

Buildings & Contents Insurance

Including Home Emergency Cover
& Legal Expenses Cover

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Policy Document RSA/PS/029



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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'. From now on, whenever a word with a special meaning is used it will be printed in **bold type**.

Your policy is in two parts - the **policy** wording and the **certificate**. 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 and the **premium**. Please keep **your certificate** with the **policy** wording.

The **Administrator** will send **you** a new **certificate** whenever **you** or **we** make a change to the insurance and each year before the anniversary date so **you** can check that the cover still meets **your** need.

The day to day administration and servicing of the policy is carried out by Paymentsshield Ltd on behalf of the **administrator**.

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 for the necessary changes to be made.. Alternatively, **you** can request cancellation of the **policy** and **you** will receive a full refund of **premium**, as long as no claim has been made.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 35 to 38. The conditions set out the changes in **your** circumstances that could affect **your** cover and Section R on page 41 sets out when **we** would cancel **your policy**. Please take the opportunity to read these sections.

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 the **sum insured** exceeds £300,000 (**our standard cover**), **you** will need to opt for **Buildings Extra**. If the sum exceeds £500,000 (**our maximum extra cover**) the **buildings policy** would need to be cancelled.

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 the **sum insured** exceeds £50,000 (**our standard cover**), **you** will need to opt for **Contents Extra**. If the sum exceeds £75,000 (**our maximum extra cover**) the **contents policy** would need to be cancelled.

If **you** have any questions please contact Paymentsshield Ltd.

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** booklet. 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 possible although there are some situations where immediate notice is required. Further guidance is contained in the **policy** booklet.

Claims conditions require **you** to provide **us** with any 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, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property;
- 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.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses you incur in providing **us** with the above information.

Sometimes **we** 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, where possible, to repair or replace lost or damaged property 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 **certificate** 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 as long as **you** pay the **premium**.

Your part of the contract is:

- You must pay the **premium**;
- You must comply with all the 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.

From time to time for commercial reasons the **Administrator** may decide to change its chosen insurers. Any such change may take place at any time by the **Administrator** cancelling the **policy** (see **section R**) and transferring the insurance cover to a new insurer. The **Administrator** will contact **you** not less than 21 days before **your** current insurance expires with details of the new proposed insurers and terms on which cover may be provided by the new insurer.

Accordingly, in order to ensure continuity of **your** insurance **you** authorise the **Administrators** to cancel **your** existing insurance and transfer **your** data to any new proposed insurer to provide **you** with the replacement cover. When contacting **you** with details of the new insurer and its offer of insurance for **your** consideration the **Administrator** will explain how **you** may revoke this authority and provide details of how **you** may cancel this **policy**, if **you** do not wish to continue **your** **policy** with the new insurer.

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.

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** document are shown in **bold type** with their meanings alongside them.

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

Accidental damage	means visible damage which has not been caused on purpose or inevitably.
Administrator	means Paymentsshield Services Limited.
Buildings	means your home , landlord's fixtures and fittings, patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences, hedges 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 telecommunication equipment.
Certificate	means the document we sent you that details the cover you have selected under this policy .
Contents	means household goods, personal effects 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), boats, sailboats, jet skis and other similar items which are water-borne, aircraft, gliders and hang gliders, caravans, trailers or any parts, keys or accessories for these items (except detachable car stereos when left in the home); • Pets and livestock; • Securities and documents; • Mobile telephones; • 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 .
Direct debit	means the written or verbal authority you give us which allows us to collect the premium from your Bank or Building Society account.
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	means non recoverable electronic data, legally downloaded by you or your family from a Download 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 relatives who permanently live with you .
Heave	means 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 which must be constructed with brick, stone or concrete and roofed with slate, tile, metal, asphalt or concrete. 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 .
Judgement debtor	means any person legally liable to pay damages and costs to you or any of your household by virtue of a judgement of any court in the United Kingdom .
Landslip	means downward movement of sloping ground.
Money	means cash, currency notes, bank notes, 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 belong to you and are 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 a period of one month from the start date shown on your certificate which will automatically continue for a further month on payment of each monthly premium .

Personal possessions	means clothing, baggage, articles of personal use normally worn, used or carried by you or your family including gold and silver articles, jewellery, spectacles, binoculars and telescopes, mobile telephones, keys, guns, private pedal cycles, furs, sports equipment, timekeeping and photographic 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), boats, sailboats, jet skis and other similar items which are water-borne, 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 RSA/PS/029.
Premium	means the monthly amount you must pay for your cover under the policy .
Proposal	means the application form you have completed (including the direct debit) and any other information you have given to us . This information can be provided in writing, by electronic means or by telephone.
Representative	means the lawyer, accountant or other suitably qualified person who has been appointed by us to act for you .
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.
Schedule	means the document we send you which confirms the premiums due under your policy .
Securities	means any document or certificate which is proof of money owed to any of your family .
Settlement	means downward movement of the site caused by the weight of the buildings within ten years of construction.
Start date	means the date on which the period of insurance commences as stated in your certificate .
Subsidence	means 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.
Type of cover	means either buildings cover, accidental damage to buildings cover, contents cover, accidental damage to contents cover, personal possessions cover, Home Emergency cover, Legal Expenses cover or a combination of these as shown on your certificate .
Underground services	means underground pipes, drains, cables (and their inspection covers) for which you are legally responsible.
United Kingdom	means England, Scotland, Wales, 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 <ul style="list-style-type: none"> • Royal & Sun Alliance Insurance plc No. 93792. Registered in England & Wales at St Mark’s Court, Chart Way, Horsham, West Sussex, RH12 1XL for all sections except I & J; • DAS Legal Expenses Insurance Company Limited for sections I & U. • ULR Additions and Qdos Broker & Underwriting Services Limited, underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, for sections J & U.

Section A(1) - Home Emergency Cover

Buildings	means your home , landlord's fixtures and fittings, patios, terraces, footpaths, swimming pools, tennis courts, drives, walls, fences, hedges, gates, fixed domestic water installation, service tanks, septic tanks, pipes, cables and central heating oil tank.
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 which must be constructed with brick, stone or concrete and roofed with slate, tile, metal, asphalt or concrete. 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 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 DAS Legal Expenses Insurance Company Ltd for section I.

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 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 the 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 the 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	Your principal home address together with any second home provided that: <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	The Insured , together with any of the following who reside permanently with the Insured and have the Insured 's permission to make a claim: <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	ULR Additions and Qdos Broker & Underwriting Services Limited, underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.

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.	The following are insured:	Restrictions:	Exclusions:
a)	Your buildings including fixtures, fittings, any part of the structure, ceilings and decorations, fixed glass including double glazing and sanitary fittings .		
b)	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 but not disclosed to us at the time of making your proposal or amending this insurance.
c)	If your home is made uninhabitable by any insured cause we will pay for: <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. 	You can only claim up to 15% of the buildings sum insured .	
2.	You are insured against loss or damage caused by the following events:	Restrictions:	Exclusions:
a)	Fire, smoke, explosion, lightning or earthquake.	You must pay the excess shown on your certificate .	Loss or damage caused by pollution or contamination. Any damage which occurs gradually.
b)	Riots, civil commotion, labour and political disturbances or strikes.	You must pay the excess shown on your certificate .	
c)	Malicious damage or vandalism.	You must pay the excess shown on your certificate .	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.	You must pay the excess shown on your certificate .	<p>Loss or damage caused by frost.</p> <p>Loss or damage to fences, hedges and gates.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Loss or damage caused by penetrating damp or condensation.</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.	You must pay the excess shown on your certificate .	<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 insects, vermin, birds or pets.</p>
f)	Subsidence or heave of the site on which your home stands or land belonging to it or landslip .	You must pay the excess of £1,000.	<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>You must pay the excess of £250 or the excess shown on your certificate (whichever is the greater).</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> <p>Any subsequent subsidence of the buildings following an escape of water.</p>
h)	Theft or attempted theft.	<p>You must pay the excess shown on your certificate.</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>Damage to your home caused by the attending Emergency Services following damage to your home from any event insured by Section 2a) – 2h).</p>	<p>You can only claim up to 10% of the buildings sum insured.</p>	
j)	<p>Damage to your gardens caused by the attending Emergency Services following damage to your home from any event insured by Section 2a) – 2h).</p>	<p>You must pay the excess shown on your certificate.</p>	
3.	<p>This section also provides the following cover:</p>	<p>Restrictions:</p>	<p>Exclusions:</p>
a)	<p>Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of your home.</p>	<p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</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>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>The most we will pay is £2,000.</p> <p>You must pay the excess shown on your certificate.</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)	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.	The normal restrictions shown in this document apply to the contracting purchaser.	
d)	We will pay for the replacement of the lock mechanism or 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 .	The most we shall pay is £750 For loss or theft of keys, you must pay the excess shown on your certificate . For accidental damage to locks, you must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	Loss or damage occurring after your home has been left unoccupied . Loss or damage by any process of repair or restoration. The cost of repairing mechanical breakdown or loss due to wear and tear.
4.	How much the buildings are insured for:	Restrictions:	Exclusions:
a)	The sum insured for buildings is £300,000 and is the most you can claim for any one loss. Where you have opted for buildings extra , the sum insured is increased to £500,000.		

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.	The following are insured:	Restrictions:	Exclusions:
a)	Accidental damage to buildings including fixtures, fittings, any part of the structure, ceilings and decorations.	You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	External television receiving equipment. Loss or damage if caused by a paying guest or tenant. Loss or damage occurring after your home has been left unoccupied . Loss or damage caused by wear and tear, depreciation, anything that happens gradually, mechanical or electrical breakdown.

			<p>Loss or damage caused by pets, insects, vermin, fungus, weather conditions or the effect of light.</p> <p>Loss or damage caused by cleaning, repair or restoration.</p> <p>Loss or damage caused by faulty workmanship or design, or the use of defective materials.</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 or repair.</p> <p>Loss or damage caused by wet rot or dry rot.</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>Loss or damage caused by any event listed in Section B - Buildings Cover and which is specifically excluded under that event.</p>
b)	<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>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</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 or from poor or faulty design, workmanship or materials.</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> <p>Loss or damage caused by any event listed in Section B - Buildings Cover and which is specifically excluded under that event.</p>

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.	The following property owners liabilities are insured:	Restrictions:	Exclusions:
a)	<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>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 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>Your 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>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>

Buildings

How we settle claim

If you wish to claim under this section of **your policy** please follow the steps detailed in 'How to claim' on page 40. You should also read the Claims conditions and Policy exclusions on pages 37 to 39.

How we settle claims for buildings

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

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or;
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your buildings** due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers 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 on **your policy**.

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, such as a bathroom suite or fitted kitchen units, 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.	The following are insured:	Restrictions:	Exclusions:
a)	Your contents.	If specified on your certificate , the most we will pay for any individual item is £15,000.	Loss or damage if items are left in a motor vehicle or caravan. Loss or damage caused by insects, vermin, birds or pets.

		<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 on your certificate.</p> <p>We will require a receipt or original valuation for these items in the event of a claim.</p>	
b)	Medals, coins and stamps not forming part of a collection.	You can only claim up to £250 in total.	Any items left in an unattended motor vehicle or caravan.
c)	Business equipment.	This cover is only included if you or your family work from home.	
d)	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 .	The most we will pay is £10,000 and only for the period necessary for reinstatement.	
e)	Accidental damage to landlord's fixtures and fittings.	<p>You must be a tenant.</p> <p>You can only claim up to 10% of the contents sum insured.</p> <p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p>	
2.	You are insured against loss or damage caused by the following events:	Restrictions:	Exclusions:
a)	Fire, smoke, explosion, lightning or earthquake.	You must pay the excess shown on your certificate .	Loss or damage caused by pollution or contamination. Any loss or damage which occurs gradually.

b)	Riots, civil commotion, labour and political disturbances or strikes.	You must pay the excess shown on your certificate .	
c)	Malicious damage or vandalism.	<p>You must pay the excess shown on your certificate.</p> <p>When your home is left without any occupants, or when the occupants retire at night, we will not provide any cover for malicious damage or vandalism at your home, unless the following security condition is met:</p> <ul style="list-style-type: none"> At least one key operated lock or key operated bolt which is in full working order must be both in place and in use on all the outside doors. <p>For the purposes of this restriction, a lock will be in use when the use of a key is required to open the lock from at least one side.</p> <ul style="list-style-type: none"> At least one lock or fastening must be both in place and in use on all the windows and they must be secured fully closed. <p>When the occupants retire at night the locks and fastenings on windows in occupied rooms do not need to be used.</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>
d)	Storm or flood.	You must pay the excess shown on your certificate .	<p>Loss or damage caused by frost.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Loss or damage caused by penetrating damp or condensation.</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.	You must pay the excess shown on your certificate .	<p>Loss or damage caused by felling or lopping of trees and branches.</p> <p>Loss or damage caused by insects vermin birds or pets.</p>
f)	Subsidence or heave of the site on which your home stands or land belonging to it or landslip .	You must pay the excess shown on your certificate .	<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>

<p>g)</p>	<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>You must pay the excess of £250 or the excess shown on your certificate (whichever is the greater).</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>
<p>h)</p>	<p>Theft or attempted theft.</p>	<p>You must pay the excess shown on your certificate.</p> <p>The most we shall pay for any one claim for items which are in the garage or any of the outbuildings belonging to your home is £2,500.</p> <p>The most we shall pay for the unauthorised use of credit cards is £500 (you and your family must keep to the terms and conditions of your card issuer)</p> <p>The most we shall pay for money is £250.</p> <p>You must pay the excess shown on your certificate.</p> <p>When your home is left without any occupants, or when the occupants retire at night, we will not provide any cover for theft or attempted theft at your home, unless the following security condition is met:</p> <ul style="list-style-type: none"> • At least one key operated lock or key operated bolt which is in full working order must be both in place and in use on all the outside doors. <p>For the purposes of this restriction, a lock will be in use when the use of a key is required to open the lock from at least one side.</p> <ul style="list-style-type: none"> • At least one lock or fastening must be both in place and in use on all the windows and they must be secured fully closed. <p>When the occupants retire at night the locks and fastenings on windows in occupied rooms do not need to be used.</p>	<p>Theft if you have lent or let any part of your home unless force or violence is used to enter or leave it.</p> <p>Theft occurring after your home has been left unoccupied.</p> <p>Loss of money or the unauthorised use of credit cards unless force and violence has been used to enter your home.</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.	This Section also covers:	Restrictions:	Exclusions:
a)	The cost of replacing food in a freezer in your home , that has been spoilt by an accidental change in temperature of your freezer.	<p>You must pay the excess shown on your certificate.</p> <p>We will only replace food that has been spoilt by an accidental change in the temperature of your freezer.</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> <p>Loss or damage recoverable under any other insurance.</p> <p>Loss or damage occurring after your home has been left unoccupied.</p>
b)	Loss of or damage to visitors personal possessions while in your home caused by events 2(a) to 2(h)	<p>The most we shall pay for any one claim is £500.</p> <p>You must pay the excess shown on your certificate.</p>	
c)	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>The most we shall pay is £2,500.</p> <p>You must pay the excess shown on your certificate.</p>	
d)	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>We will pay £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)	Loss or damage to contents in the open within the grounds of your home caused by events 2(a) to 2 (h).	<p>You must pay the excess shown on your certificate.</p> <p>The most we shall pay is £500</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)	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 .	You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	Damage to china, glass or other brittle items unless they have been packed by professional packers. Loss or damage by mechanical, electrical or electronic fault or breakdown. Loss or damage while your contents are in storage or being moved from storage. Loss of money or credit cards .
g)	Accidental breakage of mirrors, ceramic hobs in free standing cookers, or glass which forms part of your furniture.	You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	Breakage while your home has been left unoccupied . The replacement cost of any part of the item other than the broken glass.
h)	We will pay for the replacement of the lock mechanism or 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 .	For loss or theft of keys, you must pay the excess shown on your certificate . For accidental damage to locks, you must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	Loss or damage occurring after your home has been left unoccupied . Loss or damage by any process of repair or restoration. The cost of repairing mechanical breakdown or loss due to wear and tear.
i)	Accidental loss at your home of metered water or oil from the domestic water or heating system.	You must pay the excess shown on your certificate . The most we shall pay for loss of metered water is £2,000 The most we shall pay for loss of oil is £1,500	Loss or damage occurring after your home has been left unoccupied .
j)	Loss or damage to your shrubs and plants on the land belonging to your home caused by: <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.	The most we will pay is £1,500. You must pay the excess shown on your certificate	Damage by smoke from air pollution. Loss or damage occurring after your home has been left unoccupied . Loss or damage caused by anyone who is lawfully in or within the grounds of your home .
k)	Electronic Data Download 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 .	You must pay the excess as shown on your certificate The most we will pay is £1,500.	The cost of remaking or recreating a disc, tape or film. Any data not commercially available at the time of the loss. Damage by any event listed in the Contents Section and which is specifically excluded under that event.

4.	Gift & Religious festival increase:	Restrictions:	Exclusions:
a)	Wedding gifts.	For one month before and one month after the wedding day of any of your family the sum insured for Contents is increased by £3,500.	
b)	Religious Festival.	<p>We will increase the Contents sum insured by £1,500 during the month of the following religious festivals to cover gifts and extra food and drink you buy:</p> <ul style="list-style-type: none"> • Buddhist - Wesak; • Christian - Christmas (Orthodox and Western); • Hindu - Diwali; • Islamic - Eid ul- Adha and Eid ul Fitr ('Id al-Fitr); • Jewish - Passover, Rosh Hashanah and Hanukkah; • Sikh - Vaisakhi (Baisakhi); • And/or any other acknowledged festival. 	
c)	Birthday gifts	We will increase the Contents sum insured by £250 during the month of your birthday or the birthday of any member of your family .	
5.	Where the Contents are insured:	Restrictions:	Exclusions:
a)	In your home .		
b)	In the open within the grounds of your home .	You can only claim up to £500 in total.	<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>
c)	Anywhere in the United Kingdom when temporarily moved from your home including into any bank, safe deposit, occupied private dwelling or into any building where you are residing or carrying on business.	Loss or damage 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.	<p>Contents insured under another policy.</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 removed for more than 90 days.</p> <p>Contents during removal.</p> <p>Loss or damage from theft or attempted theft unless there is forcible and violent entry into or exit from the building.</p>

			Money or Credit Cards. Loss or damage if items are left in a motor vehicle or caravan. Pedal Cycles.
6.	How much the Contents are insured for:	Restrictions:	Exclusions:
a)	The sum insured for contents is £50,000 and is the most you can claim for any one loss. Where you have opted for contents extra , the sum insured is increased to £75,000.	Money is restricted to £250 and unauthorised use of Credit Cards is restricted to £500 Please refer to any specific restrictions for any type of item or type of claim.	

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.	The following are insured:	Restrictions:	Exclusions:
a)	Accidental damage to your contents in your home and in the open within the grounds of your home	<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 must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p> <p>You can only claim up to £500 for contents in the open within the grounds of your home.</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 wet rot or dry rot.</p> <p>Loss or damage caused by pets.</p> <p>Mechanical or electrical breakdown.</p> <p>Any damage which occurs gradually.</p> <p>Damage caused by failure of the household to follow any manufacturers instructions.</p> <p>Damage to Business Equipment whilst in use.</p> <p>Loss or damage caused by any event listed in Section E – Contents cover and which is specifically excluded under that event.</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.	The following occupiers liabilities are insured:	Restrictions:	Exclusions:
a)	<p>You or your household (or your personal representatives in the event of your death) 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 households. 	<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>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>	<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. • 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)	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>Only applies if you are a tenant of your home.</p> <p>The most we will pay for a claim is 20% of the contents sum insured.</p> <p>You must pay the excess shown on your certificate.</p>	Loss or damage caused by frost, landslip, subsidence or heave , malicious damage, riots, civil commotion, labour and political disturbances or strikes.
c)	Legal liability for the cost of repairing accidental damage to underground services .	<p>Only applies if you are a tenant of your home.</p> <p>The most we will pay for a claim is 20% of the contents sum insured.</p> <p>You must pay the excess shown on your certificate.</p>	
d)	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>Only applies if you are a tenant of your home.</p> <p>The most we will pay for a claim is 20% of the contents sum insured.</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.</p> <p>You must pay the excess shown on your certificate.</p>	

e)	<p>You and your household (or your personal representatives if you die) are insured against a judgement 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 judgement 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 of 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 pay the excess shown on your certificate.</p> <p>You must have been awarded damages and taxed costs by judgement of any court in the United Kingdom.</p> <p>The damages and costs must have remained unpaid by the judgement debtor during the three months following the date of the court's award.</p>	<p>Any judgement subject to a pending appeal.</p> <p>Liability if the judgement 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' on page 40. **You** should also read the Claims conditions and Policy exclusions on pages 37 to 39.

How we settle claims for contents

1.
 - a) Where the damage can be economically repaired **we** will pay the cost of repair.
 - b) Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
 - c) Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
 - d) Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
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, 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**.

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 (g) is insured up to a maximum in total of the **personal possessions sum insured** shown on **your certificate** unless a specific restriction applies.

1.	The following are insured:	Restrictions:	Exclusions:
a)	Articles of personal use normally worn or carried including gold and silver articles and jewellery.	<p>You can only claim up to £1,500 per item for jewellery, gold and silver articles unless they are specified in your certificate.</p> <p>We will deduct an amount for wear and tear and depreciation for clothing.</p> <p>We will pay for the cost of replacement of mobile telephones up to a maximum of £250 in any one claim.</p> <p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p>	<p>Dentures.</p> <p>Musical Instruments.</p>
b)	Furs, other clothing and baggage.	<p>We will deduct an amount for wear and tear and depreciation for clothing.</p> <p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p>	
c)	Timekeeping and photographic equipment, spectacles, binoculars and telescopes.	<p>You can only claim up to £250 for spectacles.</p> <p>You can only claim up to £1,500 per item for watches unless they are specified in your certificate.</p> <p>We will require a receipt or valuation for these items in the event of a claim.</p> <p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p>	Contact or Corneal lenses.
d)	Sports Equipment.	<p>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</p>	<p>Damage in the course of play.</p> <p>Camping Equipment.</p> <p>Vehicles, watercraft and aircraft.</p> <p>Skiing or underwater equipment whilst in use.</p>

e)	Guns.	You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	
f)	Keys or electronic locking devices to external door locks of your home . Keys to safes and alarm systems fitted to or located within your home .	We will replace the locks of your home if your house keys are lost or stolen up to £250. We will pay the cost of obtaining replacement keys if your keys are lost or stolen up to £250. You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	Keys or electronic locking devices to any 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), boats, sailboats, jet skis and other similar items which are waterborne, aircraft, gliders and hang gliders, caravans, trailers or any parts.
g)	Private Pedal Cycles.	Up to £500. You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).	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. Loss or damage while the pedal cycle is being used for racing, trial or trade purposes. 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. Loss or damage by theft or attempted theft whilst the pedal cycle is left unattended overnight in any public place.
2.	What the items are insured against:	Restrictions:	Exclusions:
a)	Accidental damage or loss 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. 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 one year of insurance).	The most we will pay for items left in a motor vehicle is £1,000. When your home is left without any occupants, or when the occupants retire at night, we will not provide any cover for theft or attempted theft, malicious damage or vandalism at your home , unless the following security condition is met: <ul style="list-style-type: none">At least one key operated lock or key operated bolt which is in full working order must be both in	You are not insured for loss or damage to any property that is not in the care of you or your household . If items are left in a motor vehicle unless the items are in a locked boot or concealed luggage or glove compartment, and violence or force has been used to enter the vehicle. Caused by normal settlement , wear and tear (except for loss or damage to any item resulting from wear and tear of a clasp, setting or other fastening, carrier or container).

		<p>place and in use on all the outside doors.</p> <p>For the purposes of this restriction, a lock will be in use when the use of a key is required to open the lock from at least one side.</p> <ul style="list-style-type: none"> At least one lock or fastening must be both in place and in use on all the windows and they must be secured fully closed. <p>When the occupants retire at night the locks and fastenings on windows in occupied rooms do not need to be used.</p>	<p>Caused by rot, mildew, rust, corrosion, insects, woodworm, vermin, dyeing, cleaning, repair or restoration.</p> <p>Caused by electronic, electrical or mechanical breakdown, failure or derangement.</p> <p>Caused by faulty manipulation, design, plan, specification or materials.</p> <p>Caused by gradual deterioration or market depreciation.</p> <p>Caused by overwinding and internal damage to watches and clocks.</p> <p>If items are confiscated by any government, public or private authority.</p> <p>Loss or damage while your home is left unoccupied.</p> <p>Loss or damage caused by frost, landslip, subsidence or heave, malicious damage, riot, civil commotion, labour and political disturbance or strike.</p> <p>Loss or damage caused by pets.</p>
3.	Money and Credit Cards	Restrictions:	Exclusions:
a)	<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 most we will pay is £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>You must pay the excess of £200 or the excess shown on your certificate (whichever is the greater).</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>Money or credit cards held for trade, professional or business purposes.</p> <p>Any loss of money or credit cards from the home whilst it has been left unoccupied.</p> <p>Loss or damage recoverable under any other insurance.</p>

4.	What the items are insured against:	Restrictions:	Exclusions:
a)	The total personal possessions sum insured is shown on your certificate . This is the most we will pay for any one claim.	Please refer to any specific restrictions in sections 1 (a) to (g). If items are lost, stolen or destroyed we will pay for the replacement as new if available or otherwise the nearest equivalent. If the items cannot be replaced we will base our payment on expert opinion of its current value up to the limit of the personal possessions sum insured or any other restriction.	

Personal possessions

How we settle claims

If you wish to claim under this section of your policy please follow the steps detailed in 'How to claim' on page 40. You should also read the Claims Conditions and Policy Exclusions on pages 37 to 39.

1.
 - a) Where the damage can be economically repaired we will pay the cost of repair.
 - b) Where the damage cannot be economically repaired and the damaged or lost item can be replaced, we will replace it. If a replacement is not available we will replace it with an item of similar quality.
 - c) Where we are unable economically to repair or to replace an item with an item of similar quality, we will agree a cash payment with you based on the replacement value.
 - d) Where we can offer repair or replacement through a preferred supplier, but instead you request and we agree to pay a cash settlement, then the amount will not normally exceed what we would have paid our preferred supplier.
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 as new but not more than the **sum insured** or any limits shown in your policy.

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 DAS Expenses Insurance Company Limited.

1.	The following are insured:	Restrictions:	Exclusions:
a)	This cover provides assistance if you have a home emergency and you telephone the Home Emergency helpline on 0345 643 7279 .		The under noted exclusions apply to sections (a), (b) and (c).

	<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>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>
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			<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 saniflow 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> <p>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.</p>
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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.	£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.	£100 including VAT.	

Section J - Legal Expenses cover

This Policy has been supplied by ULR Additions and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England and Wales No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Important Information

This is a contract of insurance between You and Ageas Insurance Limited. 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 Prospects of Success of such an appeal are at least 51%. <p>We reserve the right to</p>	<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 explosive, corrosive, invasive or toxic substance or material.</p>

		<p>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>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 Ageas Insurance Limited. 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, Northern Ireland, Jersey and Guernsey 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** on page 34.

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:

- Makes any false or fraudulent claim
- Makes any exaggerated claim
- Supports a claim by false or fraudulent documents, devices or statements (whether or not the claim itself is genuine)
- Makes a claim for loss or damage which the insured or anyone acting on the insured's behalf deliberately aused

We may:

- Refuse to pay the whole of the claim; and
- 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.

Monthly policies

This is a Monthly contract. **We** have the right (which **we** may not use) to continue the **policy** and collect **premiums** including administration charges each month. **We** may vary the terms of the **policy** (including the **premium**) and the **Administrator** may vary the administration charges, providing **you** with 21 days notice to **your** last known address before doing so. **Your premium** (including administration charges) and/or the terms or conditions of **your policy** will only be changed for the following reasons:

- to make minor changes to **your policy** wording that do not affect the nature of the cover and benefits, provided such changes make the **policy** easier to understand;
- to reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting **us** or **your policy**;
- to reflect changes to taxation applicable to **your policy** (including but not limited to insurance premium tax);

- to reflect increases or reductions in the cost (or projected cost) of providing **your** cover, including but not limited to cost increases or reductions caused by changes to the number, length, cost or timing of claims which **we** as part of **our** pricing policy have assumed or projected will be made under PaymentsShield Buildings & Contents Insurance;
- to make changes to the cover and benefits provided under **your policy** including but not limited to changing the **policy** excesses or the removal or addition of one or more **policy** exclusions;
- to reflect changes **you** make to **your policy** (including but not limited to a change of address or an increase in cover);
- to reflect changes in **your** no claims history;
- to cover the cost of changes to the systems, services or technology in support of **your** insurance.

If **you** decide that **you** do not want **us** to continue with the **policy** and collect the **premium** each month, as long as **you** tell **us** at least 10 days before the next **premium** is due, **we** will not collect it.

Financial sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this **policy** immediately by giving you written notice at **your** last known address. If **we** cancel the policy **we** will refund **premiums** already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

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, personal possessions**.

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 immediately 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, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property

- 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.

Where **we** have asked **you** for specific information relevant to your claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

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 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** with any information and assistance **we** may 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** **we** will advise **you** of our requirements, which will be either:

- 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 or 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.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

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	Any claim or expense of any kind caused directly or indirectly by: <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	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. 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.

Sonic Bangs	Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
Radioactive contamination	Any claim or expense of any kind caused directly or indirectly by: <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	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. 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.
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	Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by: <ul style="list-style-type: none"> • a sudden unexpected incident, or • oil or water escaping from a fixed oil or water installation <ul style="list-style-type: none"> - and which was not the result of an intentional act, - and which occurs during any period of insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
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 start date	Any loss, damage, liability, cost or expense of any kind which occurs as a result of an event before the start date .
Date change and computer viruses	Direct or indirect loss or damage caused: <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. Liability arising directly or indirectly from: <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. Equipment includes computers and anything else insured by the policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any programme or software which prevents any operating system, computer program or software working properly or at all.
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

This is a monthly contract. The **policy** is issued for an initial period of one month from the **start date** shown on **your certificate** and will automatically continue for a further month on payment of each monthly **premium**.

For **sections B - H** the **premium** charged reflects **your** no claims history for that month. Therefore if **you** claim under this **policy** it will affect **your** entitlement to no claims discount in the calculation of **your premium** from the next monthly **premium** due.

For **sections I - J** if **you** claim under these **sections** on the **policy** **your** entitlement to no claims discount will not be affected.

Section O - The payment of premiums

Premiums are collected monthly in advance by **direct debit**. The date on which the first **premium** becomes due for payment is shown on the **schedule**.

We can change **your premium** immediately to reflect changes in **your** no claims history.

We can change **your premium** for other reasons by giving **you** 21 days notice in writing.

The **premium** includes Insurance Premium Tax (IPT) at the current rate. If **we** are required by law to increase the level of Insurance Premium Tax or make any other charges, **we** will increase **your premium** from the date any such charges are implemented.

In the event that a **premium** remains unpaid 30 days after the date on which it is due to be paid, cover under this **policy** will be cancelled with effect from the expiry of the last paid period of insurance.

If the payment date changes Paymentsshield will notify **you** 21 days in advance of **your** account being debited or as otherwise agreed.

Any **premiums** or **premium** refunds held by the **Administrator** and/or Paymentsshield Ltd will be held on behalf of the insurers.

Section P – Administration Charge

The **Administrator** reserves the right to apply a monthly administration charge (subject to Insurance Premium Tax) to **your policy**.

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 on **0345 6011 060** and confirm **your certificate** number.

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:

Paymentsshield Claim Team, RSA Claims Department, PO Box 21561, Stirling FK7 1AA

We follow the Association of British Insurers Claims Code, copies of which are available on request.

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 on **0345 643 7279**.

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 on **0345 643 7279**, quoting the reference **Home Legal Expenses**.

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 helpline. **You** will find this on **your certificate**.

Home Emergency helpline – 0345 643 7279.

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 from **us**, 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 – 01603 420033

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 contact the helpline, phone: **01603 420033**, quoting the reference **Home Legal Expenses**.

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.

This helpline service is supplied by ULR Additions and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.

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** offer a 30 day cancellation period without charge. If **you** cancel **your** cover more than 30 days after the **start date** **you** may not be entitled to any refund of **premiums**. In order to determine if **you** are eligible for a refund, **you** can write to **us** at the following address: Paymentsshield, PO Box 229, Southport, PR9 9WU.

Where we cancel your policy

We can cancel **your** cover with immediate effect, in the event that a **premium** remains unpaid 30 days after the date on which it is due to be paid. Any cancellation of this nature will be effective from the expiry of the last paid **period of insurance**.

Please also refer to the Fraud condition and to the Changes in **your** circumstances condition on page 36 of this **policy**.

Where **we** have identified serious grounds, **we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the **policy** by giving **you** 30 days notice.

By serious grounds **we** mean:

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this **policy** or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the **policy** **we** will refund **premiums** already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

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.

Important Note

Cancelling your policy

Please note that if you cancel your policy and do not give us advance notice by contacting us, then you may be liable for paying an additional premium.

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

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 any aspect of the general administration of this **policy** or have cause for complaint **you** should contact the Paymentsshield Customer Services Team by telephone or in writing by letter or email to:

The address is: Paymentsshield Limited,
 PO Box 229,
 Southport PR9 9WU

Customer Services Helpline: 0345 6011 050

Email: enquiries@paymentsshield.co.uk

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 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 and Contents cover

If **you** are unhappy about claims handling on the **policy** for **Buildings and Contents** cover **you** should contact the Claims Team by telephone or in writing.

The address is: Paymentsshield Claims Team, RSA Claims Department,
PO Box 21561, Stirling FK7 1AA

Telephone: 0345 026 1132

For Section I - Home Emergency

If **you** are unhappy about claims handling on the **policy** for **Home Emergency** cover **you** should contact the Customer Relations Department.

Customer Relations can be contacted at:

The address is: Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House,
Quay Side, Temple Back, Bristol BS1 6NH

Telephone: 0117 934 0066 Email: customerrelations@das.co.uk

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
ULR Additions, Kircam House, Whiffler Road, Norwich NR3 2AL

Tel: 01603 420 000

Fax: 01603 420 010

Email: qualityteam@ulr.co.uk

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

Section U - Data Protection Notice

How we use your Information

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.

Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc, DAS Legal Expenses Insurance Company Limited, ULR Additions and Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited.

You are giving **your** information to Royal & Sun Alliance Insurance plc, DAS Legal Expenses Insurance Company Limited, ULR Additions and Qdos Broker & Underwriting Services Limited and UK General Insurance Limited on behalf of Ageas Insurance Limited. In this information statement, 'we' 'us' and 'our' refers to all of these Companies, the **Administrator** and Paymentshield Ltd unless otherwise stated.

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 may use and share **your** information with **our** agents and subcontractors to help **us** and them:

- 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 do not disclose **your** information to anyone else 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.

If **you** wish to receive details of the relevant fraud prevention agencies, please write to **us** at the following address: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax, HX3 5WA.

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 a 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 us

If **you** have questions about the **Administrators** or Paymentsshield'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 PR9 9WU.

On payment of a small fee, **you** are entitled to receive a copy of the information **we** hold about **you**. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If **you** have any questions, or **you** would like to find out more about this notice **you** can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

Section V - Underwriting

Sections B - H

The insurance for this section of the **policy** is underwritten by Royal & Sun Alliance Insurance plc which is 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 under Registration No. 202323. 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.

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Section I

The insurance for this section of the **policy** is underwritten by DAS Legal Expenses Insurance Company Limited (DAS) which is 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 under registration number 202106. 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.

DAS Legal Expenses Insurance Company Limited is registered in England 00103274.

DAS Legal Expenses Insurance Company Limited is covered by the Financial Ombudsman Service (FOS).

Registered Office: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Section J

The insurance for this section of the **policy** is supplied by ULR Additions and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority as an insurance company under registration number 202039.

ULR Additions is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 309657. 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.

ULR Additions is a trading name of Motorplus Ltd, registered in England 03092837.

ULR Additions is covered by the Financial Ombudsman Service (FOS).

Registered Office: Kircam House, 5 Whiffler Road, Norwich, NR3 2AL.

Ageas Insurance Limited is registered in England and Wales 354568.

Ageas Insurance Limited is covered by the Financial Ombudsman Service (FOS).

Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

Section W - 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 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 Limited to collect a 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 insurance for Buildings and Contents cover is provided by Royal & Sun Alliance Insurance plc

The insurance for Home Emergency is provided by DAS Legal Expenses Insurance Company Limited

The insurance for Legal Expenses is supplied by ULR Additions and Qdos Broker & Underwriting Services Limited
and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited

Paymentshield Services Limited is an Appointed Representative of Paymentshield Ltd which is regulated by the Financial Conduct Authority (FCA)
under registration number 312708, and registered in England and Wales at Paymentshield House, Southport Business Park, Wight Moss Way,
Southport, PR8 4HQ.

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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Asset Code: PP00077 Revision Date: 10.10.16