
Adrian Flux Student Contents



www.adrianflux.co.uk

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Our Contract With You

This policy has been arranged by Adrian Flux Insurance Services under Binding Authority Unique Market Reference Number B1011NULFLUX, on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

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 insurance, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the **period of insurance**.

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

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

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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

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

The Data Protection Act 1998

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

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

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

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

Gerry Bucke
Adrian Flux Insurance Services

Definitions

The following key words or phrases below have the same meaning whenever they appear and will always be shown in bold to remind **you** of their importance.

Bicycle(s)

a wheeled device powered by human pedalling.

College

the university, university college or college at which **you** are a full time **student**.

College term

the weeks of full **college** academic activity as published by **your college**.

Contents

household goods, **valuables**, clothing and personal effects belonging to **you** or for which **you** are legally responsible under a written agreement making **you** responsible for insuring them.

But excluding:

- **money**;
- keys;
- **mobile phones**;
- musical instruments;
- contact lenses and dentures;
- **portable computer and gaming equipment**, computer software and software manuals;
- **bicycles** and their accessories;
- **vehicles and craft**; or
- any item specifically excluded by this policy.

Course

a recognised course of further education at a recognised **college** where **you** attend on a full time/part time basis during the academic year occurring during the **period of insurance** and where completion is essential to achieve a recognised qualification.

Designated student residence

hall of residence or other accommodation for **students** managed by the **student accommodation provider** within which the building is situated.

Insured cause(s)

the event(s) resulting in damage to property, listed under 'Section 1 – Your contents at the term time address' of the policy cover.

Insurer(s)/we/us/our

the insurer named in the **schedule** which is made up of the Lloyd's underwriters who have insured **you** under this contract. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

Mobile phone(s)

a portable telephone not secured to a network by wires.

Money

the following items all belonging to **you**:

- coins or bank notes in current circulation;
- cheques, travellers cheques, bankers drafts, postal or money orders;
- gift vouchers, current postage stamps not forming part of a collection;
- saving certificates, premium bonds or saving stamps;
- telephone cards, current travel or other tickets with a fixed monetary value.

Period of insurance

the period starting and ending on those dates shown on the **schedule** or until cancelled. Each renewal represents the start of a new **period of insurance**.

Permanent home address

the home of **your** parent or legal guardian in the **United Kingdom**.

Photographic equipment

- cameras, camcorders and video recording equipment;
- binoculars and telescopes;
- developing, editing and associated visual equipment;
- accessories associated with any of the above.

Portable computer and gaming equipment

any computer and gaming equipment which is or can be battery powered, including laptops, palmtops, portable printers, personal digital assistants (PDAs), satellite navigation and GPS devices and items of a similar nature, but excluding **mobile phones**.

Schedule

the document giving details of the premium, the **term time address**, the cover, the **period of insurance**, the **insurer** and the policy number and any significant exclusions or conditions applicable.

Sporting event

a sporting activity which **you** are taking part in.

Sports equipment

any object designed to be used for sports or exercise.

Student(s)

any person following a **course** at a **college**.

Student accommodation provider

the university, university **college**, **college**, company or private individual that manages the letting, maintenance and security of the **designated student residence**.

Term time address

the room or rooms occupied by **you** during the **college term**. This address is shown on the **schedule**.

Unattended

out of **your** sight or over 10 metres away from **you**.

United Kingdom

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

Unoccupied

where neither **you** nor a fellow tenant are staying overnight in the **term time address**.

Utility area(s)

utility room, shower room, bathroom, kitchen or toilet area in the **designated student residence** or house shown on the **schedule**, and which are shared.

Valuables

- any article of gold, silver or other precious metal;
- jewellery, watches, gemstones;
- works of art or pictures;
- collections of stamps, coins, bank notes or medals.

Vehicles and craft

any electrically or mechanically powered vehicles, caravans, trailers, watercraft or aircraft, (including surfboards, hovercraft, drones, all-terrain vehicles, quad bikes and including their accessories), tools and in-car audio equipment (but not domestic gardening equipment, battery operated golf trolleys or wheelchairs, battery or pedestrian operated models or toys).

You/your

the **student** named as the policyholder on the **schedule**.

Policy Cover

Cover is automatically included for the following Sections 1 to 5.

Section 1 – Your contents at the term time address

We will pay for loss or damage to **your contents** in the **term time address** as a direct result of the following **insured causes**:

We will not pay for the first £50 of each and every claim.

No.	What is covered	What is not covered
1.	Theft or attempted theft	We will not pay for any loss or damage: a) if the protective measures listed under Minimum Security Conditions are not put into full and effective operation, if specified on the schedule ; b) caused by deception; c) which you have caused, allowed, chosen to overlook or not reported to the police; d) occurring after the term time address has been left unoccupied for more than 60 consecutive days.
2.	Storm or flood	We will not pay for any loss or damage that happens gradually.
3.	Fire, lightning, explosion, or earthquake	
4.	Smoke	We will not pay for any loss or damage that happens gradually.
5.	Water or oil leaking from any fixed appliance, pipe or tank	We will not pay for loss or damage: a) occurring after the term time address has been left unoccupied for more than 60 consecutive days; b) to the appliance, pipe or tank from which the leakage has occurred.

No.	What is covered	What is not covered
6.	Riot, civil commotion, strike, labour and political disturbances	
7.	Aircraft, animals or vehicles hitting the buildings in which the term time address is situated	We will not pay for loss or damage caused by domestic pets for which you are responsible.
8.	Trees or branches, lamp posts or telegraph poles falling on the buildings in which the term time address is situated	
9.	Malicious acts	We will not pay for loss or damage: a) unless the incident is reported to the police; b) occurring after the term time address has been left unoccupied for more than 60 consecutive days; c) caused by you or any other person living at the term time address .

Section 1 – Additional benefits

In addition to cover for **your contents** in the **term time address**, **we** will provide cover in the following circumstances.

We will not pay for the first £50 of each and every claim.

No.	What is covered	What is not covered
1.	<p>Contents temporarily away from the term time address We will cover your contents for loss or damage by any of the insured causes whilst:</p> <ul style="list-style-type: none"> • at your permanent home address; • at any occupied private dwelling; • at any building where you are temporarily residing. 	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £1000; b) any loss as a result of theft unless following forcible and violent entry or exit; c) any loss or damage outside the United Kingdom.

No.	What is covered	What is not covered
2.	<p>Designated halls of residence utility areas We will pay for loss of or damage to your contents by an insured cause whilst removed from the term time address to a utility area or any other locked storage on campus.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £1,000; b) any amount in excess of £500 for theft, unless following forcible and violent entry to the utility area or locked storage.
3.	<p>Transit at the beginning and end of a college term We will pay for loss of or damage to your contents by an insured cause whilst in direct and undiverted transit for the sole purpose of moving between the term time address and your permanent home address at the beginning and end of each college term.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) for theft of your contents whilst left unattended in a place to which the public has access; b) any amount in excess of £1000 for any single carrying device and its contents; c) for any loss occurring outside the United Kingdom.
4.	<p>Money We will pay for theft of money from the term time address.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £150; b) for any loss by theft unless following forcible and violent entry to the term time address; c) for theft of money when the protective measures listed under Minimum Security Conditions are not put into full and effective operation, if specified on the schedule.
5.	<p>Replacement locks We will pay for replacement locks and keys following a theft or attempted theft at the term time address.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £150; b) for replacement locks and keys where the theft or attempted theft was not reported to the police; c) for any claim arising from a theft or attempted theft unless following forcible and violent entry and/or exit.

No.	What is covered	What is not covered
6.	<p>Liability for rented household goods We will pay for sums which you become legally liable to pay following theft of or damage by an insured cause to household goods (other than telephones) rented under the terms of a formal rental agreement while in the term time address.</p>	<p>We will not pay:</p> <ol style="list-style-type: none"> any loss unless you are named as the party responsible for the rented goods on the rental agreement with the company concerned; any claim in excess of £1,000 for a single article; any liability assumed by you for any part of a third party's contractual liability whether based upon contribution towards rent or otherwise; accidental damage to property belonging to your landlord.
7.	<p>Tenants liability We will pay for sums which you become legally liable to pay following damage to landlords fixtures and fittings in your custody or control and for which you are legally responsible under the terms of a formal tenancy agreement resulting from any insured cause.</p>	<p>We will not pay:</p> <ol style="list-style-type: none"> any amount in excess of £5,000 in any period of insurance; accidental damage to property belonging to your landlord; deliberate or malicious acts.
8.	<p>Liability for college books and college property on loan We will pay for sums which you become legally liable to pay following theft of or damage to college library books or college property on loan by an insured cause whilst:</p> <ul style="list-style-type: none"> • in the term time address; • in your permanent home address; • in the college; • in direct transit between the term time address and your permanent home address at the beginning and end of each college term. 	<p>We will not pay:</p> <ol style="list-style-type: none"> any amount in excess of £250 for college library books; any amount in excess of £500 for college property on loan; any claim which is not supported by a bill from the college; any theft or damage occurring outside the United Kingdom; any theft of or damage to items which are left unattended in a place to which the public has access.

No.	What is covered	What is not covered
9.	<p>Liability for public service equipment We will pay for sums which you become legally liable to pay following damage by an insured cause to:</p> <ul style="list-style-type: none"> • gas, electricity or water meters; • non-portable telephone equipment owned by and rented from the service provider in the term time address. 	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £150; a) any damage caused by criminal persons unless following forcible and violent entry; b) money in meters or telephones; c) liability for mobile phones, their accessories or related costs.
10.	<p>Loss of frozen food We will pay to replace frozen food destroyed following a loss of power caused by breakdown of the freezer or a power cut.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £150; b) any loss caused by accidental termination of power to the freezer; c) any loss if the gas or electricity is cut off because you have not paid a bill.
11.	<p>Personal liability We will pay for sums which you become legally liable to pay, including costs and expenses incurred with our consent, in defence of a claim for damages as a result of:</p> <ul style="list-style-type: none"> • accidental death or bodily injury to any person not being a member of your family or your household or residing with you; • damage to property not belonging to you or in the charge or control of you or a member of your family; happening in the United Kingdom during the period of insurance. 	<p>We will not pay:</p> <ul style="list-style-type: none"> a) any amount in excess of £1,000,000 in respect of any number of claims arising out of one event; b) any liability in respect of: <ul style="list-style-type: none"> • accidental death or bodily injury to you or any member of your family or any person who lives with or is employed by you • damage to property owned by you or in the care or control of you or any member of your family or any person who lives with or is employed by you • any trade, profession, business or employment • any contract which you have entered into unless legal liability would have attached anyway • the ownership, possession or operation of: <ul style="list-style-type: none"> - vehicles and craft - any power operated lift

No.	What is covered	What is not covered
11.	<p>Personal liability (cont.) We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by us in writing.</p> <p>If you die, your legal personal representatives will have the protection of this cover for liability incurred by you.</p>	<ul style="list-style-type: none"> - firearms, except shotguns or air guns used for sporting activity • the ownership or possession of: <ul style="list-style-type: none"> - horses while being used for hunting, racing or polo - pets which are not normally domesticated in the United Kingdom - a dog of a type specified under Section 1 of the Dangerous Dogs Act 1991 or specified in the Dogs (Muzzling) Regulations (Northern Ireland 1991) - animals other than horses or domestic pets • the ownership, occupation, possession or use of any land or building <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Dangerous Dogs Act 1991 The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.</p> </div> <p>We will not pay for any liability in respect of:</p> <ul style="list-style-type: none"> • any occurrence caused by, or arising out of, or contributed to by any tenancy, business, profession or occupation • the transmission of any communicable disease arising from or in any way connected with you or any person living with you • any wilful or malicious act by you • racing of any kind other than on foot.

Making a claim for Section 1 - Your contents at the term time address and Additional benefits

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged, lost or stolen property; alternatively we may wish to pay in cash. If we are able to repair or replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p> <p>If the same specification or model is unavailable, a new one of similar specification will be provided.</p> <p>If the damage can be repaired, but repair or reinstatement is not carried out, we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.</p>	<p>a) We will not pay more than the total sum insured of £5,000 for any one claim for contents.</p> <p>b) We will not pay more than the value stated under 'What is not covered' in Additional benefits 1 to 11.</p> <p>c) We will not pay more than £2,000 for desktop computer equipment.</p> <p>d) We will not pay more than £1,000 for each of the following:</p> <ul style="list-style-type: none"> • sports equipment; • photographic equipment; • valuables. • CDs, DVDs, videos and records. <p>e) We will not pay more than £250 for any single article of clothing.</p>

Section 2 – Items taken outside your room - portable computer and gaming equipment

What is covered	What is not covered
<p>We will pay for accidental damage, fire, theft or loss of portable computer and gaming equipment whilst away from the term time address occurring in the United Kingdom and for up to 30 days anywhere in the world.</p>	<p>We will not pay for:</p> <p>a) the first £50 of each and every claim;</p> <p>b) electrical or mechanical breakdown;</p> <p>c) loss or damage caused by the process of cleaning, washing, repairing or restoring any item;</p> <p>d) items left unattended in a place to which the public has access;</p> <p>e) compact disc programmes;</p>

What is covered	What is not covered (cont.)
	<p>We will not pay for:</p> <ul style="list-style-type: none"> f) any software or software manuals; g) any claim unless evidence that you own the portable computer and gaming equipment can be provided; h) theft of portable computer and gaming equipment from anywhere other than the term time address or permanent home address unless following forcible and/or violent entry or exit; i) mobile phones.

Making a claim for items taken outside your room - portable computer and gaming equipment

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged, lost or stolen property; alternatively we may wish to pay in cash. If we are able to repair or replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p> <p>If the same specification or model is unavailable, a new one of similar specification will be provided.</p> <p>If the damage can be repaired, but repair or reinstatement is not carried out, we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.</p>	<p>We will not pay more than £1000 for any one claim.</p>

Section 3 – Items taken outside your room - contents

What is covered	What is not covered
<p>We will pay for loss or theft of or accidental damage to contents belonging to you away from the term time address occurring in the United Kingdom.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> a) the first £50 of each and every claim; b) any property not belonging to you or for which you are not legally liable; c) theft from a parked motor vehicle, except as described in 'Section 1 – Your contents at the term time address, Additional benefits 3' (Transit at the beginning and end of a college term); d) items left unattended in a place to which the public has access; e) any of the following: <ul style="list-style-type: none"> • loss of or damage to sports equipment or sports clothing whilst in the course of play or use; • breakage of glass (other than lenses); • scratching or denting; • damage to guns by internal explosion.

Making a claim for items taken outside your room - contents

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged, lost or stolen property; alternatively we may wish to pay in cash. If we are able to repair or replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers. If the same specification or model is unavailable, a new one of similar specification will be provided.</p>	<p>We will not pay more than £1000 for any one claim.</p>

What is covered (cont.)	What is not covered
<p>If the damage can be repaired, but repair or reinstatement is not carried out, we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.</p> <p>We will deduct an amount for wear, tear and depreciation in respect of clothing and household linen, rented household goods and college property on loan.</p>	

Section 4 – Bicycle cover

What is covered	What is not covered
<p>We will pay for theft of your bicycle and fixed bicycle accessories anywhere in the United Kingdom.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> a) the first £50 of each and every claim; b) any bicycle used professionally or for any trade or business purposes, except commuting; c) bicycles on loan; d) theft when your bicycle is left unattended and not inside a locked building unless the bicycle is secured to an immovable object by a security device through the frame of the bicycle; e) theft if your bicycle is left outside of a locked building for a period of 24 hours or more unless stored in a designated cycle storage on campus for not more than 30 days; f) bicycle accessories or bicycle parts unless the bicycle is stolen at the same time; g) damage while the bicycle is being used for racing, pace making or trials; h) any bicycle with a motor; i) any theft unless reported to the police.

Making a claim for bicycle cover

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged or stolen bicycle; alternatively we may wish to pay in cash.</p> <p>If your bicycle is stolen and not recovered or damaged beyond economical repair, we will replace it if it is less than 3 years old. If the same specification or model of bicycle is unavailable, a new model of a similar specification will be provided. If your bicycle is over 3 years old, we will settle your claim in cash less a deduction for wear and tear.</p> <p>If we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p>	<p>We will not pay more than £500 for any bicycle including accessories.</p>

Section 5 – Accidental damage to your contents in the term time address

What is covered	What is not covered
<p>We will pay for accidental damage to your contents whilst in the term time address.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) the first £50 of each and every claim; b) for any of the following: <ul style="list-style-type: none"> • breakage of glass (other than lenses) or articles of a brittle nature; • scratching or denting; • damage to guns by internal explosion; • accidental damage to property belonging to your landlord.

Making a claim for accidental damage to your contents in the term time address

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged property; alternatively we may wish to pay in cash. If we are able to repair or replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p> <p>If the same specification or model is unavailable, a new one of similar specification will be provided.</p> <p>If the damage can be repaired, but repair or reinstatement is not carried out, we will pay the reduction in value of the item resulting from damage, but not exceeding the estimated cost of repair.</p>	<p>a) We will not pay more than the total sum insured of £5,000 for any one claim for contents.</p> <p>b) We will not pay more than £2,000 for desktop computer equipment.</p> <p>c) We will not pay more than £1,000 for each of the following:</p> <ul style="list-style-type: none"> • sports equipment; • photographic equipment; • valuables; • CDs, DVDs, videos and records. <p>d) We will not pay more than £250 for any single article of clothing.</p>

Optional Extra Cover

Section A – Mobile phone cover

(Your schedule will show if this cover is included)

What is covered	What is not covered
<p>We will cover the theft of your mobile phone from anywhere in the United Kingdom.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) the first £50 of each and every claim; b) for any theft of a mobile phone from the term time address unless following forcible and violent entry; c) for any theft of a mobile phone from the term time address unless the protective security measures listed under Minimum Security Conditions are put into full and effective operation, if specified on the schedule; d) any costs incurred following the theft of your mobile phone, such as unauthorised calls; e) for any loss suffered as a result of not being able to use the mobile phone or for any loss over and above the replacement cost of the mobile phone insured; f) for any claim unless the police and your network provider have been notified without delay of the theft of the mobile phone; g) for any mobile phone purchased outside of the United Kingdom.

Making a claim for mobile phone cover

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged or stolen mobile phone; alternatively we may wish to pay in cash.</p> <p>If we are able to repair or replace the mobile phone, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p>	<p>We will not pay more than £500 for any claim.</p>

What is covered (cont.)	What is not covered
<p>If we decide to replace the mobile phone but the model is no longer available, we will replace it with as similar an item as possible, but not one of a higher specification.</p>	

Section B – Musical instruments cover

(Your schedule will show if this cover is included)

What is covered	What is not covered
<p>We will pay for accidental damage to or theft of your musical instruments anywhere in the United Kingdom.</p> <p>We will also pay the costs up to £100 of hiring a temporary replacement musical instrument whilst the insured item is undergoing repair or awaiting replacement.</p>	<p>We will not pay:</p> <ol style="list-style-type: none"> a) the first £50 of any claim; b) any claim for damage to your musical instruments resulting from: <ul style="list-style-type: none"> • wear, tear or anything that happens gradually or deterioration, characteristic or concealed defect • wet or dry rot, mildew, frost, rust or corrosion • insects, vermin or woodworm • dyeing or restoration or any commercial process of cleaning or repairing • faulty design or workmanship or the use of faulty materials; c) accessories or parts unless the instrument is damaged or stolen at the same time; d) breakage of strings and/or reeds and/or drum heads; e) damage arising from electronic, electrical or mechanical breakdown or failure; f) theft by any person or persons to whom the property is entrusted; g) theft of or damage to your musical instruments whilst left in an unattended vehicle;

What is covered (cont.)	What is not covered (cont.)
	<ul style="list-style-type: none"> h) delay, confiscation, nationalisation or detention by Customs or other government or public authority; i) depreciation or loss of value of the musical instruments following repair; j) theft of or damage to the musical instruments occurring at any place of entertainment where they have been left overnight, unless handed to the proprietor or manager of the place of entertainment for safe keeping and locked away in secure storage with any installed security devices in operation; k) damage to the musical instruments sustained in transit unless they are securely packed in a purpose designed, rigid bodied case; l) accidental damage to cymbals.

Making a claim for musical instruments cover

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged or stolen property; alternatively we may wish to pay in cash.</p> <p>If we are able to repair or replace the musical instrument, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p> <p>If your musical instruments have been stolen and not recovered or are damaged beyond economical repair, we may decide to arrange a replacement. If the same model is unavailable, a new one of equivalent specification will be provided based</p>	<p>We will not pay more than £1,000 for any claim.</p>

What is covered (cont.)	What is not covered
<p>upon the catalogue price of such an equivalent item at the start of the current period of insurance. For any other musical instrument not currently catalogued, then a replacement will be based upon the current market value.</p> <p>We may ask for a written valuation from a professional and competent person, made not more than 12 months prior to the commencement date and a photographic record of the front and back of the item, together with any receipts.</p>	

Section C – Sports equipment cover

(Your schedule will show if this cover is included)

What is covered	What is not covered
<p>We will pay for accidental damage to or theft of your sports equipment anywhere in the United Kingdom.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> a) the first £50 of any claim; b) any damage caused while the sports equipment is in the course of play or use; c) any loss by theft unless following forcible and violent entry to the term time address or where the equipment is being stored during a sporting event; d) any damage caused in transit unless the sports equipment has been properly secured; e) any damage caused by wear and tear; f) theft by any person or persons to whom the property is entrusted; g) delay, confiscation, nationalisation or detention by Customs or other government or public authority; h) loss or damage arising from electronic, electrical or mechanical breakdown or failure; i) theft of or damage to your sports equipment whilst left in an unattended vehicle.

Making a claim for sports equipment cover

What is covered	Cover limit
<p>We will decide whether to repair or replace the damaged or stolen sports equipment; alternatively we may wish to pay in cash.</p> <p>If we are able to repair or replace the sports equipment, but we agree to make a cash settlement, we will only pay you what it would cost us to repair or replace the item using our own suppliers.</p> <p>If we decide to replace the property, but the item is no longer available, we will replace it with as similar an item as possible, but not one of a higher specification.</p> <p>We will deduct an amount for wear and tear in respect of clothing.</p>	<p>a) We will not pay more than £1,000 for any claim.</p> <p>b) We will not pay more than £250 for a single article of clothing.</p>

Minimum Security Conditions

To be undertaken if specified on the schedule

- a) All doors and windows to the **term time address** must be secured as follows:
- five lever mortise deadlocks, to British Standard 3621, on all outside doors or
built-in deadlocking cylinder locks and security bolts
 - or
multi-point locking in at least three places if the door is double-glazed;
 - mortise security bolts or other key operated locks, to British Standard 3621, fitted at the top and bottom of each portion of French windows or double-sliding patio doors;
 - key operated window locks fitted to all opening sections of the basement, ground floor or easily accessible windows.
- b) Whenever there is no authorised person in the **term time address**, all locks and security bolts must be locked and all keys removed from the locks or bolts and hidden from view.
- c) When you or an authorised person is in the **term time address**, all locks and security bolts must be locked and secured overnight.

We will not provide any cover for loss or damage arising from theft or attempted theft unless the security conditions listed above are put into full and effective operation whenever the **term time address** is left without an authorised person or when **you** are asleep. This does not apply to locks on the windows of rooms where **you** or other persons authorised to be in the property are sleeping.

General Exclusions

These exclusions apply to the whole policy

We will not pay for the following:

- a) indirect loss of any kind; (**we** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance).
- b) the cost of replacing any undamaged item just because it forms a part of a set or a suite, or one of a group of items of a similar design, type or colour;
- c) any claim arising from or in any way connected with an act of terrorism. Terrorism can be defined as preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination;
- d) any reduction in the value of the insured item or property following restoration, repair or replacement;
- e) any loss or damage that occurs outside of the **period of insurance**;
- f) any loss or damage to **vehicles and craft**;

- g) any loss or damage to contact lenses and dentures;
- h) any loss or damage to deeds and documents other than driving licences, passports or proof of age cards;
- i) any claim arising from or in any way connected with pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**. **We** will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from fixed domestic water or heating systems;
- j) any claim arising from:
 - deliberate, malicious or criminal acts by **you** or **your** family, or by any other person lawfully in the **term time address** or **your permanent home address**
 - any gradual causes including deterioration or wear and tear
 - fungus, wet or dry rot, mildew, climatic or atmospheric conditions, frost
 - insects, pests or vermin
 - chewing, scratching, fouling or tearing by pets
 - electrical or mechanical breakdown
 - war, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not), rebellion, insurrection, military or usurped power
 - faulty design, workmanship or materials
 - ionising radiation, nuclear fuel, radioactivity, nuclear waste or equipment
 - pressure waves from aircraft and other flying objects at or above the speed of sound.

Sanction limitation and exclusion clause

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

This means **we** will not provide any cover for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, **United Kingdom** or United States of America. **We** will not provide any cover in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, **United Kingdom** or United States of America.

General Conditions

These conditions apply to the whole policy

1. Your duty to disclose information

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

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this insurance as if it never existed, decline all claims and retain the premium.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** insurance and any claim. For example **we** may:

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness; or
- reduce the amount **we** pay for a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** insurance in accordance with the "Cancellation" condition of this insurance.

We will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** insurance.

2. Your duty to prevent loss or damage

You must take all reasonable precautions to prevent accidents, loss or damage.

You must keep property or items insured under this policy in good condition. **Your** policy is intended to cover **you** against unforeseen events like fire or theft. It does not cover wear and tear or damage that occurs gradually over a period of time.

3. Change in circumstance

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

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

- are convicted or have a prosecution pending for any offence (other than motoring);
- change **your term time address** or **your permanent home address**.

4. Proof of value and ownership

It is **your** responsibility to prove any loss. **We** recommend that **you** keep receipts, photographs, valuations, instruction booklets and guarantee cards to help with **your** claim.

5. Claims

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this policy, **you** must:

- tell the police without delay about any property which has been lost, stolen or maliciously damaged, and obtain a crime reference number;
- contact **us** as soon as reasonably possible. Please refer to the 'Making a Claim' section of this document;
- do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is then returned to **you**;
- call **us** if **you** receive any information or communication about the event or cause;
- avoid discussing liability with anyone else without **our** permission.

We are entitled in the event of any loss or damage to an item or property to enter the building where the loss or damage has occurred and to take and keep possession of all such items or property and to deal with the salvage in a reasonable manner. **You** must not abandon any property.

We will be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim.

6. Fraudulent claims

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

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

we:

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

7. Cancellation

You right to change **your** mind.

You may cancel the insurance, without giving reason, by contacting **us** within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

You may cancel this insurance at any other time by contacting **us** at Adrian Flux Insurance Services, East Winch Hall, East Winch, King's Lynn, Norfolk PE32 1HN. Phone: 0344 381 6505 or Email: household@adrianflux.co.uk

We may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will only do this for a valid reason. Valid reasons may include but are not limited to:

- where **we** have been unable to collect a premium payment;
- where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests;
- where **we** reasonably suspect fraud; or
- due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If this insurance is cancelled by **you** or **us** outside the 14 day cooling-off period, **we** will refund the part of **your** premium which applies to the remaining **period of insurance**. For example, if **you** have been covered for six months, the deduction for the time **you** have been covered will be half the annual premium. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

8. Other Insurance

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

9. Automatic Reinstatement

We will automatically reinstate the sums insured covered under this policy from the date of payment of any claim, unless **we** have given **you** written notice to the contrary before payment.

Making a Claim

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

- check **your** policy booklet and **your schedule** to see if **you** are covered;
- tell the police without delay about any property which has been lost, stolen or maliciously damaged, and obtain a crime reference number;
- contact **us** without delay on 0344 412 4266 or email technicalservices@directgroup.co.uk and provide all of the information that **we** may reasonably require. **We** will only ask for information in relation to **your** claim. **We** will register **your** claim and tell **you** what to do next;
- do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is then returned to **you**;
- call **us** if **you** receive any information or communication about the event or cause;
- avoid discussing liability with anyone else without **our** written permission.

How to Complain

We aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy.

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to either Adrian Flux Insurance Services or the Complaints team at Lloyd's. Contact details as shown below.

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

Adrian Flux Insurance Services, East Winch Hall, East Winch, King's Lynn, Norfolk
PE32 1HN

Phone: 0344 381 6505

Email: complaints@adrianflux.co.uk

Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Phone: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

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

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Phone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

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

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

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



www.adrianflux.co.uk