asphalt or concrete unless otherwise agreed by Endorsement .
Buildings	<ul style="list-style-type: none">• The Home and its decorations• fixtures and fittings attached to the Home• permanently installed swimming pools (but not swimming pool covers), tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks You own or for which You are legally responsible within the Premises named in the Schedule.
Premises	The address which is named in the Schedule .
Home	The private dwelling of Standard Construction and the garages and outbuildings used for domestic purposes at the Premises shown in the Schedule .
Contents	Household goods and personal property, within the Home , which are Your property or which You are legally responsible for. Contents includes: <ul style="list-style-type: none">• tenant's fixtures and fittings• radio and television aerials, satellite dishes, their fittings and masts which are attached to the Home• property in the open but within the Premises up to £500 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the Home)• Money and credit cards up to £300 in total• deeds and registered bonds and other personal documents up to £1500 in total• stamps or coins forming part of a collection up to £1250 in total• gold, silver, gold and silver plated articles, jewellery and furs up to £5000 or 10% of the sum insured for Contents whichever is the greater, within the private dwelling

- The limit on any one item or **Collection** is £2500 or 10% of the sum insured whichever the greater.
- pedal cycles up to £300 for any one cycle
- domestic oil in fixed fuel oil tanks up to £750

Contents does NOT include:

- motor vehicles (other than domestic garden machinery and pedestrian controlled models or toys) caravans, trailers or watercraft, or aircraft or their accessories
- any living creature
- trees, bushes, plants or shrubs other than those normally kept in the **Home**
- any part of the **Buildings**
- any property held or used for business purposes other than office equipment up to £5,000 in total
- any property insured under any other insurance.

Bodily injury

Bodily injury includes death or disease.

Sanitary ware

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

Valuables

- jewellery
- furs
- gold, silver and gold and silver plated articles
- pictures.

Personal possessions

Clothing, baggage, guns, sports equipment and other similar items normally worn, used or carried about the person and all of which belong to **You**

Personal possessions does NOT include:

- **Money** and **Credit cards**
- pedal cycles.

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens
- all held for private or domestic purposes.

Credit cards

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards issued in the United Kingdom and belonging to **You**.

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.

Business Equipment

Computers, keyboards, visual display units and printers, word-processing equipment, desktop publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment and office equipment owned by **You** used in connection with a business that may be run from the private residence forming part of the **Home** within the **Premises** shown as the risk address in the **Schedule**

Collection

A group of more than ten items of a similar or identical type

Europe

Anywhere in Europe, Jordan, Madeira, the Canary or Mediterranean Islands and those countries bordering the Mediterranean

Excess

The first part of any claim **You** have to bear

Certificate

The insurance contract between **You** and **Us** which is based upon the proposal form and declaration which **You** signed and whose terms are contained in this **Certificate** wording, the **Schedule** and any applicable **Endorsements**

Unoccupied

Not lived in by **You** or by any other person to whom **You** have given **Your** permission

General Conditions applicable to the whole of this insurance

Each **Home** included under this insurance is considered to be covered as if separately insured.

Your duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **Buildings** in a good state of repair;
2. **You** must tell **Your Insurance adviser** before **You** start any conversions, extensions or other structural work to the **Buildings**. When **We** receive this notice **We** have the option to change the conditions of this insurance.
If **You** fail to comply with any of the above duties this insurance may become invalid.

Cancellation clause

1. **We** can cancel this insurance by giving **You** 30 (thirty) days' notice in writing. Any return premium due to **You** will depend on how long this insurance has been in force.
2. **You** can also cancel this insurance at any time by writing to **Your insurance adviser**. Any return premium due to **You** will depend on how long this insurance has been in force and whether **You** have made a claim.

Additional or Return Premiums

Whenever an additional or Return Premium of £5.00 or less becomes due for an alteration in cover or rate during the current **Period of Insurance**, no charge will be payable by **You** to **Us** and no refund will be payable by **Us** to **You**

No Claims Discount

You will be entitled to a No Claims Discount under Section two – **Contents** and Section five - **Valuables and Personal Possessions**, if no claims on the following basis:

<u>Claim Free Period</u>	<u>No Claims Discount (ncd)</u>
1 year	10%
2 years	20%
3 years	30%

If only one claim is made against ONE of these sections in any **Period of Insurance** the premium reduction at the next renewal will be as follows:

<u>NCD at last renewal</u>	<u>NCD at next renewal</u>
10%	NIL
20%	10%
30%	20%

If more than one claim is made in any **Period of Insurance** the NCD will be reduced to NIL at the next renewal

Your Duty

It is **Your** duty to ensure that the terms and conditions of this **Certificate** are duly observed and complied with by **You**

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of or damage to any property whatsoever; or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) War Exclusion

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

- c) **Date Change Clause**
We will not pay for any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment which fails to recognise correctly the date change to the year 2000 or any other date change.
- d) **Computer failure clause**
We will not pay for loss or damage to any equipment, integrated circuit, computer chip, computer software or any other computer related equipment caused by computer failure, computer error or any other malfunction.
- e) **Sonic Bangs**
We will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic speed or supersonic speeds.
- f) **Reduction in Value**
Any reduction in market value of the property insured following repair or replacement paid for under this **Certificate**.
- g) **Deception**
Any loss or damage suffered by **You** as a result of being deceived into knowingly parting with property unless it is only entry to the **Home**.
- h) **Confiscation**
Any loss or damage caused by confiscation, detention or seizure by:
 - Customs, police or officials
 - Order of any court of law
 - Any statutory or regulatory authority
- i) **Biological and Chemical Contamination Exclusion**
We will not pay for
 1. Loss or destruction of or damage to any property whatsoever; or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
 2. Any legal liability of whatsoever nature;
 3. Death or injury to any person;
Directly or indirectly caused by or contributed to by or from biological or chemical contamination due to or arising from:
 - terrorism; and/or
 - Steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.
For the purposes of this exclusion 'terrorism' means the act(s) of any person(s) or organisation(s) involving:
 - the causing, occasioning or threatening of harm of whatever nature and by whatever means;
 - Putting the public or any section of the public in fear;
in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.
- j) **Mould Exclusion**
This Certificate does not cover:
 1. Damage directly or indirectly relating to the actual, potential, alleged or threatened presence of mould, mildew or fungi of any kind whatsoever; or any materials containing them at any time;
 2. Any costs or expenses the Insured may incur in testing for; monitoring, removing, treating or in any way responding to the actual, potential, alleged or threatened presence of mould, mildew or fungi of any kind whatsoever; or any materials containing them, whether as a result of a request, demand, statutory or regulatory requirement or otherwise; or
 3. Any costs or expenses the Insured may incur in connection with any claim or "suit" on behalf of any governmental authority or any person or organisation relating to the actual, potential, alleged or threatened presence of mould, mildew or fungi of any kind whatsoever; or any materials containing them.

The Underwriters will have no duty of obligation to defend the Insured with respect to any claim or "suit" seeking any such damages.

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

1. **You** must notify **Us** as soon as reasonably possible giving full details of what has happened.
2. **You** must provide **Us** with written details of what has happened within 30 days and provide any other information **We** may reasonably require.
3. **You** must immediately forward to **Us**, if a claim for liability is made against **You**, any letter, claim, writ, summons or other legal document **You** receive.
4. **You** must inform the Police as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or loss of property.
5. **You** must not admit liability or offer or agree to settle any claim without **Our** written permission.

If you fail to comply with any of the above duties this insurance may become invalid.

Claims should be reported to Your insurance adviser or directly to Prestige Underwriting Services Ltd, 22 Mallusk Road, Glengormley, Newtownabbey, Co. Antrim BT36 4PP Tel: 028 9336 4005 Fax: 028 9336 5005.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.
- Enter any **Building** where loss or damage has occurred and deal with the salvage but no property may be abandoned to **Us**.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected. This clause does not apply to fatal injury (section two-H).

3. Fraudulent claims

If **you**, or anyone acting on **your** behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

Section one

Buildings

What is covered	What is not covered
This insurance covers the Buildings for loss or damage directly caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	£250 Excess for loss or damage due to a gradually operating cause
2. aircraft and other flying devices or items dropped from them	£250 Excess
3. storm, flood or weight of snow	£250 Excess a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	£250 Excess a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) for loss or damage while the Buildings are not furnished enough to be normally lived in
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	£250 Excess a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) for loss or damage while the Buildings are not furnished enough to be normally lived in
6. theft or attempted theft	£250 Excess a) for loss or damage while the Home is not furnished enough to be normally lived in b) for loss or damage while the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry
7. collision by any vehicle or animal	£250 Excess for damage caused by domestic pets
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	£250 Excess for loss or damage while the Buildings are not furnished enough to be normally lived in

Section one

Buildings (continued)

What is covered	What is not covered
<p>This insurance covers the Buildings for loss or damage directly caused by</p>	<p>We will not pay</p>
<p>9. subsidence or heave of the site upon which the Buildings stand or landslip</p>	<p>£1000 Excess</p> <ul style="list-style-type: none"> a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee or by law e) for loss or damage caused by coastal erosion f) for loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions <ul style="list-style-type: none"> a) the action of chemicals on, or the reaction of chemicals with any materials which form part of the Buildings b) any claim for which compensation has been provided or would have been provided but for the existence of this certificate, under any contract, legislation or guarantee
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>£250 Excess</p> <p>for loss or damage to radio and television aerials, satellite dishes, their fittings and masts</p>
<p>11. falling trees, telegraph poles or lamp-posts</p>	<p>£250 Excess</p> <ul style="list-style-type: none"> a) for loss or damage caused by trees being cut down or cut back within the Premises b) for loss or damage to gates and fences

Section one

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • Fixed glass and double glazing (including the cost of replacing frames • solar panels • Sanitary ware • ceramic hobs <p>all forming part of the Buildings</p>	<p>£250 Excess</p> <p>for loss or damage while the Buildings are not furnished enough to be normally lived in</p>
<p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which You are legally responsible for</p>	<p>£250 Excess</p> <p>for loss or damage due to wear and tear or any gradually operating cause</p>
<p>C) • loss of rent due to You which You are unable to recover</p> <p>• additional costs of alternative accommodation, substantially the same as Your existing accommodation, which You have to pay for</p> <p>while the Buildings cannot be lived in following loss or damage that is covered under section one</p>	<p>£250 Excess</p> <p>any amount over 20% of the sum insured for the Buildings damaged or destroyed</p>
<p>D) expenses You have to pay and which We have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs You have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the Buildings which are covered under section one</p>	<p>£250 Excess</p> <ul style="list-style-type: none"> a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on You before the loss or damage

Section one

Buildings (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>E) increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one</p> <p>F) anyone buying the Home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner</p>	<p>£250 Excess</p> <p>more than £750 in any Period of insurance. If You claim for such loss under sections one and two, We will not pay more than £750 in total</p> <p>if the Buildings are insured under any other insurance</p>

Accidental damage to the Buildings

The following applies only if the **Schedule** shows that Accidental Damage to the **Buildings** is included.

What is covered	What is not covered
This extension covers the following	We will not pay
accidental damage to the Buildings	<p>£250 Excess</p> <p>a) for loss or damage or any proportion of damage which We specifically exclude elsewhere under section one</p> <p>b) for the Buildings moving, settling, shrinking, collapsing or cracking</p> <p>c) for loss or damage while the Home is being altered, repaired, cleaned, maintained or extended</p> <p>d) for loss or damage to outbuildings and garages which are not of Standard construction</p> <p>e) for loss or damage while the Home is lent, let or sublet</p> <p>f) for the cost of general maintenance</p> <p>g) for loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause</p> <p>h) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>i) for loss or damage from mechanical or electrical faults or breakdown</p> <p>(Exclusions continued over the page)</p>

Section one

Accidental damage to the Buildings

The following applies only if the Schedule shows that Accidental Damage to the Buildings is included.

What is covered	What is not covered
	<p>We will not pay</p> <ul style="list-style-type: none">j) for loss or damage caused by dryness, dampness, extremes of temperature or exposure to lightk) for loss or damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanksl) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination

Conditions that apply to section one (**Buildings**) only

Inflation Protection

The sum insured on the **Buildings** is the amount shown in the **Schedule** adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

Your annual premium will be based on the adjusted sum insured.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the sum insured at the time of the damage represents the full rebuilding cost and provided that **You** ensure that the work is carried out without undue delay.

Special Condition – **Unoccupied Homes**

If the **Home** is to be left **Unoccupied** for more than 30 consecutive days or is let or sub-let or is a secondary or holiday **Home** and is to be left **Unoccupied** for more than 7 consecutive days:

- a) **You** must:
 - i) maintain the security precautions at the **Home** in good working order at all times and
 - ii) advise **Us** before any changes to the security at the **Home** are made and
 - iii) put all the security precautions into operation whenever the **Home** is left unattended;
- b) **We** will not pay the first £500 of each claim under causes 3 (storm, flood or weight of snow), 4 (escape of water etc.), 5 (escape of oil etc.), 6 (theft or attempted theft) or 8 (riot etc.) of this section
- c) during the period from 1st November to 1st April **We** will not pay a claim under cause 4 (escape of water etc.) and/or 5 (escape of oil etc.) of this section unless:
- d) central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained;
and
- ii) the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

Settling claims

How **We** deal with **Your** claim

1. Replacement or Repair

We will pay the cost of work carried out in repairing or replacing the damaged parts of the **Buildings** including:

- i) reasonable professional fees relating to repair and/or replacement
- ii) removal of debris
- iii) the cost of complying with building regulations, local authority or other statutory requirements except where notice of the need to comply was given or sent to **You** before the damage occurred or these relate to undamaged parts of the **Buildings**.

We will not pay for fees incurred in preparing or furthering any claim under this **Certificate**.

We will pay the cost of repair or replacement LESS a deduction for wear, tear or betterment (where the **Buildings** would be improved by the repair or replacement) if:

- the **Buildings** have not been maintained in good repair or
- at the time of any damage the sum insured for **Buildings** is less than the full rebuilding cost.

If the repair or replacement is not carried out **We** will, at **Our** option, pay the reduction in market Value resulting from the damage not exceeding what it would have cost to repair the damage to **Your Home** if the repair work had been carried out without delay.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

3. **We** will not pay:

- the first £1,000 of every claim for subsidence, heave or landslip
- the first £250 of every other claim or as otherwise stated.

Your sum insured

4. **We** will not reduce the sum insured under section one after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.

Limit of insurance

We will not pay more than the sum insured for each **Premises** shown in the **Schedule**.

Section two

Contents

What is covered	What is not covered
This insurance covers the Contents for loss or damage directly caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	£250 Excess for loss or damage due to a gradually operating cause
2. aircraft and other flying devices or items dropped from them	£250 Excess
3. storm, flood or weight of snow	£250 Excess for property in the open
4. escape of water from fixed water tanks, apparatus or pipes	£250 Excess
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	£250 Excess a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship
6. theft or attempted theft	£250 Excess a) for loss or damage whilst the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry b) any amount over £500 or 3% of the sum insured for Contents , whichever the greater; within detached domestic outbuildings and garages
7. collision by any vehicle or animal	£250 Excess loss or damage caused by domestic pets
8. any person taking part in a riot, violent disorder; strike, labour disturbance, civil commotion or acting maliciously	£250 Excess
9. subsidence or heave of the site upon which the Buildings stand or landslip	£250 Excess a) for loss or damage following damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials

Section two

Contents (continued)

What is covered	What is not covered
This insurance covers the Contents for loss or damage directly caused by	<p>We will not pay</p> <ul style="list-style-type: none"> c) for loss or damage which but for the existence of this insurance would be covered under any contract or guarantee or by law d) for loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) the action of chemicals on or the reaction of chemicals with any materials which form part of the Buildings g) any claim for which compensation has been provided, or would have been provided but for the existence of this Certificate under any contract legislation or guarantee
10. falling trees, telegraph poles or lamp-posts	<p>£250 Excess</p> <p>for loss or damage caused by trees being cut down or cut back within the Premises</p>
This section of the insurance also covers	We will not pay
<p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders all situated within the Home 	<p>£250 Excess</p> <ul style="list-style-type: none"> a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling b) for loss or damage to tapes, records, cassettes, discs or computer software c) or mechanical or electrical faults or breakdown e) for loss or damage by insects, parasites, vermin or domestic pets
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • Sanitary ware forming part of the Buildings which You are legally responsible for as a tenant and do not have other insurance for • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>£250 Excess</p> <p>for the cost of repairing, removing or replacing frames</p>

Section two

Contents (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p> <p>C) the Contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section two while the Contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any Buildings where You are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the Contents are being moved to Your new Home or to or from any bank, safe deposit or furniture store</p>	<p>We will not pay</p> <p>£250 Excess</p> <p>a) for Contents outside the United Kingdom</p> <p>b) for Money or Credit cards</p> <p>c) any amount over 20% of the sum insured under section two for Contents in a furniture store</p>
<p>D) up to twelve months rent You have to pay as occupier if the Buildings cannot be lived in following loss or damage that is covered under section two</p>	<p>£250 Excess</p> <p>any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p>
<p>E) costs of using other accommodation, substantially the same as Your existing accommodation, which You have to pay for if the Buildings cannot be lived in following loss or damage that is covered under section two</p>	<p>£250 Excess</p> <p>any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p>
<p>F) Your legal responsibility as a tenant for loss or damage to the Buildings caused by loss or damage which is covered under section two</p>	<p>£250 Excess</p> <p>a) any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the Buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the Buildings are not furnished enough to be normally lived in</p>

Section two

Contents (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>G) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which You are legally responsible for as tenant only</p>	<p>£250 Excess</p> <p>a) for loss or damage due to wear and tear or any gradually operating cause</p>
<p>H) fatal injury to You, happening at the Premises shown in the Schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £5000 for each Insured 	
<p>I) costs You have to pay for replacing locks to safes, alarms and outside doors in the Home following theft or loss of Your keys</p>	<p>£250 Excess any amount over £450 in total</p>
<p>J) increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two</p>	<p>£250 Excess more than £750 in any Period of insurance. If You claim for such loss under sections one and two, We will not pay more than £750 in total</p>
<p>k) during the month of December the Contents sum insured is increased by 10% to cover gifts and extra food and drink bought in for the Christmas season. For all other purposes the Sum insured is not increased by this item (k)</p>	<p>£250 Excess loss or damage that can be recovered under another insurance policy</p>
<p>l) during the period of thirty days before and thirty days after the wedding day not including the wedding day, of You the Contents sum insured is increased by 10% to cover wedding gifts. For all other purposes the sum insured is not increased by this item (l)</p>	<p>£250 Excess loss or damage that can be recovered under another insurance policy</p>

Section two

Accidental damage to Contents

The following applies only if the **Schedule** shows that accidental damage to **Contents** is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the Contents within the Home	<p>£250 Excess</p> <ul style="list-style-type: none">a) for damage or any proportion of damage which We specifically exclude elsewhere under section twob) for damage to Contents within garages and outbuildingsc) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upond) for damage caused by chewing, tearing, scratching or fouling by animalse) any amount over £1000 in total for porcelain, china, glass and other brittle articlesf) for Money, Credit cards, documents or stampsg) for damage to contact, corneal or micro corneal lensesh) for damage while the Home is lent, let or sub leti) for damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causej) for damage arising out of faulty design, specification, workmanship or materialsk) for damage from mechanical or electrical faults or breakdownl) for damage arising from demolition, structural alteration or structural repair of the Buildingm) for damage caused by dryness, dampness, extremes of temperature or exposure to lightn) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination

Conditions that apply to section two (**Contents**) only

Inflation Protection

The sum insured on **Contents** is the amount shown in the **Schedule** adjusted monthly in line with the Durable Household Goods Section of the Retail Price Index prepared by the Department of Employment. **Your** annual premium will be based on the adjusted sum insured.

Special Condition – **Unoccupied Homes**

If the **Home** is to be left **Unoccupied** for more than 30 consecutive days or is let or sub-let or is a secondary or holiday **Home** and is to be left **Unoccupied** for more than 7 consecutive days:

- a) **You** must:
 - i) maintain the security precautions at the **Home** in good working order at all times and
 - ii) advise **Us** before any changes to the security of the **Home** are made and
 - iii) put all the security precautions into operation whenever the **Home** is left unattended
- b) **We** will not pay the first £500 of each claim under cause 2 (storm, flood or weight of snow), 4 (escape of water etc.), 5 (escape of oil etc.), 6 (theft or attempted theft) or 8 (riot etc.) of this section
- c) **We** will not pay any claim under cause 6 (theft or attempted theft) for loss or damage in respect of jewellery, furs, gold or silver articles (including plate)
- d) During the period from 1st November to 1st April inclusive **We** will not pay a claim under cause 4 (escape of water etc.) or cause 5 (escape of oil etc) of this section unless:
 - i) central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained
 - ii) the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

How **We** deal with **Your** claim

1. If **You** claim for loss or damage to the **Contents** **We** will at **Our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new
 - **You** have paid or **We** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes and household linen
- pedal cycles

where **We** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Contents** which form part of a pair; set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.
3. **We** will not pay:
 - the first £250 of every claim or as otherwise stated

Your sum insured

4. **We** will not reduce the sum insured under section two after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.
5. If **You** are under insured, which means the cost of replacing or repairing the **Contents** at the time of the loss or damage is more than **Your** sum insured for the **Contents**, then **We** will only pay a proportion of the claim. For example if **Your** sum insured only covers one half of the cost of replacing or repairing the **Contents**, **We** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the sum insured for the **Contents** of each **Premises** shown in the **Schedule**.

Section three

Legal Liability to the Public

This section applies only if the **Schedule** shows that either the **Buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **Buildings** only are insured, **Your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **Contents** only are insured, **Your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **Buildings** and **Contents** are insured, **Your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<p>We will indemnify you</p> <p>(i) as owner or occupier for any amounts You become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • damage to property <p>caused by an accident happening at the Premises during the Period of insurance,</p> <p>OR</p> <p>(ii) as a private individual for any amounts You become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • damage to property <p>caused by an accident happening anywhere in the world during the Period of insurance</p>	<p>We will not indemnify you for any liability</p> <p>a) for Bodily injury to</p> <ul style="list-style-type: none"> • You • any other permanent member of the Home • any person who at the time of sustaining such injury is engaged in Your service <p>b) for Bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • You • any other permanent member of the Home • any person engaged in Your service <p>d) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days during the Period of insurance</p> <p>e) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>f) which You have assumed under contract and which would not otherwise have attached</p> <p>(Exclusions continued over the page)</p>

Legal Liability to the Public (continued)

Part A (continued)

What is covered	What is not covered
	<p>We will not indemnify You for any liability</p> <p>g) arising out of Your ownership, possession or use of:</p> <ul style="list-style-type: none"> i) any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the Premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 <p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the Period of insurance at the Premises named in the Schedule; and • reported to Us not later than 30 days from the end of the Period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <ul style="list-style-type: none"> i) arising out of Your ownership, occupation, possession or use of any land or building that is not within the Premises j) if You are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted

Section three

Legal Liability to the Public (continued)

Part B

What is covered	What is not covered
<p>We will pay for</p> <p>sums which You have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none">• Part A(ii) of this section would have indemnified you had the award been made against you rather than to You• there is no appeal pending• You agree to allow Us to enforce any right which We shall become entitled to upon making payment	

Part C

What is covered	What is not covered
<p>We will indemnify You for</p> <p>any amount You become legally liable to pay under section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any Home previously owned and occupied by You</p>	<p>We will not indemnify You</p> <ul style="list-style-type: none">• for any liability if You are entitled to indemnity under any other insurance• for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:- more than **£1,000,000** in all
- in respect of any other liability covered under section three:- more than **£1,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **We** have agreed in writing.

Valuables and personal possessions

What is covered	What is not covered
<p>This insurance covers</p> <p>Valuables and Personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage anywhere in the United Kingdom, Europe and up to 60 days world-wide in any Period of Insurance</p>	<p>We will not pay</p> <p>£250 Excess</p> <ul style="list-style-type: none"> a) for damage caused by insects, vermin, domestic pets, wet or dry rot, fungus, atmospheric or climatic conditions, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount over £1500 for any one item (including articles forming a pair or set) unless stated otherwise in the Schedule or the specification(s) attached to the Schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses, hearing aids, dental appliances unless otherwise stated in the specification forming part of the Schedule h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under Your personal supervision i) for mobile telephones and computer equipment unless otherwise stated in the specification(s) attached to the Schedule j) theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant unless from a locked concealed luggage boot or closed glove compartment following forcible and violent entry to a locked vehicle k) any amount over £2000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms l) for loss or damage to motor vehicles, pedal cycles, caravans, aircraft, watercraft, sail boards or surf boards m) articles used for business or professional purposes unless stated otherwise in the Schedule

Conditions that apply to section four (**Valuables and Personal Possessions**) only

Precious Stones (Regular maintenance of settings)

The setting of the stones in any item of jewellery exceeding the value of £7500 MUST be examined by a competent jeweller once every three years at least, and any defect remedied immediately at **Your** expense. If **You** do not do this, such items of jewellery will not be insured.

How **We** deal with **Your** claim

1. **We** will at **Our** option repair, replace or pay replacement as new for any article lost or damaged.
We will replace as new except for:
 - i) clothing and items that are not repaired or replaced, when a deduction for wear and tear will be made
 - ii) items that can be economically repaired (including clothing) where the cost of repair will be paid
2. If any insured item consists of articles forming a pair or set with an insured value of £1,000 or over:
 - **We** will not pay for the cost of replacing any undamaged article forming part of such pair or set.
 - **We** will not pay more than a proportion of the insured value of such pair or set.
3. **We** will not pay:
 - the first £250 of every claim or as otherwise stated

Your sum insured

4. If the total value of unspecified items at the time of the loss or damage is more than your sum insured for such items, then **We** will only pay for a proportion of the claim.
For example if **Your** sum insured only represents one half of the total value of unspecified items **We** will only pay one half of the cost of repair or replacement.

However, if **Personal possessions** are lost or damaged away from the home we will not take account of the value of **Personal possessions** in the home at the time of such loss or damage.

In the event that a **Personal possession** specified in the **Schedule** is totally lost or destroyed, it will not continue to be insured but will be deleted from the date of the loss.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **Schedule**.

Section five

Domestic freezer cover

The following cover applies only if the **Schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the cost of replacing Your food in Your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	We will not pay £250 Excess a) for loss or damage caused by any electricity or gas company cutting off or restricting Your supply b) for loss or damage due to the failure of Your electricity or gas supply caused by a strike or any other industrial action c) if the fridge or freezer is more than 10 years old when the food is damaged

Limit of insurance

We will not pay more than £500 unless otherwise stated in the **Schedule**.

Section six

Pedal cycle cover

The following cover applies only if the **Schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the following	We will not pay
the cost of repairing or replacing Your pedal cycles following: <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the United Kingdom and Europe	£250 Excess <ul style="list-style-type: none">a) for loss or damage to:<ul style="list-style-type: none">• tyres,• lamps,• accessories,unless the cycle is stolen or damaged at the same timeb) for damage due to wear and tear or any gradually operating causec) for damage from mechanical or electrical faults or breakdownd) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposese) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theftf) the first £50 of every claim

Limit of insurance

We will not pay more than the sum insured shown in the **Schedule**.

Section seven

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section seven of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">theft or accidental loss of Moneyany amounts which You become legally liable to pay as a result of unauthorised use following loss or theft of Your Credit card(s) anywhere in the world, provided that<ul style="list-style-type: none">within 24 hours of You discovering any such loss or theft, You have notified the police and, in the case of Credit card(s), the card issuing company; andYou have complied with all other conditions under which Your Credit card(s) were issued to You	£250 Excess <ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the first £50 of every claim

Limit of insurance

We will not pay

- in respect of **Money** and **Credit card(s)** more than the sum insured stated in the **Schedule**

Endorsements

(Applicable only if shown on Your Schedule).

001

While the Home is vacant or Unoccupied We will not pay for any loss or damage by causes 3 (storm or flood), 4 and 5 (escape of water or oil) under Section one – **Buildings**.

002

We agree that the definition of **Home** is amended to include the surgery at the insured **Premises** used by **You** and **Your** partners or assistants in the course of **Your** profession as a medical or dental practitioner. We also agree that Section four – Legal Liability (Liability to the Public) is extended to include liability to patients and other visitors to the surgery, BUT liability arising from any medical, dental or surgical treatment or advice is NOT covered.

003

We will not pay for any loss or damage to the **Buildings** under this **Policy** other than loss or damage by cause 1 (fire, explosion, lightning, earthquake) under Section one – **Buildings**.

004

While the **Home** is vacant or **Unoccupied**, We will not pay for any loss or damage by causes 4 and 5 (escape of water or oil) or 6 (theft or attempted theft) under Section two – **Contents**.

005

We agree that the **Contents** are insured while in storage at a depository which is constructed of brick, stone or concrete BUT NOT including **Money**, stamp or coin **Collections** jewellery, articles of gold, silver or plate, furs or breakage of glass.

006

We will only pay for the portion of **Contents** which belong to **You** or **Your Family**.

007

We will not pay for any loss or damage to **Contents** caused by theft or attempted theft unless there is physical evidence of forced entry to, or exit from, the **Home**.

010

It is a condition of this **Policy** that the **Home** is secured by five-lever mortice deadlocks to British Standard 3621 on all external doors (except on patio doors which are to be fitted with patent patio door locks to prevent lifting and French doors which should be fitted with security bolts top and bottom to each leaf). All accessible opening windows must be fitted with key operated window locks.

011

It is a condition of this **Policy** that the **Home** is fitted by a Nacoss approved installer, with a burglar alarm to British Standard 4737 which is maintained in working order under contract with the installing company. We will not pay for any loss or damage caused by theft from the **Home** UNLESS the burglar alarm system is in full and effective operation whenever the **Home** is left unattended and when **You** and **Your Family** retire for the night.

012

It is a condition of this **Policy** that all existing security and protections installed in the **Home** must be maintained in working order and must be in full use whenever the **Home** is left unattended and when **You** and **Your Family** retire for the night. **You** agree that any existing security or protections will not be changed in any way that would be detrimental to **Us** without **Our** written consent. We agree that windows may be left open for ventilation in occupied bedrooms overnight.

013

We will not pay for any loss or damage caused by theft or attempted theft of jewellery from the **Home** unless it is kept in a locked safe when not being worn.

014

We will not pay for loss or damage to contact lenses while worn for swimming, bathing or diving.

015

The basis of claims settlement for loss or damage to stamp **Collections** will be 65% of the current catalogue value published by Messrs Stanley Gibbons & Company.

016

The basis of claims settlement for loss or damage to coin **Collections** will be 65% of the current catalogue value published by B A Seaby Limited.

017

We agree that the definition of **Contents** is amended to include the increased limit for jewellery, furs, gold and silver, including plated articles, as shown in **Your Schedule**.

Endorsements (continued)

025

It is a condition of this Policy that a powder type fire extinguisher be fitted in the kitchen and any type fitted on the landing or in the hallway, both to be maintained in good working order at all times.

026 Thatch clause

It is **Your** duty to ensure that:

- all chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter.
- all old thatch and thatching is burnt at a distance of more than 100 metres from the **Buildings**.
- no naked flames or tools producing naked flames be present in the attic or loft space at any time.

If **You** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

027

The **Excess** under Section one – **Buildings** is increased to £2,500 under cause 9 (subsidence, landslide or heave). This increased Excess replaces the original Excess under cause 8 and is not an additional amount.

028

We will not pay for ANY loss or damage by cause 9 (subsidence, landslide or heave) in respect of Section one – Buildings insured by this **Policy**.

029

We will not pay for ANY loss or damage by cause 9 (subsidence, landslide or heave) in respect of Section two – **Contents** insured by this **Policy**.

030

We note that **Your Home** is built of materials which have been declared by **You** on the proposal form and not as stated under the definition of **Buildings** in the **Policy** wording.

031

You or **Your** representative must visit the insured **Home** at least once weekly.

039

Your bank or building societies interest clause

The rights of the bank or building society who provided **Your** mortgage will not be affected by anything **You** do to increase the risk of loss or damage to the **Home** provided that they were unaware of such action. The bank or building society must write and tell **Us** as soon as they become aware of any action **You** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **You** will have to repay them.

040

The Definition of **Contents** is amended to exclude jewellery, furs, gold and silver, including plated articles.

054

Hotel and motel clause

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **Your** absence from such rooms.

(This clause overrides exclusion k) of section four).

055

Keys clause

This insurance does not cover theft of jewellery from safe(s) unless **You** have removed the keys of the safe(s) from the **Home** while **You** are absent from the **Premises**.

056

Musical instruments clause

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

057

Flood exclusion clause

Section one (**Buildings**) and section two (**Contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

058

Contractors exclusion clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

Endorsements (continued)

059

Business-use extension clause

In return for the payment of an extra premium section four A(i) extends to include **Your** legal liability, as defined in that section, for using the **Home** for the business purposes which are detailed in the **Schedule**. However; **We** will not cover any liability arising out of advice given or services rendered in respect of **Your** profession, occupation or business or employment.

060

Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

Notice to the insured

Contractors (Rights of Third Parties) Act 1999 Clarification

A person who is not a third party to this insurance has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any terms of this insurance, but this does not affect any right or remedy of a third party which exists or is available under this act.

English Law

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Data Protection Act

It is understood by the **Insured** that any information provided to **Us** regarding **You** will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you provide us with false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
- help make decisions about the provision and administration of insurance, credit and credit related services for you and member of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply, on request, further details of the databases we access or contribute to.

Enquiries and Complaints

Any enquiry or complaint should be addressed in the first instance to **Your Insurance Adviser**.

If **You** are not satisfied with the way a complaint has been dealt with **You** may ask **Your** insurer to review **Your** case without prejudice to **Your** rights in law. The address on behalf of Certain Underwriters at Lloyd's is:

The Home Underwriter
Prestige Underwriting Services Ltd
Astra House
Christy Way
Southfields
Basilton
Essex SS15 6TQ

If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law.

The address is:
Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693

Prestige Home

Astra House, Christy Way, Southfields, Basildon, Essex SS15 6TQ
Tel. 01268 541500 Fax 01268 540524