

Your Policy Document

Home Insurance

Please read this booklet carefully to ensure that the cover provided by this policy meets your needs and expectations.

Policy Document PNL/PS/005

 **paymentshield**
we've got it covered

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Policy Document PNL/PS/005



**Large
Print**

This Policy Document is also available in Braille and Large Print

About your policy - Understanding and using your policy

This section 'About **your policy** ' does not form part of the legal contract between **you** and **us**. It includes information which will help **you** to understand and use **your policy** .

Insurance policies can be difficult to understand so we have tried to make this **policy** easy to read. Some words have a special meaning in **your policy** and these are listed and explained on pages 4 to 7 'Policy Definitions'. Whenever a word with a special meaning is used it will be printed in bold type.

Your policy is made up of the **policy** wording and the **policy** documentation including **your certificate**, **insurer schedule**, statement of fact and **statement of price**.

The **policy** wording explains what is and what is not covered, how **we** settle claims and other important information.

The **certificate** shows the cover selected. Please keep **your certificate** with the **policy** wording. The **insurer schedule** shows details of **your insurer**, the statement of fact sets out the information **you** have told **us** and the **statement of price** explains **your premium**.

The **Administrator** will send **you** new Policy Documentation including **your certificate**, **insurer schedule**, Statement of Fact and **Statement of Price**, whenever **you** or **we** make a change to the insurance and each year before the renewal date, so **you** can check that the cover still meets **your** needs.

Once **you** have received **your policy** **you** will have 30 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask the **Administrator** to make any necessary changes. Alternatively, **you** can request cancellation of the **policy** and **you** will receive a full refund of **premium**, less any administration or cancellation charges, as long as no claim has been made.

Remember to keep **your sums insured** up to date.

If **you** have selected **buildings** insurance, **you** should make sure **your sum insured** remains adequate to rebuild **your home** if **you** extend or make improvements to **your home**, such as installing double-glazing, adding a fitted kitchen or conservatory.

If **you** have selected **contents** and **personal possessions** insurance, **your** cover is for replacement as new. Remember to make sure **your sums insured** remains adequate to replace **your contents** if **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

If **you** have any questions please contact the **Administrator**.

About your policy - Guidance when making a claim

Claim notification

Conditions that apply to the **policy** in the event of a claim are set out in this **policy** wording. It is important that **you** comply with all **policy** conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as is reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in this **policy** booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers;
- Personal details necessary to confirm **your** identity;
- **Policy** number;
- The date of the incident;
- The cause of the loss or damage;
- Details of the loss or damage together with claim value if known;
- Police details where applicable;
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) ; and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on **policy** liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs;
- Purchase dates and location of lost or damaged property;
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Sometimes **we** or someone acting on **our** behalf may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property where **we** consider it appropriate and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can, **we** offer repair or replacement through a preferred supplier but, on request, **we** agree to pay **you** a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The insurance contract

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **policy** documentation including **certificate**, **insurer schedule**, statement of fact and **statement of price**, make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this **policy** wording:

- For those sections which are shown on **your certificate**;
- For the **period of insurance** set out on the same **certificate**.

Your part of the **contract** is:

- **You** must pay the premium as shown on **your statement of price** for each **period of insurance**;
- **You** must comply with all the terms and conditions set out in this **policy**.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

The **Administrator** will renew **your policy** and write to **you** 21 days prior to **your** renewal date to confirm **your** new price.

The **Administrator** may annually review **your policy** including **your** insurer and **your** renewal price and will write to **you** 21 days prior to **your** renewal date, confirming any change in **your** insurer or **policy** terms and conditions.

If **you** provide the **Administrator** with **your** consent, they may transfer **your policy** to a new insurer. They will write to **you** in advance with details of the new insurer and the offer of insurance. They will also explain how **you** can revoke **your** consent and remain with **your** existing insurer.

Choice of Law

Under the laws of the **United Kingdom** (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the **United Kingdom** in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the **United Kingdom** in which **you** live.

This **policy** has been issued by the insurer specified in **your insurer schedule** in the **United Kingdom**.

Use of Language

The language used in this **policy** and any communication relating to it will be English.

Section A - Policy definitions

(For definitions of Home Emergency Cover and Legal Expenses Cover see Section A(1) and A(2))

The special words we use in this policy wording are shown in **bold type** with their meanings alongside them.

Wherever these words appear in the **policy** wording they will always have these meanings.

Accidental damage	means visible damage which has not been caused on purpose or inevitably.
Administrator	means Paymentshield Limited.
Buildings	means your home , landlord's fixtures and fittings, patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences and gates.
Buildings Extra	means an increased level of cover as detailed on your certificate .
Business equipment	means computers, keyboards, visual display units and printers, word processing equipment, desktop publishing units, multi user small business computers, fax machines, photocopiers, typewriters, computer aided design equipment, furniture, furnishings and telecommunications equipment.
Certificate	means the document the administrator will send you that details the cover you have selected under this policy .
Contents	means household goods and personal possessions including Money up to £250, which belong to you (or for which you are legally responsible) or belonging to domestic staff who live in your home . Contents does not include the following: <ul style="list-style-type: none">• Motorised or mechanically propelled or assisted vehicles, including children's vehicles, whether licensed for use on public roads or not (other than garden machinery and motorised or electric wheelchairs), personal watercraft, aircraft, gliders and hang gliders, caravans, trailers or any parts, keys or accessories for these items (except removable entertainment equipment when left in the home);• Pets and livestock;• Securities and documents;• Any items more specifically insured by any other insurance policy; or• Any item used for your trade or profession except business equipment.
Contents Extra	means an increased level of cover as detailed on your certificate .
Credit Cards	means charge, credit and debit cards all issued in the United Kingdom belonging to you or any member of your family .
Domestic staff	means any staff employed under a contract of service by you or your family in connection with the ownership or occupation of your home , not being self employed or through an agency.
Electronic Data Download	means non recoverable electronic data, legally downloaded by you or your family from a legitimate website. Electronic Data Downloads does not include software.
Excess	means the first part of the claim which you have agreed to bear.
Family	means your partner and children (including foster children) and any other person permanently living with you , but excluding tenants.
Garden	means your trees, shrubs, plants, hedges and lawns on the land belonging to your home .
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
Home	means your private dwelling in the United Kingdom as detailed on your certificate . This includes domestic outbuildings used in connection with the dwelling and any private garage or outbuilding within 100 metres of the dwelling used by you .
Household	means your family and domestic staff .
Insurer Schedule	means the document the administrator will send you that details the insurer you have selected under this policy
Judgment debtor	means any person legally liable to pay damages and costs to you or any of your household by virtue of a judgment of any court in the United Kingdom .

Landslip	Downward movement of sloping ground.
Money	means cash, currency notes, banknotes, money orders, cheques, postal orders, National Insurance stamps, savings stamps or certificates, premium bonds, travellers cheques, travel tickets, luncheon vouchers, gift tokens, phonecards, prepaid electricity and gas meter cards and any other negotiable security which belongs to you and is not used for business.
Negotiable Security	means a security that can be transferred or delivered to another person, such as stocks and shares.
Period of Insurance	means the period shown on your certificate and any further period for which you have paid or have agreed to pay and we have accepted or agreed to accept your premium .
Personal possessions	means articles of personal use normally worn, used or carried by you or your family including clothing, baggage, jewellery, watches, spectacles, mobile phones, laptops, media players, pedal cycles, photographic and sports equipment. Personal possessions does not include the following: <ul style="list-style-type: none"> • Motorised or mechanically propelled or assisted vehicles, including children's vehicles whether licensed for use on public roads or not (other than garden machinery and motorised or electric wheelchairs), personal watercraft, aircraft, gliders and hang gliders, caravans, trailers or any parts, keys or accessories for these items (except detachable car stereos); • Pets and livestock; • Securities and documents; • Any item more specifically insured by any other insurance policy; or • Any item used for your trade or profession except business equipment.
Policy	means the statement of cover provided under document referenced PNL/PS/005.
Premium	means the amount you must pay for your cover under the policy .
Sanitary fittings	means wash basins and pedestals, bathroom and kitchen sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels but not including swimming pools.
Securities	means any document or certificate which is proof of Money owed to any of your family .
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Statement of price	means the document the administrator will send you which confirms the premiums due under your policy .
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
Sum insured	means the most we can pay for any number of claims caused by one incident.
Underground services	means underground pipes, drains, cables (and their inspection covers) for which you are legally responsible.
United Kingdom	means England, Scotland, Wales and Northern Ireland.
Unoccupied	means when your home has not been lived in by you or any other person with your permission for more than 60 days in a row. Lived in means slept in frequently.
Valuables	means items composed of precious metal or precious stones, jewellery, watches, furs, curios and works of art, computer equipment, Money or portable electrical equipment other than televisions or radios.
You	means the person named on the certificate and their family .
Your	means belonging to you or for which you are legally responsible.
We/Our/Us	means the insurer specified in your insurer schedule .

Section A(1) - Home Emergency Cover

Buildings	means your home , landlord's fixtures and fittings, patios, terraces, footpaths, swimming pools, tennis courts, drive, walls, fences and gates.
Family	means your partner and children (including foster children) and any other person permanently living with you , but excluding tenants.
Home	means your private dwelling in the United Kingdom as detailed on your certificate . This includes domestic outbuildings used in connection with the dwelling and any private garage or outbuilding within 100 metres of the dwelling used by you .
Home emergency	means a sudden event that was not expected by you and which needs immediate action to: <ul style="list-style-type: none">• Make the home safe or secure;• Avoid damage or more damage to your home;• Make your home fit to live in;• Restore the electricity, gas or water services to your home if they have totally failed and is not otherwise excluded by this section of the policy.
Start date	means the date on which the period of insurance commences as stated in your certificate .
Unoccupied	means when your home has not been lived in by you or any other person with your permission for more than 60 days in a row. Lived in means slept in frequently.
You	means the person named on the certificate and their family .
Your	means belonging to you or for which you are legally responsible.
We/Our/Us	means the Home Emergency insurer specified in your insurer schedule .

Section A(2) - Legal Expenses Cover

Appointed Representative	The solicitor, solicitors' firm, barrister or other suitably qualified person appointed by Us to act for You .
Civil Proceedings	Civil court, civil tribunal or civil arbitration proceedings which are issued in the courts or tribunals of the United Kingdom.
Consequential Loss	Any other costs that are directly or indirectly caused by the event which led to Your claim unless specifically stated in this Policy.
Date of Event	(a) For civil cases (except under Section 5 Tax Enquiry), the date of the incident which may lead to a claim. If there is more than one incident, the date of the first such incident. (b) For criminal cases, the date of the alleged offence. (c) For Section 5 Tax Enquiry, the date when HM Revenue & Customs first gave written notice of their intention to carry out a Full Enquiry .
Full Enquiry	An examination by HM Revenue & Customs which is defined by them as a " Full Enquiry " into the Insured's self-assessment tax return, but not including any action taken by the Special Compliance Office about allegations of unlawful discrimination or arising under the Data Protection Act 1998.
Insured	The person who has taken out this Policy, providing that they reside within the Territorial Limits .
Legal Costs	Professional legal fees which You are bound to pay, including reasonable fees or expenses incurred by the Appointed Representative whilst acting for You in the pursuit of Civil Proceedings .

Period of Insurance	The period of time during which cover under this policy is in force. Cover shall commence on the start date shown on the policy schedule and continue until the date on which the policyholder ceases to pay the monthly premium, or cancels this policy, whichever occurs first.
Personal Tax Matters	Issues of revenue and taxation involving liability as a private individual, but not including those about any sole-tradership, partnership, company, or the self-employed status of the individual concerned.
Prospects of Success	The prospects of successfully proving liability in Your favour, and additionally where relevant of obtaining a costs or other Order or Judgment and successfully enforcing the same or (where applicable) the prospects of successfully defending a prosecution. We must be satisfied at all times that such prospects are and remain at least 51% in order for indemnity to be granted and/or to continue in force.
Residence	<p>Your principal home address together with any second home provided that:</p> <ul style="list-style-type: none"> a) any such property is within the Territorial Limits; and b) any such property is available for immediate occupation by You and is not subject to any lease, tenancy or licence in favour of any other person.
Territorial Limits	<ul style="list-style-type: none"> a) In respect of Section 2 Services and Personal Property and Section 3 Personal Claims: The European Union, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. b) In respect of all other Sections, the United Kingdom.
You/Your	<p>The Insured, together with any of the following who reside permanently with the Insured and have the Insured's permission to make a claim:</p> <ul style="list-style-type: none"> a) the Insured's spouse or partner; b) the Insured's parents or parents-in-law; c) the Insured's children.
We/Our/Us	The Legal Expenses insurer specified in your insurer schedule .

Section B - Buildings cover

This section explains the details of **your** cover if **you** have selected the **buildings** section as shown on **your certificate**.

1.	What is covered:	What is NOT covered:
a)	Buildings Your buildings including fixtures, fittings, any part of the structure, ceilings and decorations, fixed glass including double glazing and sanitary fittings .	
b)	Extra Costs Extra costs necessary in restoring the damage by an insured cause to your buildings : <ul style="list-style-type: none"> • To pay architects, surveyors and legal fees. • To clear debris, demolish buildings or make them safe. • To comply with government or local authority requirements. 	Fees for preparing any claim. Any government or local authority requirements known by you before damage happens.
2.	What is covered:	What is NOT covered:
Damage to your buildings caused by the following:		
a)	Fire, smoke, explosion, lightning or earthquake.	The Buildings excess shown on your certificate which you must pay.
b)	Riots, civil commotion, labour and political disturbances or strikes.	The Buildings excess shown on your certificate which you must pay.
c)	Malicious damage or vandalism.	The Buildings excess shown on your certificate which you must pay. Loss or damage caused by anyone lawfully in or within the grounds of your home . Loss or damage occurring after your home has been left unoccupied.
d)	Storm or Flood	The Buildings excess shown on your certificate which you must pay. Loss or damage to fences, hedges and gates. Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).

e)	<p>Impact with your home by any aircraft or other aerial device or anything dropped from them or by any vehicle, train, animal, falling tree or branch or any falling aerial, aerial fitting or mast</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Loss or damage caused by felling or lopping of trees and branches.</p> <p>Loss or damage to fences, hedges and gates.</p> <p>Loss or damage caused by pets.</p>
f)	<p>Subsidence or heave of the site on which your home stands or land belonging to it or landslip</p>	<p>The subsidence, landslip or heave excess shown on your certificate which you must pay.</p> <p>Damage caused by coastal or river erosion.</p> <p>Damage to or resulting from the movement of solid floors unless the foundations beneath the external walls of your home are damaged at the same time and by the same cause.</p> <p>Faulty workmanship, poor design or the use of defective materials or damage caused by any of them.</p> <p>Damage caused by normal shrinkage or settlement.</p> <p>Loss or damage caused by demolition or structural changes to your home.</p> <p>Damage to terraces, patios, tennis courts, outdoor swimming pools, drives, footpaths, walls, hedges, gates, fences, drains, septic tanks, pipes, cables and oil tanks unless your home is damaged at the same time and by the same cause.</p> <p>Damage by the action of any chemicals on or the reaction of chemicals with any materials which form part of the buildings.</p>
g)	<p>Escape of water from, or the freezing of water in washing machines, dishwashers or any fixed domestic water or heating installation</p> <p>Escape of oil from any fixed domestic oil heating installation</p>	<p>The Escape of water/oil excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Damage to the fixed domestic water installation or pipework unless freezing has occurred.</p> <p>Any subsequent damage caused to the buildings in locating the escape of water.</p> <p>Events where cover is provided under Section B2 (f).</p>
h)	<p>Theft or attempted theft.</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of your home.</p>

i)	<p>Emergency Services Damage</p> <p>Damage to your home including gardens caused by the attending Emergency Services following damage to your home from any event insured by Section 2a) - 2h)</p>	The Buildings excess shown on your certificate which you must pay.
3. What is covered		What is NOT covered
This section also provides the following cover:		
a)	<p>Glass breakage</p> <p>Accidental breakage of glass, ceramic hobs or sanitary fittings fixed to and forming part of your home</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Breakage while your home is left unoccupied.</p> <p>The replacement cost of any part of the item other than the broken glass.</p>
b)	<p>Gardens</p> <p>Loss or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home caused by:</p> <ul style="list-style-type: none"> • fire, smoke, explosion, lightning or earthquake • riots, civil commotion, labour and political disturbances or strikes • malicious damage or vandalism • theft or attempted theft • impact by any aircraft or anything dropped from them or by any vehicle <p>You can claim up to £2,000</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of your home.</p>
c)	<p>Sale of home</p> <p>If you have entered into a contract to sell your home and the purchaser has not insured the property before completion of the sale, the purchaser will have the benefit of this insurance up to the date of completion</p> <p>All terms and conditions shown in this policy wording apply to the contracting purchaser</p>	
d)	<p>Replacement of Locks</p> <p>We will pay for the replacement of the lock mechanism or at our option we will change the locks in the event of accidental loss or theft of the keys to the external doors of your home or to safes or alarms in the home or in the event of Accidental damage' to the locks of the external doors to your home</p> <p>You can claim up to £750</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>The cost of repairing mechanical breakdown.</p>

e)	<p>Trace & Access</p> <p>We will pay for the cost of removing and replacing any part of the buildings to find and repair the source of any water or oil escaping from tanks, pipes, equipment or fixed heating system in the buildings</p>	The Buildings excess shown on your certificate which you must pay.
f)	<p>Your home is made uninhabitable by any insured cause we will pay for:</p> <ul style="list-style-type: none"> • Loss of any rents receivable or payable, including up to two years ground rent. • Additional accommodation expenses incurred by your household until your home is restored to normal living condition including costs for any pets living with you. <p>We will cover up to 15% of the buildings sum insured shown on your certificate</p>	
4.	How much the buildings are insured for:	
a)	The sum insured you have selected is shown on your certificate and is the most you can claim for any one loss	

Section C - Accidental Damage to buildings

This section explains the details of **your** cover if **you** have selected the **Accidental damage'** to **buildings** section as shown on **your certificate**

1.	What is covered:	What is NOT covered:
a)	<p>Accidental damage to buildings including fixtures, fittings, any part of the structure, ceilings and decorations</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>External television receiving equipment</p> <p>Loss or damage if caused by a paying guest or tenant</p> <p>Loss or damage occurring after your home has been left unoccupied</p> <p>Loss or damage caused by pets</p> <p>Loss or damage caused by normal shrinkage or settlement</p> <p>Loss or damage caused by demolition or structural changes to your home</p> <p>The cost of routine maintenance</p> <p>Mechanical or electrical breakdown of any fixed domestic water installation</p> <p>Damage caused by failure of the household to follow any manufacturers instructions</p>

<p>b)</p>	<p>Accidental breakage to underground drains and pipes, and Accidental damage to cables and underground tanks providing services to or from your home and for which you are legally responsible</p> <p>If following a blockage, normal methods of releasing a blockage between the main sewer and your home are unsuccessful, we will pay the cost of breaking into and repairing the pipe</p>	<p>The Buildings excess shown on your certificate which you must pay.</p> <p>Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life</p> <p>Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings</p> <p>Damage caused by sulphate reacting with any materials from which your home is built</p> <p>Loss or damage occurring after your home has been left unoccupied</p> <p>Damage by a coast or riverbank being worn away</p>
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Section D - Liability insurance included in your Buildings cover

This section explains the details of **your** liability cover if **you** have selected the **buildings** section as shown on your **certificate**

1.	What is covered:	What is NOT covered:
<p>a)</p>	<p>Property Owners Liability</p> <p>You (or your personal representative in the event of your death) are insured against any legal liability for damages caused by you as owner of your home and its land arising from any single event occurring during the period of insurance which results in:</p> <ul style="list-style-type: none"> • Accidental bodily injury (including death, disease and illness) to anyone not in your household. • Accidental damage’ or loss to material property that is neither yours nor your household’s. • Accidental damage’ or loss to material property that is neither yours nor your household’s arising under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975, for the home which is now insured under this policy and which you later sell and do not then own or occupy or insure, or by any other private home previously owned by you but not now owned by you. 	<p>Liability resulting from your trade, profession or business.</p> <p>An agreement made by you unless you would have been liable even if you had not made the agreement.</p> <p>Liability arising from you owning or using lifts or vehicles</p> <p>Any liability arising under the Defective Premises Act or the Defective Premises Act (Northern Ireland Order) more than seven years after the date of expiry or cancellation of this policy.</p>

<p>We only pay for costs incurred with our written consent. The most we shall pay for a claim is £2,000,000.</p>	<p>Liability arising from any home disposed of by you after the date of expiry or cancellation of this policy.</p> <p>Any responsibility arising from any of your household owning any buildings or land other than your home and the land belonging to it.</p> <p>Any responsibility as an employer to anyone employed by any of your household in any trade, profession or business.</p> <p>Injury, death, disease or illness caused by any dog owned by any of your household or for which they are legally responsible if the dog is described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Any agreement or contract which adds any responsibility which would not have existed otherwise.</p> <p>Damage, injury, death, illness or disease which occurs outside the period of insurance.</p> <p>Any defence costs and expenses incurred without our written consent.</p> <p>Any responsibility covered by any other policy.</p>
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Buildings

How we settle claims

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to claim' in Section Q. **You** should also read the Claims conditions and Policy exclusions in Section L & M.

How we settle claims for buildings

1. **We** will pay for the reasonable cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.

At **our** option **we** will arrange for specialist investigations to be carried out.

We may take over and conduct in **your** name with complete and exclusive control, the defence or settlement of any claim.

If the repair or replacement is not carried out, **we** will pay the decrease in market value of **your buildings** due to the damage but not more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

At **our** option **we** will make a cash settlement but **we** will not pay more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

All **building** repairs carried out by **our** approved contractors and insured under the **buildings** section of this **policy** are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

2. You must ensure that any **excess** applicable is paid before **our** preferred suppliers release goods or commence repairs.
3. If **your buildings** have not been kept in a good state of repair or if the **sum insured** at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the **sum insured** or any limits shown in **your policy** or in **your certificate**.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, when the damage is restricted to a specific part or clearly defined area.

5. Inflation Protection

The **buildings sum insured** shown on **your certificate** will be adjusted in line with a recognised index. Please note that if **we** selected **your sum insured** for **you**, the **sum insured** shown on **your certificate** will not be adjusted. This includes where **you** have selected **Buildings Extra** cover. For **your** protection, **we** will not reduce **your sum insured** or limits if the index moves down.

Section E - Contents cover

This section explains the details of **your** cover if **you** have selected the **contents** section as shown on **your certificate**.

1.	What is covered:	What is NOT covered:
a)	<p>Your contents.</p> <p>Loss or damage to contents in your home.</p> <p>If specified on your certificate, the most we will pay for any individual item is £15,000. The most you can claim for any individual item is £5,000 unless the item is specified on your certificate.</p> <p>The most we will pay for Valuables is £15,000.</p> <p>You can only claim up to £2,000 per item for jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins unless they are specified on your certificate.</p> <p>We will require a receipt of original valuation for these items in the event of a claim.</p> <p>You can claim up to £250 for spectacles.</p> <p>You can only claim up to £1,000 for contents in the open within the grounds of your home.</p>	<p>Loss or damage if items are left in an unattended motor vehicle or caravan.</p> <p>Loss or damage caused by pets.</p>
b)	<p>Medals, coins and stamps not forming part of a collection</p> <p>You can only claim up to £250 in total.</p>	<p>Any items left in an unattended motor vehicle or caravan.</p>
c)	<p>Accidental damage to landlord's fixtures and fittings.</p> <p>You must be a tenant and You can only claim up to 10% of the contents sum insured.</p>	<p>The Contents excess shown on your certificate which you must pay.</p>

2.	What is covered:	What is NOT covered:
Loss or damage to your contents in your home caused by the following:		
a)	Fire, smoke, explosion, lightning or earthquake.	The Contents excess shown on your certificate which you must pay.
b)	Riots, civil commotion, labour and political disturbances or strikes.	The Contents excess shown on your certificate which you must pay.
c)	Malicious damage or vandalism.	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage caused by anyone lawfully in or within the grounds of your home.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage unless force and violence is used to get into or out of your home.</p>
d)	Storm or flood.	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p>
e)	Impact with your home by any aircraft or other aerial device or anything dropped from them or by any vehicle, train, animal, falling tree or branch or any falling aerial, aerial fitting or mast.	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage caused by felling or lopping of trees and branches.</p> <p>Loss or damage caused by pets.</p>
f)	Subsidence or heave of the site on which your home stands or land belonging to it or landslip.	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Damage caused by coastal or river erosion.</p> <p>Damage to or resulting from the movement of solid floor.</p> <p>Faulty workmanship.</p> <p>Damage caused by normal shrinkage or settlement.</p> <p>Loss or damage caused by demolition, repair or structural changes to your home.</p>
g)	<p>Escape of water from washing machines, dishwashers or any fixed domestic water or heating installation.</p> <p>Escape of oil from any fixed domestic oil heating installation.</p>	<p>The escape of water/oil excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Damage caused to the installation or appliance that brought about the escape of water.</p>

h)	<p>Theft or attempted theft.</p> <p>You can claim up to £3,000 for any one claim for items which are in the garage or any of the outbuildings belonging to your home</p> <p>You can claim up to £500 for the unauthorised use of Credit Cards (you and your family must keep to the terms and conditions of your card issuer)</p> <p>You can claim up to £250 for Money</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage unless force and violence is used to get into or out of your home.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Any Money or Credit Cards held in your home for business, trade or professional purposes</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of your home.</p>
3.		3.
What is covered:		What is NOT covered:
This section also provides the following cover:		
a)	<p>The cost of replacing food in a freezer in your home, that has been spoiled by an accidental change in temperature of your freezer.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage recoverable under any other insurance.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage caused by a deliberate act of any public electricity supply authority.</p> <p>Loss or damage caused by your own or your household's wilful act of negligence or the continued use of damaged or faulty apparatus.</p>
b)	<p>Loss of or damage to visitor's personal possessions while in your home caused by events 2(a) to 2(h)</p> <p>You can claim up to £1,000 for any one claim</p>	<p>The Contents excess shown on your certificate which you must pay.</p>
c)	<p>The cost of replacing the title deeds of your home following loss or damage caused by events 2(a) to 2(h) while they are in your home or in the offices of your mortgage lender, bank or solicitor.</p> <p>You can claim up to £2,500</p>	<p>The Contents excess shown on your certificate which you must pay.</p>
d)	<p>Fatal accidents as a direct result of a criminal assault or fire in your home resulting in the death of you or your family within 30 days of the fire or assault.</p> <p>You can claim up to £5,000 per individual.</p>	<p>Any injury which is inflicted by you or is the result of the wilful act of your family.</p> <p>Any death which is the result of suicide.</p>

e)	<p>Loss or damage to contents in the open within the grounds of your home caused by events 2(a) to 2 (h).</p> <p>You can claim up to £1,000 .</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss of Money or Credit Cards.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage if items are left in a motor vehicle or caravan.</p> <p>Pedal Cycles.</p>
f)	<p>Loss or Accidental damage’ to your contents while they are being moved by professional removers from your home directly to your new permanent home in the United Kingdom.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Damage to china, glass or other brittle items unless they have been packed by professional packers.</p> <p>Loss or damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Loss or damage while your contents are in storage or being moved from storage.</p> <p>Loss of Money or Credit Cards.</p>
g)	<p>Accidental breakage of mirrors, ceramic hobs in free standing cookers, or glass which forms part of your furniture.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Breakage while your home has been left unoccupied.</p> <p>The replacement cost of any part of the item other than the broken glass.</p>
h)	<p>We will pay for the replacement of the lock mechanism or at our option we will change the locks in the event of accidental loss or theft of the keys to the external doors of your home or to safes or alarms in the home or in the event of Accidental damage’ to the locks of the external doors to your home.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage by any process of repair or restoration.</p> <p>The cost of repairing mechanical breakdown.</p>
i)	<p>Accidental loss at your home of metered water or oil from the domestic water or heating system.</p> <p>You can claim up to £2,000 for loss of metered water.</p> <p>You can claim up to £1,500 for loss of oil</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p>
j)	<p>Loss or damage to your shrubs and plants on the land belonging to your home caused by:</p> <ul style="list-style-type: none"> • fire, smoke, explosion, lightning or earthquake. • riots, civil commotion, labour and political disturbances or strikes • malicious damage or vandalism • theft or attempted theft • impact by any aircraft or anything dropped from them or by any vehicle. <p>You can claim up to £1,500</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p> <p>Loss or damage caused by anyone who is lawfully in or within the grounds of your home.</p>

k)	<p>Electronic Data Download</p> <p>The cost of replacing electronic data downloads following loss or damage to your contents by covers 2(a) to 2(h) or Section F 1(a) if shown on your certificate.</p> <p>You can claim up to £2,000.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>The cost of remaking or recreating a disc, tape or film.</p> <p>Any data not commercially available at the time of the loss.</p> <p>Damage by any event listed in the Contents Section and which is specifically excluded under that event.</p>
l)	<p>Business Equipment</p> <p>This cover is only included if you or your family work from home.</p>	
m)	<p>Agreed accommodation expenses including storage of property if your home is made uninhabitable by a cause shown in point 2, until your home is restored to normal living condition including agreed accommodation costs for any pets living with you.</p> <p>The most we will pay is £10,000 and only for the period necessary for reinstatement.</p>	
4.	What is covered:	What is NOT covered:
a)	<p>Wedding or Civil Ceremony Gifts, Birthdays & Religious Festivals</p> <p>For one month before and one month after the wedding, civil ceremony or birthday (for any of your family) or religious festival the sum insured for Contents is increased by £2,500.</p>	

5.	Where the contents are insured:	What is not covered:
a)	In the home	
b)	In the open on the land belonging to your home	<p>Contents insured under another policy</p>
c)	<p>Contents are covered following loss or damage by covers 2(a) to 2(h) anywhere in the United Kingdom when temporarily moved from your home, for up to 90 consecutive days, including into any bank, safe deposit box, occupied private dwelling or into any building where you are residing or carrying on business (other than while attending full-time education).</p> <p>Loss or damage to your contents by theft or attempted theft is limited to any occupied private home where you are working, any occupied private home where you are temporarily living, or any bank or safe deposit box.</p>	<p>Contents removed for sale or exhibition, or to furniture depositories.</p> <p>Contents removed because of the sale or letting of your home.</p> <p>Contents during removal.</p> <p>Loss or damage by theft or attempted theft to contents removed from your home, unless force and violence is used to get into or out of the building.</p> <p>Money or Credit Cards.</p> <p>Loss or damage if items are left in a motor vehicle or caravan.</p>
d)	<p>Contents are covered following loss or damage by covers 2(a) to 2(h) anywhere in the United Kingdom when moved from your home into any building where you are living while attending full-time education. The most we will pay is £5,000.</p>	<p>Pedal Cycles</p>
6.	How much the Contents are insured for:	What is not covered:
a)	<p>How much the contents are insured for:</p> <p>The sum insured you have selected for your contents is shown on your policy certificate and is the most you can claim for any one loss.</p> <p>If specified on your certificate, the most we will pay for any individual item is £15,000.</p> <p>The most you can claim for any individual item is £5,000 unless the item is specified on your certificate.</p> <p>The most we will pay for Valuables is £15,000.</p> <p>You can only claim up to £2,000 per item for jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins unless they are specified in your certificate.</p> <p>We will require a receipt or original valuation for these items in the event of a claim.</p> <p>You can only claim up to £250 for spectacles.</p> <p>You can only claim up to £1,000 for contents in the open within the grounds of your home.</p> <p>Money is restricted to £250 and unauthorised use of Credit Cards is restricted to £500</p> <p>Please refer to any specific exclusions for any type of item or type of claim.</p>	

Section F - Accidental Damage to contents cover

This section explains the details of **your** cover if **you** have selected the **Accidental damage'** to **contents** section as shown on **your certificate**.

1.	What is covered:	What is NOT covered:
a)	<p>Accidental damage to your contents in your home and in the open within the grounds of your home</p> <p>If specified on your certificate, the most we will pay for any individual item is £15,000.</p> <p>The most you can claim for any individual item is £5,000 unless the item is specified on your certificate.</p> <p>The most we will pay for Valuables is £15,000.</p> <p>You can only claim up to £2,000 per item for jewellery, gold and silver articles, furs, clocks, watches, pictures, other works of art, sculptures and collections of stamps, medals or coins unless they are specified in your certificate.</p> <p>We will require a receipt or original valuation for these items in the event of a claim.</p> <p>You can only claim up to £250 for spectacles.</p> <p>You can only claim up to £1,000 for contents in the open within the grounds of your home.</p>	<p>The contents excess shown on your certificate which you must pay'</p> <p>Damage to sports equipment whilst in use.</p> <p>Damage to clothing, contact lenses and hearing aids.</p> <p>Deterioration of food.</p> <p>Money or Credit Cards.</p> <p>Damage by depreciation, wear and tear, insects, vermin, fungus, rot, corrosion, process of cleaning, dyeing, repair or restoration.</p> <p>Loss or damage after your home has been left unoccupied.</p> <p>Loss or damage caused by a paying guest or tenant.</p> <p>Loss or damage whilst your home is being lent or let to any person other than your family.</p> <p>Damage to pedal cycles.</p> <p>Damage to mobile phones.</p> <p>Motor vehicles and their accessories.</p> <p>Loss or damage caused by pets.</p> <p>Mechanical or electrical breakdown.</p> <p>Damage caused by failure of the household to follow any manufacturers instructions.</p> <p>Damage to Business equipment whilst in use.</p>

Section G - Liability insurance included in your contents cover

This section explains the details of **your** liability cover if **you** have selected the **contents** section as shown on **your certificate**.

1.	What is covered:	What is NOT covered:
a)	<p>Occupiers Liability</p> <p>You or your household (or your personal representatives in the event of your death) are insured against any legal liability for damages caused by you which results from an accident occurring within your home or its land and during the period of insurance and causing:</p> <ul style="list-style-type: none"> • Accidental bodily injury (including death, disease and illness) to anyone not in your household. • Accidental damage' or loss to material property that is neither yours nor your household's. <p>We only pay for costs incurred with our written consent.</p> <p>The most we shall pay for a claim is £2,000,000 resulting from one accident or a series of accidents from any one cause except where the claim is for accidental bodily injury (including death, disease or illness) to any of your domestic staff and arises out of and in the course of their employment in which event it is £10,000,000.</p>	<p>Liability resulting from your or your household's trade, profession or business.</p> <p>An agreement made by you or your household unless you or your household would have been liable even if you or your household had not made the agreement.</p> <p>Liability resulting from the ownership of your home.</p> <p>Liability resulting from your occupation or ownership of any other land or building.</p> <p>Liability resulting from the use or ownership of:</p> <ul style="list-style-type: none"> • Mechanically powered vehicles, or trailers attached to such vehicles, except garden machinery.

	<p>The action against you must be brought in a court in the United Kingdom.</p> <p>Provided you and your family are otherwise living permanently in the United Kingdom, the insurance under this section extends, in respect of them, to any injury, loss or damage occurring during a journey or temporary visit to any country in the world in which you or your family do not own premises.</p>	<ul style="list-style-type: none"> • Powered hovercraft, watercraft and aircraft (unless they are models). • Animals of a dangerous species • Any horse for hunting, racing or polo. • Firearms, except airguns or sporting guns. • Lifts which you or anyone in your household own, control or are responsible for. <p>Any responsibility as an employer to anyone employed by any of your household in any trade, profession or business (excluding domestic staff).</p> <p>Injury, death, disease or illness caused by any dog owned by any of your household or for which they are legally responsible if the dog is described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Damage, injury, death, illness or disease which occurs outside the period of insurance.</p> <p>Any defence costs and expenses incurred without our written consent.</p> <p>Any responsibility covered by any other policy.</p> <p>Any claim arising from any business liabilities.</p>
b)	<p>Legal liability for loss or damage to your home or the landlord's fixtures and fittings caused by events in section E points 2(a), 2(d), 2(e), 2(g) and 2(h).</p> <p>This cover only applies if you are a tenant of your home.</p> <p>You can claim up to 20% of the contents sum insured shown on your certificate.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Loss or damage caused by frost, landslip, subsidence or heave, malicious damage, riots, civil commotion, labour and political disturbances or strikes.</p>
c)	<p>Legal liability for the cost of repairing accidental damage to underground services.</p> <p>This cover only applies if you are a tenant of your home.</p> <p>You can claim up to 20% of the contents sum insured shown on your certificate.</p>	<p>The Contents excess shown on your certificate which you must pay.</p>
d)	<p>Legal liability to pay rent while your home is being restored after being made uninhabitable by any of the risks in section E points 2(a) to 2(h).</p> <p>This cover only applies if you are a tenant of your home.</p> <p>You can claim up to 20% of the contents sum insured shown on your certificate.</p> <p>If you claim under point 1(c) of this section at the same time, the most we will pay for the total claim is 20% of the contents sum insured shown on your certificate.</p>	<p>The Contents excess shown on your certificate which you must pay.</p>

<p>e)</p>	<p>You and your household (or your personal representatives if you die) are insured against a judgment debtor failing to meet his full legal obligations resulting from bodily injury, or loss of, or damage to material property in such circumstances that if the judgment debtor had been insured under this section, he would have been entitled to claim from us the amount of his legal liability to you or anyone in your household.</p> <p>We will pay outstanding damages and costs due to you or your household.</p> <p>Up to £1,000,000 for claims resulting from one accident or series of accidents from any one cause.</p> <p>You must have been awarded damages and taxed costs by judgment of any court in the United Kingdom.</p> <p>The damages and costs must have remained unpaid by the judgment debtor during the three months following the date of the court's award.</p>	<p>The Contents excess shown on your certificate which you must pay.</p> <p>Any judgment subject to a pending appeal.</p> <p>Liability if the judgment debtor is you or anyone in your household.</p>
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Contents

How we settle claims

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to claim' in Section Q. **You** should also read the Claims conditions and Policy exclusions in Section L & M.

How we settle claims for contents

1. If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through **our** preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree, at **your** request, not to repair or replace an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.
2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or a suite, or which have a common design or use such as suites of furniture and carpets, which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
4. **You** must ensure that any **excess** applicable is paid before **our** preferred suppliers release goods or commence repairs.
5. If loss or damage happens and the **sum insured** is less than the cost of replacing all **your contents** as new, **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.
6. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** or any limits shown in **your policy** or in **your certificate**.

Section H - Personal possessions

This section explains the details of **your** cover if **you** have elected to insure personal possessions as shown on **your certificate**.

Each item in points 1 (a) to (c) is insured up to a maximum in total of the personal possessions sum insured shown on **your certificate** unless a specific limit is shown below.

1.	The following are insured	What is NOT covered:
a)	<p>Your Personal Possessions</p> <p>You can claim up to £1,500 per single article unless they are specified on your certificate.</p> <p>You can claim up to £250 for spectacles and mobile phones unless they are specified on your certificate.</p> <p>You can claim up to £250 for keys or electronic locking devices to the external door locks of your home.</p>	<p>Dentures.</p> <p>Musical Instruments.</p> <p>Contact or Corneal lenses.</p> <p>Camping Equipment.</p> <p>Vehicles, watercraft and aircraft.</p> <p>Pedal cycles</p> <p>Money and Credit Cards</p>
b)	<p>Your Pedal Cycles</p> <p>You can claim up to £500 per cycle unless specified in your certificate.</p>	<p>Motorised pedal cycles.</p>
c)	<p>Your Money and Credit Cards</p> <p>You can claim up to £250 for Money.</p> <p>The most we will pay for the unauthorised use of Credit Cards is £500.</p> <p>You or your family must report the loss to the police and for Credit Cards your card issuer within 24 hours of discovery and you and your family must keep to the terms and conditions of your card issuer.</p>	<p>Confiscation, loss of value or loss due to incorrect receipts, payment or accountancy.</p>

2.	What the items are insured against:	What is NOT covered:
a)	<p>Accidental damage or loss to your Personal Possessions inside your home or outside your home occurring anywhere in the United Kingdom, Europe, Mediterranean Islands, Madeira, the Canary Islands and any country which has a coastline on the Mediterranean Sea.</p> <p>The personal possessions are also covered during travel by you or your family elsewhere in the world (up to a maximum of 60 days during any period of insurance).</p> <p>You can claim up to £1,000 for items left in an unattended motor vehicle.</p>	<p>The Personal Possessions excess shown in your certificate.</p> <p>Loss or damage to any property that is not in the care of you or your household.</p> <p>Loss or damage to items left in a motor vehicle unless the items are in a locked boot or concealed luggage or glove compartment, and violence and force has been used to enter the vehicle.</p> <p>Loss or damage by electronic, electrical or mechanical breakdown, failure or derangement.</p> <p>Loss or damage if items are confiscated by any government, public or private authority.</p> <p>Loss or damage in your home while your home is left unoccupied.</p> <p>Loss or damage by theft or attempted theft, malicious damage or vandalism in your home unless force and violence is used to get into or out of your home.</p> <p>Loss or damage caused by pets.</p> <p>Damage to sports equipment in the course of play.</p> <p>Skiing or underwater equipment whilst in use.</p>
b)	<p>Accidental damage or loss to your Pedal Cycles inside your home or outside your home occurring anywhere in the United Kingdom, Europe, Mediterranean Islands, Madeira, the Canary Islands and any country which has a coastline on the Mediterranean Sea.</p> <p>Your pedal cycles are also covered during travel by you or your family elsewhere in the world (up to a maximum of 60 days during the period of insurance).</p>	<p>The Personal Possessions excess shown on your certificate.</p> <p>Loss or damage to any pedal cycle that is not in the care of you or your household.</p> <p>Loss or damage to accessories unless caused by accident to the pedal cycle or unless the pedal cycle is lost or damaged at the same time.</p> <p>Loss or damage while the pedal cycle is being used for racing, trial or trade purposes.</p> <p>Loss or damage by theft whilst the pedal cycle is left unattended in any public place without being secured by a locked chain and/or padlock or equivalent device to fixed property.</p>

c)	<p>You and your family are insured against loss of personal Money or the unauthorised use of Credit Cards occurring anywhere in the United kingdom, Europe, Mediterranean Islands, Madeira, Canary Islands and any coastline on the Mediterranean Sea.</p> <p>Money or the unauthorised use of Credit Cards is also covered during travel by you or your family elsewhere in the world (up to a maximum of 60 days during any one year of insurance).</p>	<p>The Personal Possessions excess shown on your certificate.</p> <p>Confiscation, loss of value or loss due to incorrect receipts, payment or accountancy.</p> <p>Loss by deception unless the only deception was someone tricking their way into your home.</p> <p>Any loss of Money or Credit Cards from the home whilst it has been left unoccupied.</p>
3.	How much the Personal Possessions are insured	What is NOT covered:
	<p>The total personal possessions sum insured is shown on your certificate. This is the most we will pay for any one claim.</p>	<p>Loss or damage recoverable under any other insurance.</p>

Personal possessions

How we settle claims for Personal Possessions and Pedal Cycles

If you wish to claim under this section of your policy please follow the steps detailed in 'How to claim' in Section Q. You should also read the Claims conditions and Policy exclusions in Section L & M.

1. If an item has been damaged and it can be economically repaired we will either arrange or authorise repair and we will pay the cost of repair. Otherwise, we will replace the item with a new one of similar quality through our preferred suppliers or at our option, we will pay the replacement cost of a new item of similar quality.

If we agree, at your request, not to replace or repair an item, at our option we will make a cash or voucher settlement equal to the cost we would have paid for replacement or repair through our preferred suppliers.
2. We will not pay for any loss of value to any item which we have repaired or replaced.
3. You must ensure that any excess applicable is paid before our preferred suppliers release goods or commence repairs.
4. The most we will pay for any one claim is the amount it will cost us to replace all your personal possessions and pedal cycles as new but not more than the sum insured or any limits shown in your policy or on your certificate.

How we settle claims for Money and Credit Cards

1. Where an excess applies, this will be taken off the amount of your claim.
2. The most we will pay for any one claim for Money and Credit Cards is the sum insured shown in your policy.

Section I - Home Emergency cover

This section explains the details of **your** cover if **you** have selected Home Emergency cover as shown on **your certificate**.

In this section of the Policy, **We/Us/Our** means the Home Emergency insurer specified in **your insurer schedule**.

1.	What is covered:	What is NOT covered:
a)	<p>This cover provides assistance if you have a home emergency and you telephone the Home Emergency helpline on the number noted on your certificate.</p> <p>We will arrange to deal with the emergency by choosing a qualified person to come to your home and make any repairs that are necessary as a result of that home emergency.</p>	<p>The under noted exclusions apply to sections (a), (b) and (c).</p> <p>Any loss or damage arising from circumstances known to you prior to the start date of this insurance.</p> <p>Systems or structures (for example, central heating) which have not been installed or fitted by qualified workmen.</p> <p>Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.</p> <p>Any claim if your home is unoccupied for more than 60 (sixty) consecutive days.</p> <p>Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware.</p> <p>Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.</p> <p>External water supply pipes.</p> <p>De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.</p> <p>Replacement of light bulbs and fuses in plugs.</p> <p>Loss of keys for outbuildings garages and sheds.</p> <p>Vermin outside the main dwelling e.g. in garages and other outbuildings.</p>

		<p>Damage to boundary walls, hedges, fences or gates.</p> <p>Loss or damage arising from disconnection or interruption of mains services by the deliberate act of the Utility Company concerned or any equipment or services which are the responsibility or property of the Utility Company.</p> <p>Any deliberate act of any public or local authority service.</p> <p>Any deliberate act or omission by you in an attempt to make a false or fraudulent claim under this section.</p> <p>Any claim which is covered by a maintenance agreement, guarantee or extended warranty contract.</p> <p>Any claim because your central heating boiler fails and it is over 15 years old.</p> <p>LPG fuelled, oil fired, warm air or solar heating systems.</p> <p>Septic tanks, guttering and down pipes.</p> <p>Electricity supply to, or failure of burglar/fire alarms systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems.</p> <p>The cost of replacement parts due to natural wear and tear.</p> <p>Reinstatement or the cost of reinstatement following a repair.</p> <p>Breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as saniflo toilets.</p> <p>Any loss where you did not contact us to arrange repairs.</p> <p>Any loss or damage arising from subsidence caused by bedding down of new structures, repairs or alterations to the property, faulty workmanship, or use of defective materials, river or coastal erosion.</p>
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		We will not pay losses that are not directly covered by this section. For example, we will not pay to replace a carpet damaged by a leak or for time taken off work because of an insured incident.
b)	Cost of the qualified person chosen by us to deal with the emergency in respect of the call out charge, labour and any materials to carry out the emergency repair, or if at a similar expense a permanent repair. We will pay up to £500 including VAT.	
c)	In the event of the property becoming uninhabitable and remaining so overnight, we shall at your request arrange for your overnight accommodation and/or transport to such accommodation. We will pay up to £100 including VAT.	

Section J - Legal Expenses cover

This Policy has been supplied by the Legal Expenses insurer specified in your insurer schedule.

Important Information

This is a contract of insurance between You and the Legal Expenses insurer specified in your insurer schedule. The insurance provided covers Legal Costs subject to the terms, limits of indemnity, exclusions and conditions contained herein, in respect of an insured event which occurs within the Territorial Limits and during the Period of Insurance for which You have paid or agreed to pay the premium.

Unless expressly stated nothing in this Policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

	The following are insured:	Restrictions:	Exclusions:
	<p>We will pay Legal Costs for any of the following Sections 1-8, in order to pursue Civil Proceedings directly arising from one or more of the following events or causes:</p>	<p>We agree to provide the cover in this Policy subject to the terms, conditions, exclusions and limitations, provided that:</p> <ul style="list-style-type: none"> the Insured Incident occurs within the Territorial Limits; the Date of Event is within the Period of Insurance; the premium has been paid; and We deem that there are at least 51% Prospects of Success. <p>The most We will pay for any one claim is £50,000 (fifty thousand pounds).</p> <p>Legal Costs incurred in any appeal proceedings will be covered provided that:</p> <ul style="list-style-type: none"> You confirm in writing to Us that You wish to appeal within the time limits for an Appeal; and We consider that the 	<p>The exclusions noted apply to all sections of cover unless stated otherwise.</p> <p>Any claim:</p> <ul style="list-style-type: none"> for which the Date of Event is before the date of inception of this Policy. where We consider that the Prospects of Success are below 51%. <p>Legal Costs incurred before Our written acceptance of a claim.</p> <p>Any insured incident which You intentionally cause or create.</p> <p>War, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup. Radiation or radioactive contamination.</p> <p>The hazardous properties of any</p>

		<p>Prospects of Success of such an appeal are at least 51%.</p> <p>We reserve the right to withdraw cover at any time where upon review of the Prospects of Success, We consider that these have fallen below 51%.</p> <p>All claims must be reported to Us within a reasonable time frame after the Date of Event. We reserve the right to decline to cover any claim where as a result of any delay in reporting the claim to Us, in Our opinion the Prospects of Success have fallen below 51%.</p> <p>Where an award of damages is the only legal remedy to a dispute and the cost of pursuing Civil Proceedings is likely to exceed the value of any such award of damages, the most We will pay in respect of Legal Costs is the value of the likely award of damages.</p>	<p>explosive, corrosive, invasive or toxic substance or material.</p> <p>Sonic pressure waves.</p> <p>Legal Costs incurred during any legal action You take which We have not agreed to, or where You do anything that hinders Us, or the Appointed Representative.</p> <p>Consequential Loss.</p> <p>Judicial Review.</p> <p>Fines or penalties or any damages which You are ordered to pay by a court, tribunal or other authority.</p> <p>Any remark or comment, whether permanently recorded or not, which may damage Your reputation.</p> <p>A dispute with Us or with Your insurance broker or provider.</p> <p>Any claim involving an allegation against You of dishonesty or violence, or any claim which is fraudulent, dishonest or exaggerated.</p>
1)	<p>Employment Disputes Disputes arising out of a contract of employment entered into by You, for Your work as an employee, or for prospective employment.</p>		<p>Disciplinary hearings and internal grievance procedures.</p> <p>Claims relating solely to personal injury.</p>
2)	<p>Services and Personal Property</p> <ul style="list-style-type: none"> • physical damage to personal property owned by You or for which You are responsible; • the purchase, hire, leasing or sale of personal or private goods, or the provision of services for Your private or personal use; • problems arising out of buying or selling Your Residence. 		<p>Any claim where the amount claimed is less than £100.</p> <p>Any business, trade or profession in which You are engaged, or any other venture undertaken by You for financial gain.</p> <p>Any pension scheme, mortgage, loan agreement or any other consumer credit scheme.</p> <p>The settlement payable pursuant to any insurance or other policy.</p>
3)	<p>Personal Claims</p> <ul style="list-style-type: none"> • Your death; • a personal injury to You; • clinical negligence resulting in Your death or personal injury. 		<p>Coroners' Inquests and Fatal Accident Enquiries.</p> <p>Alleged failure to correctly diagnose any clinical or medical condition.</p> <p>Any illness or physical or psychological injury which is gradual or progressive or is not caused by a specific or sudden accident.</p>

4)	<p>Your Residence</p> <ul style="list-style-type: none"> • an infringement of Your legal rights arising from owning or occupying Your Residence; • nuisance at or trespass to land causing damage to Your Residence. 		<p>Any claim for physical damage to property where the amount claimed is less than £100.</p> <p>Subsidence, shrinkage, ground heave, landslip, mining or quarrying.</p> <p>Any party legally acquiring Your Residence from You (whether or not You are paid), or restrictions or controls placed upon Your Residence by any governmental or public or local authority unless the claim is for accidental physical damage.</p> <p>Work done by any governmental or public or local authority unless the claim is for accidental physical damage.</p>
5)	<p>Tax Enquiry</p> <p>Any proceedings or appeal arising out of a Full Enquiry into the Insured's Personal Tax Matters.</p>		<p>The tax affairs of any business.</p> <p>Any investigation or inquiry by HMRC's Special Investigations Section, Special Civil Investigations or Prosecution Office.</p>
6)	<p>Legal Defence</p> <p>Defence of the Insured where their work as an employee leads to</p> <ol style="list-style-type: none"> a) their prosecution by a criminal court; or b) civil action against them for unlawful discrimination; or c) civil action under section 13 of the Data Protection Act 1998. 		<p>Parking or Obstruction Offences.</p> <p>Your driving a motor vehicle for which You do not hold valid motor insurance.</p>
7)	<p>Jury Service</p> <p>Any claim for a refund of the Insured's salary or wages while absent from work on jury service.</p>	<p>Provided that such amount is not recovered from the court or paid by the Insured's employer.</p> <p>We will calculate the amount payable based on the duration of the Insured's unpaid absence from work. Time is based on an eight hour day, and calculated to the nearest half day. One day's pay is taken to be 1/250th of the Insured's total annual pay. Where the Insured works part-time, the amount will be reduced pro-rata.</p>	

8)	<p>Motor Prosecution Defence We will pay Legal Costs in order to defend proceedings where You are prosecuted in a Magistrates' Court (or equivalent court in the appropriate jurisdiction) within the Territorial Limits for a road traffic offence in respect of which arrest is not deemed necessary pursuant to the Serious Organised Crime and Police Act [2005] (or equivalent legislation in the appropriate jurisdiction).</p>		<p>Parking or Obstruction Offences.</p> <p>Your driving a motor vehicle for which You do not hold valid motor insurance.</p>
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General Conditions which apply to Legal Expenses cover (Section J)

This is a legally binding contract of insurance between **You** and the Legal Expenses insurer specified in **your insurer schedule**. This contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission.

1. **You** must:
 - a) abide by the terms and conditions of this Policy.
 - b) try to prevent or minimise **Legal Costs** wherever possible.
 - c) send **Us** everything **We** ask for in writing.
2. **We** can:
 - a) take over any claim or **Civil Proceedings** at any time and conduct them in **Your** name.
 - b) negotiate or settle any claim or **Civil Proceedings** on **Your** behalf.
 - c) refer any boundary or other property dispute to mediation.
 - d) contact **You** direct at any point concerning **Your** claim.
3.
 - a) An **Appointed Representative** will be appointed by **Us**, representing **You** pursuant to **Our** standard terms of appointment.
 - b) If the **Appointed Representative** is not a member of **Our** selected panel of firms or lawyers at the date of appointment, the most that **We** will pay in respect of **Legal Costs** will be the rate stated in **Our** standard terms of appointment applicable at the date of appointment.
 - c) The **Appointed Representative** will have direct contact with **Us** and must co-operate fully with **Us** at all times.
 - d) **You** must co-operate fully with the **Appointed Representative** and with **Us**, keeping **Us** informed and attending such meetings or hearings as may be required at **Your** own expense.
 - e) **You** must give the **Appointed Representative** any instructions that **We** request.
 - f) If it becomes necessary to appoint a solicitor to assist **You** before the issue of **Civil Proceedings** **We** will choose the **Appointed Representative**. If by the date when it is necessary to issue **Civil Proceedings** **We** have not already chosen an **Appointed Representative**, **You** can nominate one by sending **Us** the name and business address of a suitably qualified person. **We** may choose not to accept **Your** nominee if they are unable to agree terms with **Us**. If there is a disagreement over the choice of **Appointed Representative** another suitably qualified person can be appointed to decide the issue (see below).
 - g) **You** must at **Our** request instruct the **Appointed Representative** to have any **Legal Costs** taxed, assessed or otherwise audited.
 - h) **You** must take all necessary steps to assist the recovery of **Legal Costs** from any other party, and pay **Us** any **Legal Costs** so recovered.

- i) **We** will not be bound by any undertaking or other promise or assurance **You** may give to the **Appointed Representative**, or which **You** or the **Appointed Representative** give to any other person.
 - j) If **You** or the **Appointed Representative** terminate their retainer the cover **We** provide will end immediately, though **We** may agree to appoint another **Appointed Representative**.
 - k) If **You** settle, withdraw or abandon a claim without **Our** prior agreement, or fail to give suitable instructions to the **Appointed Representative**, the cover **We** provide will end immediately and **We** will be entitled to reclaim from **You** any **Legal Costs** paid by **Us**.
 - l) If **We** and **You** disagree about the choice of **Appointed Representative**, or about the handling of a claim, **We** and **You** can choose another suitably qualified person to decide the matter, agreeing the choice of this person in writing. If this is not possible **We** will ask the President of the relevant national Law Society to nominate a suitably qualified person. The Party whose choice is rejected must pay the costs and fees incurred in resolving the disagreement.
 - m) **You** must inform **Us** of any proposal to settle a claim including any Payment Into Court. If **You** reject an offer which **We** consider reasonable **We** may refuse to pay any further **Legal Costs**.
 - n) **You** must not negotiate or agree to settle a claim without **Our** prior approval.
4. **We** may elect to pay **You** the amount of damages **You** are claiming, instead of starting or continuing **Civil Proceedings**.
 5. **We** may if **We** see fit require that **You** obtain Counsel's Opinion from a barrister agreed by **You** and **Us**, as to the merits of a proposed claim or **Civil Proceedings**. **You** will be responsible for the costs of obtaining the Opinion, but if this indicates that there are reasonable grounds for the pursuit of a claim or **Civil Proceedings**, **We** will refund Counsel's fees.
 6. If **Your** claim is covered by any other policy of insurance or by trade union membership or would have been covered by any other policy of insurance or by trade union membership if this Legal Expenses policy did not exist, **We** will pay a proportionate share of **Legal Costs**.
 7. If **You** die, **We** will insure **Your** personal legal representatives to pursue disputes covered by this Policy arising from **Your** death, provided they keep to the terms of the Policy.
 8. Apart from **Us**, only **You** may enforce all or any part of this Policy and the rights and interests arising from it or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the Policy in relation to any third party right or interest.
 9. 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 the Laws of England and Wales.
 10. Any Act of Parliament mentioned in the Policy includes equivalent laws in Scotland and Northern Ireland as the case may be.
 11. This Policy is written in English and all communications about it will be in English.
 12. If **We** choose to set aside a term or condition of this Policy, this will not prevent **Us** from relying on that term or condition or any other term or condition in the future.
 13. **Your Residence** must remain **insured** for standard buildings insurance risks throughout the **Period of Insurance**.

Section K - General conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract.

There are additional conditions of insurance applicable to the Legal Expenses section in the 'Conditions which apply to Legal Expenses cover' section within Section J.

If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Taking care

Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

You must tell the **Administrator** as soon as **you** are aware (and no more than 30 days later) of any of the following changes:

- **You** are going to move **home** permanently
- Someone other than **you** or **your family** is going to live in **your home**
- **Your home** is going to be **unoccupied** for more than 60 days in a row
- The number of bedrooms in **your home** has changed
- The value of **your buildings** or **contents** has increased and **your sums insured** may no longer be sufficient
- **You** or any member of **your family** receives a conviction or has a pending prosecution for any offence
There is no need to tell **us** about driving offences or any offences which are spent under the Rehabilitation of Offenders Act 1974.
- Any part of **your home** is going to be **used** for trade, professional or business purposes
There is no need to tell **us** about trade, professional or business **use** if:
 - The trade, professional or business use is only clerical: and
 - **You** do not have staff employed to work from **your home**: and
 - **You** do not have visitors to **your home** in connection with **your** trade, profession or business, and
 - **You** do not keep any business **money** or stock in **your home**

We may re-assess **your** cover and **premiums** when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or provide full answers and relevant details, or give **us** incorrect information or do not answer questions honestly or to the best of **your** knowledge, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your policy** might be invalid and **you** may not be entitled to a refund of **premium**.

Fraud

If **you, your family** or anyone acting on **your** behalf:

- a) Makes any false or fraudulent claim
- b) Makes any exaggerated claim
- c) Supports a claim by false or fraudulent documents, devices or statements (whether or not the claim itself is genuine)
- d) Makes a claim for loss or damage which the insured or anyone acting on the insured's behalf deliberately caused **we** may:
 - i. Refuse to pay the whole of the claim; and
 - ii. Recover from **you** any sums that **we** have already paid in respect of the claim.

We will also notify **you** if we will be treating the **policy** as having terminated with effect from the date of the earliest of any acts set out in (a) - (d) above. In that event, **you** will:

- Have no cover under the **policy** from the date of termination; and
- Not be entitled to any refund of **premium**.

Transferring your interest in the policy

You cannot transfer **your** interest in this **policy** to anyone else without **our** written permission.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown in Section L under the heading 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your policy**.

Section L - Special claim conditions

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** may be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information in Section Q under the heading 'How to claim'.

You should also check the information on 'How **we** settle claims' under the section of **your policy** which covers the loss or damage, e.g. contents, **buildings**.

What you must do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or if **you** lose something away from **your home**, tell the police as soon as possible upon discovery and ask for a crime reference number and tell **us** as soon as **you** can or in the case of riot tell **us** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs;
- Purchase dates of lost or damaged items;
- For damaged items, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.

Rights and responsibilities

We may need to get into **your building** that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this **policy** without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- Take over the defence or settlement of any claim;
- Start legal action to get compensation from anyone else;
- Start legal action to get back from anyone else any payments that have already been made.

You must provide us, at your own expense, with any information and assistance we may reasonably require about any claim. You must help us to take legal action against anyone or help us defend any legal action if we ask you to.

When you call us, at our option we will:

- Ask you to get estimates for building repairs or replacement items; or
- Arrange for the damage to be inspected by one of our Claims Advisors, an independent loss adjuster or other expert - their aim is to help us agree a fair settlement with you; or
- Arrange for the repair or a replacement as quickly as possible.

Other insurance

If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our share of any claim.

Section M - General exclusions

These exclusions apply to all sections of your policy. This insurance does not cover:

Exclusion:	Meaning:
Radioactive contamination	<p>Any claim or expense of any kind caused directly or indirectly by:</p> <ul style="list-style-type: none"> • Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel. • The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
War risks	Any loss or damage caused by any sort of war, invasion or revolution.
Terrorism	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.</p> <p>For the purpose of this exclusion terrorism means the use or threat of use of biological, chemical, radiological and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government(s) or put any section of the public in fear.</p>
Sonic Bangs	Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

Pollution or contamination	<p>Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:</p> <ul style="list-style-type: none"> • a sudden unexpected incident, or • oil or water escaping from a fixed oil or water installation; and • which was not the result of an intentional act; and • which occurs during any period of insurance. <p>All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.</p>
Rot	Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.
Defects	Any loss or damage caused by or from poor workmanship, poor design or faulty materials.
Events before the insurance starts	Any loss, damage, liability, cost or expense of any kind which occurs as a result of an event before the period of insurance starts.
Date change and computer viruses	<p>Direct or indirect loss or damage caused:</p> <ul style="list-style-type: none"> • To equipment by its failing correctly to recognise data representing any date in such a way that it does not work properly or at all. • By computer viruses. <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • Equipment by its failing correctly to recognise data representing any date in such a way that it does not work properly or at all. • Computer viruses. <p>Equipment includes computers and anything else insured by the policy which has a microchip in it.</p> <p>Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.</p> <p>Microchips include integrated circuits and microcontrollers.</p> <p>Computer viruses include any programme or software which prevents any operating system, computer program or software working properly or at all.</p>
Associated claim costs.	Your costs in preparing, proving, agreeing or negotiating your claim.
Any other costs.	Any costs incurred without our approval or permission.
Wear and tear.	Any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Section N - Duration of the insurance

Your policy is an annual contract. The **policy** will begin on the date **you** specify which will be the **start date** shown in **your certificate** and will expire 12 months from the **start date**.

The **policy** will be renewed on the renewal date, subject to payment of the **premium**, unless **you** tell **us** not to or the insurer has written to **you** to advise that the **policy** will be cancelled.

At least 21 days prior to the end of each **period of insurance**, **you** will receive details about **your** cover for the next 12 months.

You must advise **us** if **you** choose not to renew **your policy**.

Section O - The payment of premiums

You can choose to pay **your premium** by either

- i) using monthly credit facilities by Direct Debit, or
- ii) annually by Direct Debit or credit/debit card (fees may apply on credit card transactions).

If **you** are paying **your premium** using monthly credit facilities **you** must make regular monthly payments as per the terms of **your** credit agreement. If **you** fail to do this, **your** lender reserves the right to terminate **your** credit agreement in accordance with the terms of **your** credit agreement. If **your** credit agreement is terminated, **your** insurance cover may also be cancelled in accordance with the terms of **your** policy, unless the remainder of the premium due is paid. If **your** insurance is cancelled for this reason, a cancellation charge may apply as shown on **your Statement of Price**. If the credit agreement requires **you** to pay an advance payment, **you** are required to pay that payment by the date specified by **your** lender or **your policy** may not be valid.

Section P – Administration and Cancellation Charges

The **Administrator** reserves the right to apply an administration charge (subject to Insurance Premium Tax) to **your policy**. The administration charge is non refundable. The administration charge is refundable during **your** initial statutory right to cancel the **policy**, the **administrator** allows 30 days from the **start date** of **your policy**.

A **policy** cancellation charge applies to the insurance contract (subject to Insurance Premium Tax). The cancellation charge is payable when **you** cancel the **policy** and will be deducted from **your** refund of **premium** or **we** will ask **you** to pay the charge to release the **policy** cancellation. The cancellation charge is not payable during **your** initial statutory right to cancel the **policy**, the **administrator** allows 30 days from the **start date** of **your policy**.

Charges applicable to **your policy** are included in **your Statement of Price**.

Section Q - How to claim

To make a claim for sections B - H

- Check the **policy** and **your certificate** to see whether or not the event is covered.
- If **you** are a victim of theft, vandalism or something is lost or damaged away from **your home**, tell the police first and ask for an incident number. It would be helpful if **you** have an approximate cost to replace or repair the item(s) **you** would like to claim for.
- Telephone the claims helpline and confirm **your certificate** number. The helpline number and **certificate** number can be located on **your certificate of insurance**.

We will register the claim from the details **you** provide and tell **you** what to do next.

You should not admit fault if **you** are being held responsible for injury or damage. In this instance **you** should send all documents unanswered and without delay to the PaymentsShield Claim Team address located on **your certificate**

To make a claim for section I - Home Emergency cover

Check **your certificate** and the **policy** booklet to see whether **you** are covered by the **Home Emergency** cover section of the **policy**.

Check that the event **you** want to claim for is covered by phoning the **Home Emergency** helpline. The number can be located on **your certificate of insurance**.

We will arrange for a skilled and reliable tradesman, approved by **us**, to get in touch with **you**.

NB. The **Home Emergency** helpline service does not give confirmation of whether or not **you** have cover for any of the loss or damage which has occurred, under **your Buildings and Contents** cover.

To make a claim for section J - Legal Expenses cover

Check your **certificate** and the **policy** booklet to see whether **you** are covered by the Legal Expenses cover section of the **policy**.

Check that the event **you** want to claim for is covered by phoning the Legal Expenses helpline. The number can be located on your **certificate** of insurance.

Helpline services

We offer **you** a range of helpline services. These are available 24 hours a day any day of the year. **You** will need to have your **policy** number available whenever **you** contact the helplines.

Home emergency Helpline

In this section of the **policy**, **We/Us/Our** means the Home Emergency insurer specified in your **certificate**.

You will find your **policy** number and Home emergency Helpline number on your **certificate**.

The Home emergency helpline is a service that provides help with domestic emergencies, for example, a burst pipe or a break-in. If an emergency happens which threatens the safety of **your home** and **you** need help fast, just call this helpline. **We** will arrange for a skilled and reliable tradesman, approved by **us** to get in touch with **you**. **You** will have to pay the tradesman's bill and **you** will require a credit or debit card to use this service. If the loss or damage is subsequently covered under **your Buildings** and **Contents** cover **you** can claim what **you** paid the tradesman but the appropriate **policy excess** will then apply. **You** will also have to pay the tradesman's bill if **you** have used this facility but not selected Home emergency cover.

Telephone Legal Advice Helpline

In this section of the **Policy**, **We/Us/Our** means the Legal Expenses insurer specified in your **certificate**.

You will find your policy number and Telephone Legal Advice Helpline number on your **certificate**.

Available 24 hours a day throughout the year to provide **you** with confidential telephone advice about any personal legal problem in the UK. **We** can also provide Legal Advice on issues arising in member states of the European Union.

To help **us** monitor **our** service standards, telephone calls to the Helpline may be recorded.

Please do not phone the Helpline to report a general insurance claim. **We** will not accept responsibility if the Helpline services are unavailable for reasons **we** cannot control.

Section R - Cancellation rights under the policy

If, having examined your **policy**, **you** decide not to proceed **you** have a statutory right to cancel for up to 14 days from the **Start Date**. However, **we** have extended this to a 30 day cooling off period where **you** may cancel the **policy** back to the **Start Date** without charge with a full refund of any **premiums** already paid, unless **you** have made a claim during this period.

Following the expiry of your cooling off period, **you** continue to have the right to cancel your **policy** at any time during its term. If **you** do so, **you** will be entitled to a refund of the **premium** paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a pro-rata basis for the period for which **you** have received cover and there will also be an additional cancellation charge, as shown on your **Statement of Price**, to cover the administrative cost of providing the **policy**. If **you** have made a claim and **you** choose to cancel your **policy**, **you** may not be entitled to a refund of **premium**.

We may cancel this **policy** by sending 30 days notice to **you** last known address. **You** will be entitled to a refund of the **premium** paid, subject to a deduction for the time for which you have been covered. If **you** have made a claim, **you** may not be entitled to a refund of premium.

If **you** are paying **your premium** using a monthly credit facility and **you** do not make regular monthly payments as per the terms of **your** credit agreement, we reserve the right to cancel **your** insurance in accordance with the terms of **your** credit agreement. If **we** cancel **your** insurance for this reason, an additional cancellation charge will apply, as shown on **your Statement of Price**.

Section S - How to cancel your policy

To cancel **your** cover, **you** should contact the Paymentsshield Customer Services Team on **0345 6011 050**. Alternatively, **you** can write to Paymentsshield in advance at the address shown on **your certificate** and **your** cover will end on the date Paymentsshield receive **your** written request.

Section T - What you should do if you have a complaint

Please refer to **your insurer schedule** included in **your policy** documentation which outlines the complaints process.

Sales

If **you** are unhappy with any aspect of the sale of this **policy** or have cause for complaint **you** should initially contact the person who arranged the cover for **you**.

Administration

The **Administrator** handles complaints regarding general administration on **our** behalf.

If **you** are unhappy with the general administration of the **policy**, Home Emergency or Legal Expenses cover or have cause for complaint **you** should contact the Paymentsshield Customer Services Team by telephone or in writing to the Paymentsshield address located on **your insurer schedule**.

The Financial Ombudsman Service (FOS) was set up by parliament to resolve complaints that customers and financial businesses are not able to resolve. FOS is an independent service free to customers.

If you have a complaint about any aspect of our service, you should contact us in the first instance. If you remain dissatisfied with our response or 8 weeks have elapsed from the date we received your complaint, you may be eligible to refer your complaint to FOS.

The updated contact details for the Ombudsman, can be found below:

The address is: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4 567
(calls to this number are now free on mobile phones and landlines. Monday – Friday,
8am – 8pm, Saturday, 9am – 1pm)

0300 123 9 123
(calls to this number cost no more than calls to 01 and 02 numbers. Monday – Friday,
8am – 8pm, Saturday, 9am – 1pm)

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

Website: www.financial-ombudsman.org.uk

Claims

For Sections B - H Buildings, Contents and Personal Possessions cover

If **you** are unhappy about claims handling on the **policy** for **Buildings, Contents and Personal Possessions cover** you should contact the Claims Team by telephone or in writing. The contact details for complaints concerning claims for **Buildings, Contents and Personal Possessions** are located on your **Insurer Schedule**.

For Section I - Home Emergency

If **you** are unhappy about claims handling on the **policy** for Home Emergency cover **you** should contact the Quality Assurance Manager. The contact details for complaints concerning claims for Home Emergency are located on your **Insurer Schedule**.

For Section J - Legal Expenses

If **you** are unhappy about claims handling on the **policy** for Legal Expenses cover **you** should contact the Chief Executive Officer. The contact details for complaints concerning claims for Legal Expenses are located on your **Insurer Schedule**.

Section U - Data Protection Notice

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

How your information will be used and who we share it with

Your information comprises of all the details **we** hold about **you** and **your** transactions and includes information obtained from third parties.

If **you** contact **us** electronically, **we** may collect **your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider.

We and the **Administrators** may use **your** information to help **us**:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop **our** services, systems and relationships with **you**;
- Understand **our** customers' requirements;
- Develop and test products and services.

We and the **Administrators** will not disclose **your** information to anyone except:

- Where **we** have **your** permission; or
- Where **we** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to **us**, **our** partners or **you**; or
- Where **we** may transfer rights and obligations under this agreement.

We may transfer **your** information to other countries on the basis that anyone **we** pass it to provides an adequate level of protection. In such cases, **we** will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object, **you** will consent to that change.

We will not keep **your** information for longer than is necessary.

Sensitive Information

Some of the information **we** ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to carry out the services described in **your policy** documents. Please ensure that **you** only provide **us** with sensitive information about other people with their agreement.

Fraud Prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and **Money** laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **your policy**, **you** must tell **us** about any incident (such as fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

How to contact the Data Protection Liaison Officer

If **you** have questions about the **Administrator's** use of personal information, or if **you** believe **our** records are inaccurate, **you** should write to the: Data Protection Officer, Paymentsshield Limited, PO Box 229, Southport PR8 9WU.

On payment of a small fee **you** are entitled to receive a copy of the information **your** insurer holds about **you**. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to: Data Protection Liaison Officer at the insurers Customer Relations Office. The contact details are located on **your certificate**.

Section V - Underwriting

Sections B – H & I – J

The insurance for **policy** sections B - H, I & J are underwritten by the insurers specified in your **Insurer Schedule**. The insurers to this insurance contract are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation. The registration number for your insurer is specified in your **Insurer Schedule**. **You** can check the insurers registration number and status by visiting the FCA's website or by contacting the FCA on 0800 111 676 or 0300 500 8082.

Section W - No Claims Discount

This part of the **policy** explains how No Claims Discount works and only applies if "No Claims Discount" is shown on **your certificate**.

If no incident occurs during the **period of insurance** which results in a claim under the **Buildings** or Contents sections, **your** No Claims Discount will increase in line with **our** scale at the renewal of the **policy**.

For each incident that occurs during the **period of insurance** which results in a claim under the **Buildings** or **Contents** sections, **your** No Claims Discount may reduce in line with **our** scale at the renewal of the **policy**.

You cannot transfer **your** No Claims Discount to anyone else.

Section X - Enquiries and assistance

If **you** have any queries about **your policy** please contact the Paymentsshield Customer Services Team on **0345 6011 050**.

A Guide to Direct Debit Payments

(this section does not form part of the policy conditions)

The premium for **your** policy is collected by monthly or annual Direct Debit from **your** bank account.

We can accept **your** instruction in one of the following ways:

- From a signed Direct Debit mandate
- From a telephone instruction you have given to us
- Electronically (if collected by **your** intermediary) or through the internet



The Direct Debit Guarantee

- This Guarantee is offered by all Banks and **Buildings** Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of **your** Direct Debit Paymentsshield will notify you 10 working days in advance of **your** account being debited or as otherwise agreed. If you request Paymentsshield to collect the payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of **your** Direct Debit, by Paymentsshield or **your** Bank or **Building** Society, you are entitled to a full and immediate refund of the amount paid from **your** bank or **building** society - if you receive a refund you are not entitled to, you must pay it back when Paymentsshield asks you to
- You can cancel a Direct Debit at any time by simply contacting **your** Bank or **Building** Society. Written confirmation may be required. Please also notify us.



The Administrator for this insurance policy is Paymentshield Limited

Paymentshield Limited is authorised and regulated by the Financial Conduct Authority under Registration No. 312708. You can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

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Telephone calls to Paymentshield may be recorded for security purposes and monitored under our quality control procedures

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