



ASSURANT  
Solutions



Lloyds TSB



# Buildings and Contents Policy Booklet

Assurant Solutions | Intermediary

## Finding Your Way Around Your Policy

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**To get information, make changes to your policy, or to renew your policy contact:**  
Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor,  
York YO30 4XT.  
Telephone: 0844 248 7880.

**To make a home insurance claim contact:**  
Direct Group Ltd, Direct House, PO Box 800, Halifax, HX1 9ET.  
Telephone: 0845 603 4087.

**In the event of a domestic emergency** (e.g. burst pipe, leaking roof or broken window etc), **call the emergency helpline\* 0845 603 4087** for 24-hour access to a network of domestic assistance providers and advice on domestic emergencies.

\*For details see page 26.

Welcome To

## Your Building And Contents Insurance

This scheme is arranged by Assurant Intermediary Ltd. Registered in England No. 4019801. FSA No. 311243.

Registered office, 117-119 Whitby Road, Slough SL1 3DR.

The policy is underwritten by Lloyds TSB General Insurance. Registered in England No. 204373. FSA No. 202091.

Registered office, 25 Gresham Street, London EC2V 7HN.

Assurant Intermediary Ltd and Lloyds TSB General Insurance are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Copies of this document can be made available on request in alternative media forms as required under the Disability Discrimination Act 1995.

### Cooling Off Period

If, having examined **your** policy documentation, **you** decide not to proceed, **you** may cancel this insurance within the first 14 days. This 14 days starts on the day **you** receive the policy documentation, or the day you enter into this contract of insurance, whichever is the later. On receipt of **your** notice to cancel and the return of the **schedule**, any premiums **you** have already paid will be refunded to **you** unless you have made or registered a claim.

Please refer to General conditions on page 28-29 for details of cancellation at any other time during the period of insurance.

### Changes you must tell us about

When **you** arranged this insurance, **you** told **us** certain facts about:

- **Your home.**
- The people who live in it.
- The possessions **you** wish to insure.

**You** must tell Assurant Intermediary Ltd about any changes which alter these facts, as **your** cover may be affected if **you** do not. Please see page 28 for details of the type of changes they need to know about.

### How to make a claim

Please see page 4 for details of what to do if **you** need to make a claim.

### The law applicable to the contract

Both **you** and **we** are free to choose the law applicable to this contract. The law of England and Wales will apply unless it says differently anywhere in the policy **schedule**.

The declaration **you** signed, or, in the case of telephone applications, the answers **you** gave to **our** questions, form part of this contract.

**Your** policy will be written and conducted in English.

## Your Home Our Promise

Thank you for insuring your home with us – we hope you will keep your policy for many years to come.

We are committed to giving you a first class service at all times.

### To begin with, we will

- Send you your new policy very quickly – always within 5 working days of cover being arranged, or
- Let you know if there are any queries as soon as we can – always within 5 working days.

### During the life of your policy, we will

- Provide a telephone helpline to answer any questions you may have.
- Deal with your request to make changes to the policy immediately if possible, but always within 5 working days.
- Respond to any letters you send us by return where possible, but always within 5 working days.

### When you need to claim

- If you phone to tell us you need to claim – we will take down all the details you give us, tell you what the next steps are and whether you need to do anything further.
- If you write to tell us you need to claim – we will reply immediately if possible, but always within 2 working days.
- We will explain to you how the claim will be dealt with, and settle it in the shortest possible time.
- We will let you know if anything is not covered, and why.

## Complaints Procedure

We will always make every effort to meet the high standards we have set, but if you ever feel we have fallen short of what you expect then please contact:

- for concerns relating to the sale of your product and policy terms and conditions, Head of Customer Care, Assurant Intermediary Ltd, Head Office, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT or phone 0844 248 7880.
- for concerns relating to policy claims, Claims Manager, Direct Group Ltd, Direct House, PO Box 800, Halifax HX1 9ET or phone 0845 603 4087.
- We will acknowledge your complaint within 5 working days.
- We aim to resolve complaints within 20 working days.

Once we have made an assessment and fully investigated your concerns, we will respond with a decision.

Most complaints can be resolved quickly, but occasionally more detailed enquiries may be required. If this is likely we will contact you with an update and give you an expected date of response.

### If you remain unhappy with the decision you can follow the complaint routes indicated below:

- Sales – Operations Director at Assurant Intermediary Ltd, Head Office, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT.
- Policy terms and conditions – Head of Customer Care, Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB.
- Claims – Operations Director at Direct Group Ltd, Direct House, PO Box 800, Halifax HX1 9ET.

If you are still not satisfied, you may refer this matter to the Financial Ombudsman Service (FOS). The FOS can be contacted on 0845 080 1800 or at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If you do take these actions, this will not affect your legal rights.

## How Do I Claim?

If you need to make a claim, the main steps are outlined below:

- Check your policy booklet and schedule which gives details of what is covered and read the detailed claims procedure and conditions on page 27 of this booklet.
- Inform the police straightaway in the case of malicious damage, theft, attempted theft or accidental loss, and obtain the crime reference number.
- Direct Group Ltd is the appointed agent of the insurers Lloyds TSB Insurance for the purposes of claims management and for the payment of claims under this policy.
- Telephone **0845 603 4087** as soon as possible and provide full details of what has happened or write to: Claims Department, Direct Group Ltd, Direct House, Po Box 800, Halifax HX1 9ET.
- Please do not undertake any repairs without talking to Direct Group Ltd first, unless they are urgent and will prevent further damage.
- Please do not dispose of any damaged goods without our consent, as Direct Group Ltd may need to see them. If you do not allow them an opportunity to inspect your damaged property, it may affect your claim. This does not apply to spoiled food which can be disposed of as soon as a list has been made of the damaged items.

At our discretion, Direct Group Ltd can either repair or replace any item as new if available, or otherwise the nearest equivalent, or make a money payment instead. In the event of a money payment, the payment will be based on the cost of repair or replacement to us.

If Direct Group Ltd instruct any tradesman, this will be on your behalf.

Please note that on most claims you pay the excess (the amount is shown in your schedule) of each claim, or series of claims, arising from one event causing property damage or loss.

Remember also that a claim may affect your premium at next renewal. Therefore, it may be in your interests to balance this against the amount you are claiming, particularly if it is a relatively small amount.

**Please also refer to 'Claims Procedures and Conditions' on page 27 of this booklet.**

## Words And Phrases With Special Meanings

Whenever the following words and phrases appear in Sections 1 to 5 of this policy booklet in bold print, the following definitions will apply:

### Accidental Breakage

Breakage caused suddenly by external means, which is not expected and not deliberate.

### Accidental Damage

Damage caused suddenly by external means, which is not expected and not deliberate.

### British Isles

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

### Buildings

The structure of **your home** including its permanent fixtures and fittings and interior decorations, patios, terraces, tennis courts, swimming pools (excluding covers), ornamental ponds, fountains, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lamp posts, all at the risk address shown in the **schedule**.

### Business Contents

Furniture, office equipment, tools, fixtures, fittings and stationery which are owned by, or the legal responsibility of, **you or your family**, and which are used for the business, trade or profession of **you or your family**.

### Contents

- Household goods, **high risk items** and personal effects owned by **you or your family**, or for which **you or your family** are legally responsible.
- **Contents** owned by people employed by **you or your family**, in **your home** and who live there.
- Visitors' **personal possessions** in **your home**, up to £250 for each visitor.

### Contents in the open

**Contents** outside **your home**, on land belonging to **your home**.

### Contract Works

Temporary works at the site of your home including unfixated material to be incorporated into the construction you are responsible for insuring.

### Credit Cards

Credit, debit, charge, bankers or cash dispenser cards, all issued in the **British Isles**, which belong to **you or your family**.

### Documents

Deeds, bonds or certificates which are evidence of ownership, or of a sum of **money** owed to **you** or any of **your family**, or similar private **documents**.

### Domestic staff

Any **domestic staff you or your family** employ, under a contract of service, to work in or around **your home**.

### Excess

The first amount of each claim **you** have to pay. If **you** make a claim under more than one section for loss or damage which happens at the same time by the same cause, **we** will deduct one **excess** which will be the greater of those that apply.

### Family

**Your** spouse or partner and children (including adopted and foster children) and any other relatives all permanently living with **you**.

### High Risk Items

Televisions, personal computers, audio and video equipment, photographic equipment, jewellery, items made from precious metal, clocks, watches, furs, pictures, works of art and stamp or coin collections.

### Home

The private dwelling shown in **your schedule** (risk address), together with its garages, outbuildings, sheds and greenhouses, all owned or used by **you** for private and domestic purposes.

### Household

**Your family** and **domestic staff**.

### House Rebuilding Cost Index

Where a specific **sum insured**, representing the rebuilding cost of the **buildings**, is shown on the **schedule**, this will be adjusted monthly in line with the **House Rebuilding Cost Index** or the Housing Index prepared by the Royal Institution of Chartered Surveyors. Should these indices not be available, another appropriate index will be used. No charge will be made for this during the year, but renewal premiums will be calculated on the adjusted **sum insured**. Index linking will continue from the date of loss or damage to the settlement of the resulting claim, provided you have not unreasonably delayed notification of the claim.

### Index Linking

Where a specific **sum insured** for **contents, personal possessions** and **specified items** is shown on **your schedule**, this will be adjusted each month using the Consumer Durables Section of the Retail Price Index.

Should this not be available, another appropriate index will be used. No charge will be made for this during the year, however, renewal premiums will be adjusted based on the revised **sum insured**. If the index reduces, **we** will not lower **your sum insured**, unless **you** ask **us** to. Please note, **any sum insured** / loss limits stated in any of the other sections of **your** policy will not be subject to **index linking**.

### Money

Cash, currency notes, bank notes, money orders and current postage stamps, cheques, savings and trading stamps, savings certificates and savings bonds, luncheon vouchers, traveller's cheques, travel tickets and phonecards, all held for social and domestic purposes.

## Words And Phrases With Special Meanings Continued

### Period of Insurance

The period shown in **your schedule** and any further period for which **you** have paid, or have agreed to pay, and **we** have agreed to accept **your** premium.

### Personal Possessions

Articles normally worn, used or carried about the person, in everyday life, including sports equipment, musical instruments and mobile telephones.

### Satellite Receiving Equipment

Professionally installed, external television **satellite receiving equipment**, which is permanently fixed to **your home**.

### Schedule

The Home Insurance policy **schedule** which tells **you** the sections of this booklet under which **you** are covered, the **period of insurance** and other details about the cover provided by **your** policy.

### Securities

Any document or certificate which is proof of an investment, or of **money** owed to **you** or **your family**.

### Services

Cables, underground pipes and drains serving **your home** and for which **you** are legally responsible.

### Stock or Trade Samples

Goods held by **you** or **your family**, for sale or supply, or as **trade samples**.

### Sum Insured

This is the total amount of money **you** are insured for and the maximum **we** can pay out if **you** make a claim. So it's vital the **sum insured** is large enough to cover **you** completely.

### Unfurnished

Without sufficient furniture for normal living purposes for more than 30 consecutive days.

### Unoccupied

When **your home** has not been lived in, or intended to be lived in, for more than 60 consecutive days.

### Us/We/Our

Assurant Intermediary Ltd, Lloyds TSB Insurance Services Limited and/or Direct Group Ltd working with delegated authority on behalf of Lloyds TSB General Insurance Limited.

### You

The Person(s) named in the **schedule** as the policyholder.

### Your

Owned or hired by **you**, or for which **you** are legally responsible.

Section 1:

## Your Buildings Cover

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
The <b>buildings</b> are insured against loss or damage by the following causes:	<ul style="list-style-type: none"> <li>• The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>• Damage caused by frost.</li> </ul>
1. Fire, smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, labour and political disturbances or strikes.	
3. Malicious damage or vandalism.	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>you</b>, or any person permanently living with <b>you</b>.</li> <li>• Loss or damage caused by a tenant, or any person permanently living with them, or by any guest invited into <b>your home</b> by <b>you</b> or <b>your family</b>.</li> <li>• Loss or damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
4. Storm or flood.	<ul style="list-style-type: none"> <li>• Damage to fences and gates.</li> </ul>
5. Escape of water from, or the freezing of, fixed domestic water installations, or escape of oil from fixed domestic oil heating installations.	<ul style="list-style-type: none"> <li>• Loss or damage caused while the <b>home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> <li>• Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</li> <li>• The first £1,000 of each claim for loss or damage caused by subsidence of the site as a result of leakage of water from pipes or drains.</li> <li>• The cost of excavation to gain access to the installation, making good the area disrupted during excavation and/ or repairing the installations themselves, unless the damage has been caused by freezing.</li> </ul>
6. Theft or attempted theft.	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>.</li> <li>• Loss or damage occurring when <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> </ul>
7. Impact with <b>your home</b> by any aircraft, or other aerial device, anything dropped from them, or by any vehicle, train, animal, falling tree or branch or any falling aerial, satellite dish or mast.	<ul style="list-style-type: none"> <li>• Damage caused by domestic pets.</li> <li>• Loss or damage to the aerial, satellite dish or mast itself.</li> </ul>

Section 1:

**Your Buildings Cover** Continued

What is Covered	What is NOT Covered
<p>8. Subsidence and/or heave of the site on which the <b>buildings of your home</b> stand, or of land belonging to <b>your home</b>, or landslip.</p>	<ul style="list-style-type: none"> <li>• The first £1,000 (unless a different subsidence <b>excess</b> is shown in <b>your schedule</b>).</li> <li>• Damage caused by coastal or river erosion.</li> <li>• Damage to garden walls, gates, fences, paths, drives, patios, swimming pools, tennis courts, lamp posts, septic tanks and central heating tanks unless the foundations beneath the external walls of your home are damaged at the same time, by the same cause.</li> <li>• Damage to, or resulting from, the movement of solid floor slabs unless the foundations beneath the external walls of <b>your home</b> are damaged at the same time, by the same cause.</li> <li>• Damage caused by demolition, structural alteration or structural repair, excavation, faulty design or faulty workmanship or the use of defective materials.</li> <li>• Damage resulting from the bedding down of new <b>buildings</b> or settlement, shrinkage or expansion.</li> <li>• Damage that is covered under an NHBC Certificate or other similar guarantee.</li> </ul>
<p>In addition you are also insured for:</p> <p>9. <b>Accidental breakage</b> of ceramic hobs in fixed appliances, sanitary ware and fixed glass in <b>your home</b>.</p>	<ul style="list-style-type: none"> <li>• Damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• Damage caused by scratching.</li> <li>• Damage to window frames, door frames and casements.</li> <li>• The cost of replacing undamaged items.</li> </ul>
<p>10. <b>Accidental damage</b> to services</p>	<ul style="list-style-type: none"> <li>• Damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.</li> <li>• Damage caused by coastal or river erosion.</li> <li>• Damage caused by or from poor or faulty design, workmanship or materials.</li> <li>• Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the <b>buildings</b>.</li> <li>• The cost of clearing blocked drains and pipes.</li> </ul>
<p>Additional benefits included in your buildings cover:</p> <p>11. <b>Extra expenses</b>            If <b>your buildings</b> are damaged by a cause covered under this policy, <b>we</b> will pay for the following extra costs if necessary to repair the <b>buildings</b> and incurred with <b>our</b> consent:            The costs of:            i) Architects, surveyors and legal fees.            ii) Complying with Government or Local Authority requirements.            iii) Clearing debris, demolition and making the <b>buildings</b> safe.</p>	<p>The costs of:</p> <ul style="list-style-type: none"> <li>• Any fees charged for preparing or furthering a claim under this policy.</li> <li>• Costs for complying with requirements or regulations notified before the loss or damage occurred.</li> </ul>

Section 1:

## Your Buildings Cover Continued

What is Covered	What is NOT Covered
<p><b>12. Alternative accommodation</b>            Whilst <b>your home</b> is uninhabitable as a result of any cause covered under this policy, <b>we</b> will pay for:</p> <p>i) rent <b>you</b> would have received or are responsible for paying;</p> <p>ii) the reasonable costs of agreed, similar temporary accommodation for <b>you, your family</b> and <b>your</b> domestic pets; while <b>you</b> cannot live in <b>your home</b>.</p> <p><b>We</b> will pay up to 20% of the <b>sum insured</b>/loss limit shown on <b>your schedule</b> for any one event.</p>	<ul style="list-style-type: none"> <li>• Any costs <b>you</b> agree to pay without <b>our</b> written permission.</li> </ul>
<p><b>13. Cover during sale</b>            If <b>you</b> are selling <b>your home</b>, the purchaser will have the benefit of this insurance in the period between exchange of contracts and completion. The purchaser must comply, as far as they are able, with the policy conditions.</p>	<ul style="list-style-type: none"> <li>• Any loss or damage insured under another policy.</li> <li>• Any amount payable in respect of temporary accommodation or rent.</li> </ul>
<p><b>14. Minor alterations to your home</b>            Where <b>you</b> have arranged to have minor building work carried out to <b>your home</b>, such as a garage erected or an extension built, and where the contract requires <b>you</b> to insure the <b>contract works</b>, <b>we</b> will pay for the loss or damage to the <b>contract works</b> if caused by an event covered under Section 1 – points 1-8.</p>	<ul style="list-style-type: none"> <li>• The first £250 of each claim for theft of unfixed goods and materials.</li> <li>• Claims where the contract price exceeds £40,000 or where the contract period exceeds 16 weeks unless <b>we</b> have indicated <b>our</b> agreement in writing.</li> <li>• Claims where <b>you</b> do not provide us with details of the contract prior to the commencement of the work.</li> <li>• Claims arising as a result of either the wilful act or the negligence of the contractor.</li> </ul>

Section 1:

**Buildings Accidental Damage**

Optional Cover

This cover applies only when indicated on your schedule.

What is Covered	What is NOT Covered
<p>15. Any other <b>accidental damage</b> to the <b>buildings</b> of <b>your home</b> which is not specifically covered or excluded elsewhere in this policy.</p>	<p>(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)</p> <ul style="list-style-type: none"> <li>• The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>• The cost of maintenance or routine decoration.</li> <li>• Damage occurring when <b>your home</b> or any part of it is lent, let or sublet.</li> <li>• Movement, settlement or shrinkage in any part of the <b>buildings</b>.</li> <li>• Damage caused by demolition, structural alteration, structural repair, excavation, faulty design, faulty workmanship or the use of defective materials.</li> <li>• Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the <b>buildings</b>.</li> <li>• Damage caused by chewing, scratching, tearing or fouling by any domestic pets.</li> <li>• Loss or damage caused by water entering <b>your home</b>, unless more specifically covered elsewhere in the policy, Section 1, points 1-8.</li> </ul>

## Section 1:

# How Much The Buildings Are Covered For

(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)

Where a maximum sum insured/ limit representing the rebuilding cost of the buildings is shown in the schedule:

Provided that at the time of loss or damage, the **sum insured** is adequate to cover the full rebuilding cost and the **buildings** are in a good state of repair, **we** will pay either the cost of repair or the cost of replacement. **You** are responsible for ensuring that the **sums insured on your schedule** are adequate at all times.

**We** will not pay any reduction in the market value of **your home** resulting from repair or replacement of damaged parts.

If repair or replacement is not carried out because the damaged property is incapable of economic repair or replacement, **we** will, at **our** discretion, pay the reduction in market value resulting from the damage.

If repair or replacement is not carried out for any other reason, **we** will pay the reduction in market value resulting from the damage, but not exceeding what it would have cost to repair or replace the damage, if the repair work had been carried out without delay.

A deduction for wear and tear will be made when:

- i) The **sum insured** on the **buildings**, at the time of the loss or damage, is less than the cost of rebuilding the whole of the **buildings** in the same size, style and condition as when new.
- ii) The **buildings** are not in a good state of repair.

The maximum amount payable for each claim under points 1-10, and where applicable the **accidental damage** option is:

- Where a specific **sum insured** representing the rebuilding cost of the **buildings** is shown in **your schedule**:
  - the **sum insured**, plus index linked increases, less any amount shown in the exclusions and any excess that applies.
- Where a maximum **sum insured** or limit is shown in **your schedule**:
  - the maximum **sum insured** or limit shown in **your schedule**, less any amount shown in the exclusions and any excess that applies.

When **you** make a claim, the amount insured will not be reduced by the claim payment.

Section 1:

## Property Owners Liability

What is Covered	What is NOT Covered
<ul style="list-style-type: none"> <li>• All sums for which <b>you</b> (or, after <b>your</b> death, <b>your</b> legal representatives) are legally liable in respect of accidents occurring during the <b>period of insurance</b> which result in bodily injury, illness or death of any person, or loss or damage to property arising:               <ul style="list-style-type: none"> <li>i) From ownership of the <b>buildings</b> and their land.</li> <li>ii) Under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in respect of any other private residence which <b>you</b> have previously owned and occupied. This cover will continue for a period of 7 years from the date of cancellation of this policy.</li> </ul> </li> <li>• Up to £1,000,000 will be payable for each claim for damages and claimants' costs and expenses. In addition, <b>we</b> will pay any defence costs and expenses which are incurred with <b>our</b> written consent.</li> </ul>	<p>(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)</p> <ul style="list-style-type: none"> <li>• Any legal liability that is more specifically insured by any other policy.</li> <li>• Liability arising from:               <ul style="list-style-type: none"> <li>– Accidental death, bodily injury or illness to <b>you</b> or <b>your family</b> or any of <b>your</b> employees whilst in the course of their employment with <b>you</b> or <b>your family</b>.</li> <li>– Damage to property belonging to, or held in trust by, or, occupied by, or in the custody or control of <b>you</b> or <b>your family</b>, or any of your employees.</li> <li>– Any business, profession or employment of <b>you</b> or <b>your family</b>.</li> <li>– The ownership, possession or use by, or on behalf of, <b>you</b> or <b>your family</b>, of any mechanically propelled or assisted vehicles, caravans, boats or lifts.</li> <li>– Any contract or agreement which <b>you</b> or <b>your family</b> have entered into unless liability would have applied anyway.</li> </ul> </li> </ul>

Section 2:

## Your Contents Cover

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<p>The <b>contents</b> are insured against loss or damage by the following causes:</p>	<ul style="list-style-type: none"> <li>• The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>• Road vehicles or any other mechanically propelled or assisted vehicles or toys, or parts or accessories for any of them except for motorised garden tools, electric wheelchairs and remote-controlled or battery-powered models or toys.</li> <li>• Aircraft, caravans, trailers, boats, windsurfers, other watercraft, or parts or accessories for any of them.</li> <li>• Pets and livestock.</li> <li>• Growing trees, shrubs or plants.</li> <li>• Fixtures and fittings other than fixed items of decoration and home improvements <b>you</b> make as a tenant.</li> <li>• <b>Documents</b> of any kind, except those covered under 'Deeds and <b>Documents</b>' – page 15.</li> <li>• Any articles used or held for business or professional purposes, either wholly or partly.</li> <li>• Any item which is more specifically insured, either by this policy or any other policy.</li> </ul>
<p>1. Fire, smoke, explosion, lightning or earthquake.</p>	<ul style="list-style-type: none"> <li>• Damage caused, unless the <b>accidental damage</b> option is in force, by cigarette or cigar burns, scorching, melting or warping unless accompanied by flames.</li> </ul>
<p>2. Storm or flood.</p>	
<p>3. Escape of water from fixed domestic water installations, or escape of oil from fixed domestic oil heating installations.</p>	<ul style="list-style-type: none"> <li>• Loss or damage caused while the <b>home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> <li>• Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</li> </ul>
<p>4. Riot, civil commotion, labour and political disturbances or strikes.</p>	
<p>5. Malicious damage or vandalism.</p>	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>you</b>, or any person permanently living with <b>you</b>.</li> <li>• Loss or damage caused by a tenant, or any person permanently living with them, or by any guest invited into <b>your home</b> by <b>you</b> or <b>your family</b>.</li> <li>• Loss or damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>

Section 2:

**Your Contents Cover** Continued

What is Covered	What is NOT Covered
<p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry to, or exit from, <b>your home</b>, if <b>you</b> have lent, let or sublet any part of <b>your home</b>, or whilst persons other than <b>your family</b> are staying there.</li> <li>• Official confiscation or detention.</li> <li>• Loss or damage occurring when <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> <li>• Loss by deception, unless the only deception is gaining entry to <b>your home</b>.</li> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>.</li> <li>• More than £2,000 for any one claim for <b>contents</b> stolen from a garage, outbuilding, shed or greenhouse.</li> </ul>
<p>7. Subsidence and/or heave of the site on which the buildings of <b>your home</b> stands, or of land belonging to <b>your home</b>, or landslip beneath the external walls.</p>	<ul style="list-style-type: none"> <li>• Damage caused by coastal or river erosion.</li> <li>• Damage caused by the movement of solid floor slabs unless the foundations of <b>your home</b> are damaged at the same time, by the same cause.</li> <li>• Damage caused by demolition, structural alteration or structural repair, excavation, faulty design or faulty workmanship or the use of defective materials.</li> </ul>
<p>8. Impact with <b>your home</b> 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, satellite dish or mast.</p>	<ul style="list-style-type: none"> <li>• Damage caused by domestic pets.</li> </ul>
<p>In addition you are also insured for:</p> <p>9. <b>Accidental breakage</b> of fixed glass in furniture, mirrors, glass in shelves and ceramic hobs.</p>	<ul style="list-style-type: none"> <li>• Damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• Damage occurring when any part of <b>your home</b> is lent, let or sublet.</li> <li>• Damage caused by scratching.</li> </ul>
<p>10. <b>Accidental damage</b> to televisions, video and audio installations, and computer equipment, and to any aerials or <b>satellite receiving equipment</b> fixed to <b>your home</b> and professionally installed.</p>	<ul style="list-style-type: none"> <li>• Records, discs, cassettes, tapes, diskettes or software.</li> <li>• Damage caused by mechanical or electrical breakdown or derangement, or adjustment, or repair to any machine or misuse.</li> <li>• Damage occurring when <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b> or any part of it is lent, let or sublet.</li> <li>• Damage caused by chewing, scratching, tearing or fouling by any domestic pets.</li> <li>• Loss or damage caused by water entering <b>your home</b>, unless more specifically covered elsewhere in the policy, Section 2, points 1-8.</li> </ul>

Section 2:

## Additional Benefits Included In Your Contents Cover

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<p><b>11. Alternative accommodation</b>            Whilst <b>your home</b> is uninhabitable as a result of any cause covered under Section 2, points 1-8, or the <b>accidental damage</b> option if it is in force on <b>your</b> policy. <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>i) rent <b>you</b> are responsible for paying;</li> <li>ii) the reasonable costs of agreed, similar temporary accommodation for <b>you, your family</b> and <b>your</b> domestic pets; while <b>you</b> cannot live in <b>your home</b>.</li> </ul> <p><b>We</b> will pay up to 20% of <b>your</b> contents sum insured at the time of the loss for any one event.</p>	<ul style="list-style-type: none"> <li>• Any costs payable by <b>your family</b> once <b>your home</b> can be lived in again.</li> <li>• Anything under ‘What is not covered’ under Section 2, points 1-8.</li> <li>• Any cost payable when <b>you</b> and <b>your family</b> have to move out of <b>your home</b> because of subsidence, heave or landslip.</li> <li>• Any costs <b>you</b> agree to pay without <b>our</b> written permission.</li> </ul>
<p><b>12. Metered water</b>            Loss by any of the covers under Section 2, points 1-8.</p>	<ul style="list-style-type: none"> <li>• Anything under ‘What is not covered’ under Section 2, points 1-8.</li> <li>• Loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• More than £1,000 for any one claim.</li> </ul>
<p><b>13. Deeds and documents</b>            Loss or damage whilst:</p> <ul style="list-style-type: none"> <li>i) Deposited with a bank, or</li> <li>ii) Removed from a bank and kept in the care of <b>you</b> or <b>your family</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• More than £1,000 for any one claim.</li> <li>• Loss or damage caused by delay or confiscation by an official body.</li> <li>• Loss or damage outside the <b>British Isles</b>.</li> <li>• <b>Documents</b> which are removed from a bank for more than 7 days.</li> <li>• Damage caused by items losing value, insects, vermin, fungus, cleaning, dyeing, repairing or restoring, mechanical or electrical breakdown or weather conditions (other than storm or flood).</li> </ul>
<p><b>14. Locks and keys</b>            If the keys to locks on external doors of <b>your home</b>, or to locks on safes or alarms in <b>your home</b> are lost, stolen or incur <b>accidental damage</b>, <b>we</b> will pay the cost of replacing the locks up to £250 for any one claim.</p>	<ul style="list-style-type: none"> <li>• An <b>excess</b> of £25.</li> <li>• Loss or damage while <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> <li>• Damage to locks.</li> <li>• Replacing locks when only the parts need changing.</li> </ul>
<p><b>15. Money and credit cards</b>  <b>We</b> will pay for theft or accidental loss of <b>money</b> in <b>your home</b> belonging to <b>you</b> or <b>your family</b>, or for which <b>you</b> or they are responsible; up to £500 for any <b>money</b> claim. <b>We</b> will pay for loss anywhere caused by <b>credit cards</b> being taken from <b>your home</b> and used without the permission of any of the authorised cardholders; up to £500 for any <b>credit card</b> claim.</p>	<ul style="list-style-type: none"> <li>• An <b>excess</b> of £25.</li> <li>• Anything under ‘What is not covered’ under Section 2, points 1-8.</li> <li>• Theft or loss where <b>you</b> or <b>your family</b> have not notified the police immediately upon discovery.</li> <li>• Unexplained disappearance.</li> <li>• Financial loss if <b>you</b> or <b>your family</b> have not kept to the conditions of the card issuer, or reported the loss or theft of the card to the issuing company immediately upon discovery.</li> <li>• Fraudulent use of cards by <b>you</b> or <b>your family</b>.</li> <li>• Loss from depreciation in value, official confiscation or shortages caused by error or omissions.</li> <li>• <b>Money</b> and <b>credit cards</b> held for trade or business.</li> </ul>

Section 2:

## Additional Benefits Included In Your Contents Cover Continued

What is Covered	What is NOT Covered
<p><b>16. Seasonal increase</b>  <b>We will increase the contents limit shown in your schedule by 10% of the sum insured up to £3,000</b>                      i) during December to cover gifts and extra food and drink <b>you</b> buy for Christmas.                      ii) one month before and one month after your wedding day or that of any of <b>your family</b> to cover wedding gifts and extra items bought for the wedding.</p>	
<p><b>17. Fatal injury benefit</b>                      Death of <b>you</b> or any member of <b>your family</b> caused by fire in <b>your home</b>.  <b>We will pay £5,000 per individual.</b>                      Death of <b>you</b> or any member of <b>your family</b> caused by criminal assault occurring in <b>your home</b>.  <b>We will pay £5,000 per individual.</b></p>	<ul style="list-style-type: none"> <li>• Any spouse or partner who does not normally live with <b>you</b>.</li> <li>• Any death which is the result of suicide.</li> <li>• Any death which occurs more than 3 calendar months after the fire.</li> <li>• Any spouse or partner who does not normally live with <b>you</b>.</li> <li>• Any death which occurs more than 3 calendar months after the criminal assault.</li> <li>• Death arising out of and in the course of the employment of <b>you</b> or any member of <b>your family</b>.</li> </ul>
<p><b>18. Visitors' personal belongings</b>                      Loss or damage by any of the covers under Section 2, points 1-8.  <b>We will pay up to £250 per visitor for any one claim.</b></p>	<ul style="list-style-type: none"> <li>• An excess of £25.</li> <li>• Anything under 'What is not covered' under Section 2, points 1-8.</li> </ul>
<p><b>19. Freezer contents</b>                      If an accidental change in temperature, or accidental leakage of refrigerant, causes damage to frozen food in a freezer in <b>your home</b>, <b>we</b> will pay the cost of replacing the frozen food and of hiring another freezer for a period not exceeding 1 calendar month.</p>	<ul style="list-style-type: none"> <li>• An excess of £25.</li> <li>• More than £250 for any one claim.</li> <li>• Loss or damage caused by the deliberate act of any electricity or gas supply authority or business.</li> <li>• Loss or damage whilst <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li> <li>• Loss or damage to food kept in a freezer where the freezer is more than 15 years old.</li> </ul>

Section 2:

## Where Are The Contents Covered?

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<ul style="list-style-type: none"> <li>• In <b>your home</b>.</li> </ul>	
<ul style="list-style-type: none"> <li>• In the open, within the boundary of <b>your home</b> up to £1,000 for any one claim.</li> </ul>	<ul style="list-style-type: none"> <li>• Loss or damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• Loss or damage caused by storm or flood.</li> <li>• Anything under 'What is not covered' under Section 2, points 1-8.</li> </ul>
<ul style="list-style-type: none"> <li>• Anywhere in the <b>British Isles</b> when temporarily removed from <b>your home</b> for a period not exceeding 3 calendar months.</li> <li>• Up to 15% of your contents sum insured, or any limit shown on your schedule whichever is the lower.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Contents</b> removed for sale or exhibition or to furniture depositories.</li> <li>• Loss or damage caused by storm or flood to property not in a building.</li> <li>• Loss or damage insured under points 9 and 10 and the <b>contents accidental damage</b> option, unless caused during household removal by a professional removal contractor.</li> <li>• Loss or damage caused by theft or attempted theft, other than from:               <ol style="list-style-type: none"> <li>i) An occupied, private <b>home</b> or any building where <b>you</b> or <b>your family</b> are working or temporarily living.</li> <li>ii) Any other building or caravan but only if force and violence are used to gain entry or exit.</li> <li>iii) Any bank or safe deposit, or while <b>you</b> or <b>your family</b> are taking the item to or from the bank or safe deposit.</li> </ol> </li> </ul>

Section 2:

## How Much The Contents Are Covered For

What is Covered	What is NOT Covered
<ul style="list-style-type: none"> <li>• The most <b>we</b> will pay for any one loss or event under this section is the <b>contents sum insured</b> shown in <b>your schedule</b>. The most <b>we</b> will pay in respect of <b>high risk items</b> is subject to the high risk items limits shown in <b>your schedule</b>. <b>We</b> will not reduce these limits if <b>you</b> make a claim.</li> <li>• <b>You</b> are responsible for ensuring that the <b>sums insured</b> on <b>your schedule</b> are adequate at all times.</li> <li>• A deduction for wear and tear will be made when the <b>sum insured</b> on the contents or <b>high risk items</b> at the time of loss or damage, is less than the cost of replacing the whole of the contents or <b>high risk items</b>, to the same specification and condition as when new.</li> <li>• At <b>our</b> discretion, <b>we</b> can either repair or replace any item as new if available or otherwise the nearest equivalent, or make a money payment instead. In the event of a money payment, the payment will be based on the cost of repair or replacement to <b>us</b>.</li> <li>• If an item is irreplaceable, <b>we</b> will base <b>our</b> payment on expert opinion of its value immediately prior to its loss or damage.</li> <li>• To help protect <b>you</b> from the effects of inflation <b>we</b> will adjust <b>your sum insured</b> and limits each month using the Consumer Durables Section of the Retail Price Index or a similar index. If <b>your sum insured</b> increases, <b>we</b> will not make any extra charge for the period up to the next time <b>you</b> renew <b>your</b> policy. When <b>you</b> renew <b>your</b> policy, if the index has risen <b>your sum insured</b> and limits shown on <b>your schedule</b> will have been changed to include the rise. For <b>your</b> protection, <b>we</b> will not reduce <b>your sum insured</b> if the index moves down, unless <b>you</b> ask <b>us</b> to.</li> </ul>	<p>(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)</p> <ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> </ul>

Section 2:

## Legal Liabilities Cover

What is Covered	What is NOT Covered
<p><b>20. Personal and employer’s liability</b>  <b>You</b> (or <b>your</b> legal representatives in the event of <b>your</b> death) and any member of <b>your family</b> are insured against any legal liability during the <b>period of insurance</b> for:</p> <p>i) Damages which result from an accident and causing:            – accidental bodily injury (including death, disease or illness) to anyone not in <b>your household</b>            – accidental loss or damage to physical property other than property <b>you</b> or <b>your family</b> own or are looking after.</p> <p>The most <b>we</b> will pay for claims resulting from one accident, or a series of accidents, resulting from any one cause is £1,000,000.</p> <p>This includes any claimants’ costs and expenses. In addition, <b>we</b> will pay any defence costs and expenses which are incurred with <b>our</b> written consent.</p> <p>ii) Damages which result from an accident occurring and causing accidental bodily injury to <b>domestic staff</b> while employed by <b>you</b>. The most <b>we</b> will pay for claims resulting from one accident, or a series of accidents, resulting from any one cause is £10,000,000. This includes any claimants’ costs and expenses. In addition, <b>we</b> will pay any defence costs and expenses which are incurred with <b>our</b> written consent.</p>	<p>(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)</p> <ul style="list-style-type: none"> <li>• Any legal liability that is more specifically insured by any other policy.</li> <li>• Any action against <b>you</b> brought in a court outside the <b>British Isles</b>.</li> <li>• Liability resulting from:               <ul style="list-style-type: none"> <li>i) Ownership of <b>your home</b>.</li> <li>ii) <b>Your</b> occupation or ownership of any other land or building.</li> <li>iii) Sport involving the use of motors.</li> <li>iv) Any trade, profession or business.</li> <li>v) An agreement made by <b>you</b> or <b>your household</b>, unless <b>you</b> or <b>your household</b> would have been liable even if the agreement had not been made.</li> <li>vi) The transmission of any diseases or virus.</li> </ul> </li> <li>• Liability resulting from the use or ownership of:               <ul style="list-style-type: none"> <li>i) Mechanically or motor powered vehicles, except garden machinery used in <b>your</b> garden.</li> <li>ii) Powered boats, hang gliders or aircraft, unless they are models.</li> <li>iii) Animals, except horses, domestic cats and dogs (other than dogs referred to in the Dangerous Dogs Act 1991 or any amending Legislation).</li> </ul> </li> </ul>
<p><b>21. Unrecovered damages and costs</b>            Damages and costs which <b>you</b> or <b>your family</b> cannot recover.</p> <p>If <b>you</b> have claimed against another party and have been awarded damages and taxed costs in any court in the <b>British Isles</b>, for something which would be covered under the Personal and Employer’s Liability section, as a result of anything <b>you</b> or <b>your family</b> do in their personal lives, and payment has not been received 3 months after the date of the award.</p> <p><b>We</b> will pay the outstanding amount up to £1,000,000 for:            – accidental death, disease, illness or physical injury to <b>you</b> or <b>your family</b>;            – <b>accidental damage</b> to property belonging to <b>you</b> or <b>your family</b>.</p> <p>If <b>you</b> die this cover is transferred to <b>your</b> legal, personal representative provided that the representative follows the terms and conditions of the policy as far as they possibly can.</p>	<ul style="list-style-type: none"> <li>• Damage, injury, death, illness or disease which occurs outside any <b>period of insurance</b>.</li> <li>• Any responsibility covered by any other policy.</li> <li>• Anything under ‘What is not covered’ under point 20 above.</li> <li>• Any payment where an appeal against a judgement is pending, in whole or in part.</li> </ul>

Section 2:

## Legal Liabilities Cover Continued

What is Covered	What is NOT Covered
<p>22. <b>Tenant's legal responsibilities</b> <b>Your</b> legal responsibilities under the terms of <b>your</b> tenancy agreement, as a tenant of <b>your home</b>, not the owner or the landlord, for damage to <b>your home</b> caused by:</p> <p>i) Storm or flood, freezing of fixed water or heating installations, water escaping from washing machines, dishwashers, fixed water or heating installations, oil escaping from a fixed heating installation, theft or attempted theft, falling television or radio aerial fittings or masts.</p> <p>ii) <b>Accidental damage</b> to drains, pipes, cables and underground tanks providing services to, or from, <b>your home</b>.</p> <p>iii) <b>Accidental breakage</b> of glass or sanitary ware, fixed to and forming part of <b>your home</b>.</p> <p>The most <b>we</b> will pay for any single event occurring during any <b>period of insurance</b> is £2,000.</p> <p>If <b>you</b> die this cover is transferred to <b>your</b> legal personal representative, provided that the representative follows the terms and conditions of the policy as far as they possibly can.</p>	<ul style="list-style-type: none"><li>• Damage caused by frost.</li><li>• Damage to fences or gates by storm or flood.</li><li>• Damage whilst <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b>.</li></ul>

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<p>23. Any other <b>accidental damage</b> to the <b>contents</b> of <b>your home</b> which is not specifically covered or excluded elsewhere in this policy.</p>	<ul style="list-style-type: none"> <li>• The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>• Clothing.</li> <li>• Contact lenses.</li> <li>• Spoiled food.</li> <li>• Damage occurring when <b>your home</b> is <b>unfurnished</b> or <b>unoccupied</b> or any part of it is lent, let or sublet.</li> <li>• Damage caused by chewing, scratching, tearing or fouling by any domestic pets.</li> <li>• Mechanical or electrical breakdown or derangement or adjustment or repair to any machine, or misuse.</li> <li>• Official confiscation or detention.</li> <li>• Accidental loss or damage outside <b>your home</b> or unexplained disappearance.</li> <li>• Loss or damage caused by water entering <b>your home</b>, unless more specifically covered elsewhere in the policy, Section 2, points 1-8.</li> </ul>

### Section 3:

## Personal Possessions, Money & Credit Cards

## Optional Cover

This part of the policy sets out the cover we provide for your personal possessions, money and credit cards, whether they are in or away from your home. This cover applies only when indicated on your schedule.

What is Covered	What is NOT Covered
<ul style="list-style-type: none"> <li>• Theft or accidental loss of, or <b>accidental damage to you or your family's personal possessions and money</b>.</li> <li>• Theft or accidental loss of, or <b>accidental damage to you or your family's personal possessions and money</b>, when outside of the <b>British Isles</b> for up to 60 days in any <b>period of insurance</b>.</li> <li>• Loss anywhere caused by <b>credit cards</b> being used without the permission of any of the authorised cardholders.</li> <li>• Theft or attempted theft of <b>you or your family's personal possessions</b> from a motor vehicle, up to £1,000, or any lower amount shown in <b>your schedule</b>, unless the vehicle has someone aged 16 years or over in it at the time.</li> </ul>	<p>(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)</p> <ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Any event for which <b>you</b> are also submitting a claim under Section 2 contents.</li> <li>• Loss or damage to:             <ul style="list-style-type: none"> <li>i) Any articles used, or held, for business or professional purposes, either wholly or partly.</li> <li>ii) Road vehicles or any other mechanically propelled or assisted vehicles or toys, or parts or accessories for any of them except for motorised garden tools, electric wheelchairs and remote-controlled or battery-powered models or toys.</li> <li>iii) Aircraft, hang gliders, trailers, boats, surfboards, windsurfers, other watercraft and all their accessories, or associated equipment.</li> <li>iv) Caravans, tents or any camping or associated equipment.</li> <li>v) Tools, machinery or mechanical implements.</li> <li>vi) Pedal cycles and their accessories.</li> <li>vii) Pets and livestock.</li> <li>viii) Household goods, domestic appliances, televisions, non portable computer equipment, discs, cassettes, tapes or diskettes.</li> <li>ix) <b>Securities</b> or <b>documents</b> of any kind.</li> <li>x) Articles of china, porcelain or glass (other than spectacles), earthenware and contact lenses.</li> <li>xi) Sports equipment when it is being used for its intended purpose.</li> <li>xii) Property more specifically insured either by this policy, or any other policy.</li> </ul> </li> <li>• Loss or damage caused by:             <ul style="list-style-type: none"> <li>i) Mechanical or electrical breakdown or derangement or adjustment or repair to any machine or misuse.</li> <li>ii) Official confiscation or detention.</li> <li>iii) Chewing, scratching, tearing or fouling by any domestic pets.</li> <li>iv) Deception.</li> </ul> </li> <li>• Loss or damage caused by water entering <b>your home</b>, unless more specifically covered elsewhere in the policy, Section 2, points 1-8.</li> </ul>

### Section 3:

## Personal Possessions, Money & Credit Cards

Continued

## Optional Cover

How we settle claims for personal possessions, money and credit cards.

- If any **personal possession** has been damaged and it can be economically repaired, **we** will pay the cost of repair. Otherwise **we** will replace it with a new item or **we** will pay the replacement cost of a new item.
- Where **we** agree that **you** do not need to have an item replaced with an item of similar quality, **we** will not pay more than the amount **we** would have had to pay if **we** had replaced the item.
- **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- Any **excess** that applies will be taken off the amount **you** and **we** agree will settle the claim.
- The most **we** will pay for any one **personal possession** or **money** claim is the amount which **you** or **your family** are responsible for, up to the **sum insured** shown on **your schedule**, subject to any special limits shown in this section or on **your schedule**.
- The most **we** will pay for any one credit card claim, is the amount which **you** or **your family** are responsible for, up to the **sum insured** shown on **your schedule**, subject to any special limits shown in this section or on **your schedule**.

Inflation protection - index linking - personal possessions only.

- **We** will adjust **your sum insured** and limits each month using the Consumer Durables Section of the Retail Price Index or a similar index.
- If **your sum insured** increases, **we** will not make any extra charge for the period up to the next renewal of **your** policy.
- When **you** renew **your** policy, if the index has risen, **your sum insured** and limits shown on **your schedule** will have to be changed to include the rise.
- For **your** protection, **we** will not reduce **your sum insured** even if the index moves down, unless **you** ask **us** to.

## Section 4:

# Specified Items

## Optional Cover

This part of the policy sets out the cover we provide for your specified items whether they are in or away from your home. This cover applies only when indicated on your schedule.

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<ul style="list-style-type: none"> <li>• Theft or accidental loss of, or <b>accidental damage</b> to, specified items shown in <b>your schedule</b>, belonging to <b>you</b> or <b>your family</b>.</li> <li>• The specified items are covered within the <b>British Isles</b> or whilst temporarily outside the <b>British Isles</b> for a period not exceeding 60 days if in the custody of <b>you</b> or a member of <b>your family</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Loss or damage caused by:               <ul style="list-style-type: none"> <li>– mechanical or electrical breakdown or derangement or adjustment or repair to any machine or misuse</li> <li>– official confiscation or detention</li> <li>– chewing, scratching, tearing or fouling by any domestic pets</li> <li>– deception.</li> </ul> </li> </ul>

### How we settle claims for specified items.

- If any specified item has been damaged and it can be economically repaired, **we** will pay the cost of repair. Otherwise **we** will replace it with a new item or **we** pay the replacement cost of a new item, less any discounts available.
- Where **we** agree that **you** do not need to have an item replaced with an item of similar quality, **we** will not pay more than the amount **we** would have had to pay if **we** had replaced the item.
- **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- Any **excess** that applies will be taken off the amount **you** and **we** agree will settle the claim.
- The most **we** will pay for any one specified item is the amount which **you** or **your family** are responsible for, up to the **sum insured** shown on **your schedule**, subject to any special limits shown in this section or on **your schedule**.

### Inflation protection - index linking - specified items only.

- **We** will adjust **your sum insured** and limits each month using the Consumer Durables Section of the Retail Price Index or a similar index.
- If **your sum insured** increases **we** will not make any extra charge for the period up to the next renewal of **your** policy.
- When **you** renew **your policy**, if the index has risen, **your sum insured** and limits shown on **your schedule** will have been changed to include the rise.
- For **your** protection, **we** will not reduce **your sum insured** even if the index moves down, unless **you** ask **us** to.

## Section 5:

# Pedal Cycles

## Optional Cover

This part of the policy sets out the cover we provide for pedal cycles away from your home. This cover applies only when indicated on your schedule.

What is Covered	What is NOT Covered
	(Please see Conditions and Exceptions applying to Sections 1 to 5 of the policy on pages 28-29.)
<ul style="list-style-type: none"> <li>• Theft or accidental loss of, or <b>accidental damage</b> to pedal cycles belonging to <b>you</b> or <b>your family</b>, including their accessories whilst attached to them.</li> <li>• The pedal cycles are covered within the <b>British Isles</b>, or whilst temporarily outside the <b>British Isles</b> for a period not exceeding 60 days, if in the custody and control of <b>you</b> or <b>your family</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• The <b>excess</b> shown in <b>your schedule</b>.</li> <li>• Motorised or motor assisted pedal cycles.</li> <li>• Loss or damage when being used for racing.</li> <li>• Theft of a pedal cycle left unattended in a public place, unless it is securely locked to a permanently fixed structure.</li> <li>• Loss or damage caused by:               <ol style="list-style-type: none"> <li>i) Mechanical or electrical breakdown, or derangement, or adjustment, or repair to any pedal cycle, or misuse.</li> <li>ii) Official confiscation or detention.</li> <li>iii) Deception.</li> </ol> </li> </ul>

### How we settle claims under the Pedal Cycle section.

If a pedal cycle has been damaged and it can be repaired economically, **we** will pay the cost of repair. Otherwise **we** will replace it with a new pedal cycle, or pay the cost of replacement as new if available, or the nearest equivalent, less any discounts available.

Any **excess** that applies will be taken off the amount **you** and **we** agree will settle **your** claim.

The most **we** will pay for any one claim is £500 for each pedal cycle, with a maximum limit as shown on **your schedule**.

# Emergency Helpline Service

As part of **your** insurance, **you** are automatically entitled to use the emergency helpline service outlined below. This service is provided by Direct Group Ltd as appointed agent of Lloyds TSB Insurance for the purposes of claims management and associated services. The helpline telephone number is **0845 603 4087**. For **your** protection, telephone calls may be recorded and monitored.

What is Covered	What is NOT Covered
<ul style="list-style-type: none"> <li>• Use of the Emergency helpline service.</li> <li>• By using this service, Direct Group Ltd will arrange for a repairer to call at <b>your home</b> to repair any damage to the:               <ul style="list-style-type: none"> <li>i) Domestic plumbing or drainage system, if there has, or is likely to be, an escape of water or sewage.</li> <li>ii) Domestic gas or electricity supply systems, in the event of the complete failure of either.</li> <li>iii) Roofing, if internal damage is likely to be caused.</li> <li>iv) External locks, doors or windows if the <b>home</b> has been made insecure.</li> <li>v) Fixed heating system if water or oil has escaped.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• All costs involved. The policyholder must pay the repairer, or Direct Group Ltd all charges for call-out, labour and parts or materials used. (However, in many cases these costs may be recoverable under <b>your</b> buildings or contents insurance.)</li> <li>• Any consequential loss, legal liability, loss of, or damage to, any property or person arising from the provision, or delay of, the repair services, unless negligence on the part of Direct Group Ltd can be demonstrated.</li> </ul>

If **you** need any information about **your** policy, need to amend **your** details, or need to make a claim, please call the number shown on **your** policy **schedule**.

## Claims Procedures And Conditions

This is the procedure **you** should follow in the event of a claim or something happening which may give rise to a claim on **your** buildings and/or contents policy. If **you** do not follow this procedure, **you** will break a condition of the policy. This may invalidate **your** claim.

**If you make a claim under the policy which is false or fraudulent in any respect, we will not pay the claim and all cover under the policy will cease.**

### Reporting a Claim

When something happens that causes or may cause a claim, **you** must contact Direct Group Ltd immediately on **0845 603 4087**. If it is a case of malicious damage, theft, attempted theft or accidental loss **you** must tell the police immediately and obtain the police reference number. (Please also refer to page 4.)

If, following a claim under the policy, **you** receive a legal claim form (previously known as a writ or summons) or process issued or started against **you**, **you** must send this unanswered immediately to the Claims Department, Direct Group Ltd, Direct House, PO Box 800, Halifax, HX1 9ET by recorded delivery, quoting **your** claim reference. You must give us all the help and information necessary to settle or resist any claim made against **you**, or help **us** to begin proceedings against any other person.

### Proof of Loss or Damage

It is a condition of **your** policy and **your** responsibility to provide sufficient substantiation of **your** claim as maybe required. **You** must, if required, and at **your** own expense, provide **us** with all reasonable details, or evidence.

Direct Group Ltd may request, written estimates, quotations, proofs of ownership and value or confirmation of the cause of loss or damage.

### Control of the Claim

**We** control the claim, so **you** must not admit, deny, negotiate or settle a claim without **our** consent. However, any temporary repairs necessary to prevent further damage can be done immediately.

### Our Special Rights

**We** have the right to enter any building affected by the claim and take possession of any of the insured property.

**You** may not, however, abandon the property without **our** consent. **We** may in **your** name and/or on **your** behalf, take complete control of any proceedings or settle any claims. **We** may also, at **our** expense and for **our** own benefit, take proceedings against any other person, in **your** name, to recover any payment **we** have made under this policy.

### Contribution

If, at the time of a claim, there is any other policy in force, insuring anything covered by this policy, **we** shall only be liable for **our** proportional share.

### Theft Security

If there has been a theft, or a theft occurs during the currency of this policy, **we** may ask **you** to take such reasonable extra precautions to improve the physical security of **your** home as **we** consider necessary. If **you** do not agree to implement these improvements, **we** may not be able to continue to provide cover.

### Arbitration

If **we** accept **your** claim but **you** disagree over the amount **you** will be paid, the dispute will be referred to an Arbitrator, who will be appointed in accordance with current law. When this occurs, the Arbitrator must decide on an award before **you** can bring proceedings against **us**.

## General Conditions

These conditions apply to Sections 1 to 5 of the policy.

### Fraud

**We** are not liable to pay any claim under the policy if it is false or fraudulent in any respect, or if **you** or anyone else entitled to be covered have not done everything that is required to be done under the terms of the policy.

If the claim is false or fraudulent, the policy will be cancelled with effect from the date that the fraud was committed. In such circumstances, **we** retain the right to keep the premium, recover any payments made and **we** may take legal action against **you**.

### Changes in Risk

The following are examples of the types of changes **we** need to know about:

- A permanent change of address.
- If **your home** is to become unoccupied for more than 60 days in any one policy year.
- If **your home** is to become unfurnished for more than 30 days in any one policy year.
- If **your home** is to become let out to tenants or shared with lodgers.
- Use of **your home** for business or professional purposes.
- If **your home** is not in a good state of repair.
- The conviction, or pending prosecution, of **you** or any member of **your family** for any criminal offence (other than motoring offences).

If **you** are in any doubt as to whether the change may affect the insurance, then please tell Assurant Intermediary Ltd.

If **you** don't, this may invalidate **your** policy.

### Precautions

**You** and **your family** must take every reasonable precaution to prevent any loss, damage, accident or injury.

**You** must keep the property insured by this policy in a good condition. This insurance is not a maintenance contract.

### Transfer of Interest

**You** may not transfer **your** interest in this policy without **our** written consent.

### Cancellation

**We** may cancel this policy by writing to **you** at **your** last known address and confirming in **our** letter that all cover will end seven days after the date of the letter. **You** must return **your schedule** to Assurant Intermediary Ltd immediately. **You** will be provided with a full refund of premium for each full unexpired month of cover unless **you** have made or registered a claim under this insurance. The full premium will be required from **you** if a claim has been made or is pending during that period.

If, having examined **your** policy documentation, **you** decide not to proceed, you may cancel this insurance within the first 14 days. This 14 days starts on the day **you** receive the policy documentation, or the day **you** enter into this contract of insurance, whichever is the later. On receipt of **your** notice to cancel and the return of the **schedule**, any premiums you have already paid will be refunded to **you** unless **you** have made or registered a claim.

**You** may cancel this policy by writing to Assurant Intermediary Ltd and returning **your schedule**. **You** will be provided with a full refund of premium for each full unexpired month of cover unless **you** have made or registered a claim under this insurance. The full premium will be required from **you** if a claim has been made or is pending during that period.

### Installments

If **you** choose to pay through the monthly installment scheme and fail to make a payment when it is due, **we** will re-submit the unpaid premium for payment. If it remains unpaid **we** will consider this to be notice that you want to cancel **your** policy. **You** must return the **schedule** to Assurant Intermediary Ltd immediately.

When **you** have notified us of a claim, **you** must continue with the installment payments throughout the remaining **period of insurance** or settle the premium in full.

**We** may at **our** option, deduct any outstanding installments from any claim settlement.

### Contracts (Rights of Third Parties) Act 1999

No third party will have rights under, or be able to enforce, any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party apart from this Act.

### Renewal

**We** may automatically renew **your** policy when it expires unless:

- **you** tell **us** that you **don't** want to renew it; or
- **we** decide not to offer **you** renewal terms.

**We** will write to **you** at least 21 days before **your** policy is due to expire to let **you** know what **you** need to do.

## General Exceptions

These conditions apply to Sections 1 to 5 of the policy.

This policy does not cover:

### War and Similar Risks

Any consequence, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

### Terrorism

Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism, regardless of any other contributing cause or event.

Terrorism: any act or acts including, but not limited to:

- the use or threat of force and/or violence and/or
- loss, injury, harm or damage to life or property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s), or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

### Radioactivity

Loss or destruction of, or damage to, any property, or any consequential loss or any legal liability directly, or indirectly caused, or contributed to, by or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive toxic explosive or other hazardous nature of any nuclear assembly or nuclear component.

### Sonic Bangs

Loss of, or damage to, property caused by pressure waves from aircraft or other aerial devices.

### Matching Items

The cost of replacing or altering any undamaged item, or parts of items, forming part of a set, suite or other article of a uniform nature, colour or design, including carpets and other floor coverings, when loss or damage occurs within a clearly identifiable area, or to a specific part, and a replacement cannot be matched.

### Pollution

Any loss, damage or legal liability directly or indirectly caused by pollution or contamination of buildings, structures, water, land or the atmosphere.

### Date Change

Direct or indirect loss or damage caused:\*

### Computer Failure and Computer Viruses

- 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.
- Legal expenses, legal benefits and/or liability arising directly or indirectly from:\*
- Equipment failing correctly to recognise data representing any date in such a way that it does not work properly or at all.
- Computer viruses.

**\*But this shall not apply to subsequent loss, damage or liability which results from a cause which is insured.**

Equipment – includes computers and anything else insured in 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 program or software which prevents any operating system, computer program or software working properly or at all.

### 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.

### Loss of Value and Consequential Loss

Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any loss or damage which results from anything insured by this policy.

### Wear and Tear

Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.

### Pre-inception Loss or Damage

Loss or damage existing before this policy started.

### Deliberate Acts

Any loss, damage or legal liability caused by a deliberate act by **you** or any member of **your family**.

## Important Information

### Claims and underwriting exchange register

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **we** deal with **your** application for insurance, **we** may search the register to confirm previous claims history. When **you** tell **us** about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, **we** will pass information relating to it to the register.

**You** can ask **us** for more information about this.

**You** should show this notice to anyone who has an interest in property insured under this policy.

In assessing claims made, insurers may also undertake checks against publicly available information as necessary, such as the electoral roll, county court judgements, bankruptcy or repossessions.

**We** will pass any information **you** give **us** to IDS Ltd so that they can make it available to other insurers. Also, in response to any searches **we** make, IDS Ltd may pass **us** information it has received from other insurers about other incidents involving anyone insured under the policy.

**We** may ask for information from other insurers to check any information **you** have given.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

### Telephone call costs, call recording and call monitoring

Calls to 0845 numbers are charged at local rate from UK landlines. These charges may differ if calling from a mobile. Please note that telephone calls may be recorded and/or monitored.

## Data Protection Act

### **Important: Use of your personal information**

Your personal information will be processed by Assurant Intermediary Ltd and for the purposes of dealing with claims and complaints will be shared with Lloyds TSB Insurance Services Limited and/or Direct Group Ltd the appointed agent of the insurer Lloyds TSB General Insurance Limited for the purposes of claims management and for the payment of claims under this policy.

We will use information about you (including sensitive personal information) to fulfil our agreement with you, including administering your policy, underwriting and claims processing.

### **Fraud Prevention, Detection and Credit Checking**

In order to prevent and detect fraud, we may share information about you with other organisations and public bodies including the police; check or file your details with fraud prevention agencies, credit reference agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to help make decisions about the provision and administration of insurance, credit and related services for you and members of your household; trace debtors or beneficiaries; recover debt, prevent fraud and to manage your accounts or insurance policies; check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity and undertake credit searches. We will supply on request details of the databases we access or contribute to.

We may give information about you to third party administrators, solicitors and agents (e.g. claims providers, loss adjusters, approved contractors, market research and quality assurance companies) to do any of the above on our behalf. We may also give your information to anyone to whom we

transfer our rights and duties under our agreement with you, if we have a duty to do so or the law allows us to do so, or if required to do so by any relevant regulatory body.

We may also record your telephone conversations for quality control, verification and regulatory compliance purposes.

In carrying out the above activities, we may transfer data to reputable companies outside the European Economic Area. We take steps to ensure that your information will be afforded the same level of protection as that required of us under applicable UK data protection legislation.

You have the right of access to your information, on payment of a fee. In order to exercise this right, or if you have any questions on our use of your personal information, please write to Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT.

Assurant Intermediary Ltd is the appointed agent of the underwriter for the purposes of administering premium collections & premium refunds under this policy.

Assurant Intermediary Ltd is governed by strict rules pertaining to client money, set down by the FSA. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and we will tell you if this is the case.

**Please contact us if you'd like this in Braille, large print or on audio tape.**

Your Building and Contents Insurance is administered by Assurant Intermediary Ltd, Assurant House, Amy Johnson Way, Clifton Moor, York YO30 4XT.

Registered in England and Wales No. 04019801. Assurant Intermediary Ltd Building and Contents Insurance is underwritten by Lloyds TSB General Insurance Limited. Registered in England No. 204373, 25 Gresham Street, London EC2V 7HN.

24 hour Emergency Helpline is provided by Direct Group Ltd. Registered in England and Wales, No. 02461657. Registered Office: Direct House, PO Box 800, Halifax, HX1 9ET.

All companies are authorised and regulated by the Financial Services Authority.



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