

ARKEL™

Your Premier Plus Home Insurance Policy



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WELCOME TO YOUR PREMIER PLUS HOME INSURANCE

Thank **You** for choosing **Us** for **Your** Insurance.

This **Policy** is a Legal Contract between the **Insurers** and **You**. In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this **Policy** document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** during the period of cover.

Your Schedule and any **Endorsements** are all part of the **Policy** and are to be read as one document. Any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.

Words with specific meanings are defined on Pages headed "Definitions" of this **Policy** booklet.

We will insure **You** against legal liability, loss or damage under the sections specified in the **Schedule** during any **Period of Insurance** set out in the **Schedule**, provided that the conditions under which this **Policy** has been issued are fulfilled.

This cover applies throughout England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands except when **We** state otherwise in the **Policy**.

Your Cancellation Rights

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Us** within 14 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your Policy** after 14 days, **You** will be entitled to a pro-rata return of premium (providing there have been no claims made) and will include an additional charge to cover the administrative cost of providing the **Policy**. The details of any fees charged by your insurance intermediary will be shown in a separate Initial Disclosure Document or Customer Terms of Business issued by them.

To exercise **Your** right to cancel **Our Policy**, please contact **Your** insurance intermediary at the address shown on the documentation they have provided to **You**.

IMPORTANT NOTES

PLEASE READ THIS POLICY DOCUMENT CAREFULLY AND ENSURE THAT IT MEETS ALL YOUR REQUIREMENTS.

If **You** have any query about **Your Policy** or the cover provided, please in the first instance contact the insurance intermediary through whom **You** purchased this **Policy**. Alternatively contact **Our** Customer Services Team:

Telephone **01608 647601** or email insurance@ceta.co.uk

PLEASE KEEP THIS POLICY IN A SAFE PLACE. YOU MAY NEED TO REFER TO IT IF YOU MAKE A CLAIM.

For all claims related queries please telephone our claims managers on **0207 138 8497**

Policy Duration

This **Policy** is an Annual Contract. The **Period of Insurance** is for up to 12 months **You** must pay the full annual premium, or any agreed instalment when **We** ask. If the premium for this **Policy** is paid by instalments and in the event **You** fail to pay one or more instalments, whether in full or in part, **We** may cancel the **Policy** by giving **You** or **Your** intermediary 14 days notice in writing sent to **Your** last known address

Renewal

When **Your Policy** is due for renewal, and **You** have given **Us**, or **Your** insurance intermediary permission to collect premiums by Direct Debit or Credit Card **we** will renew it for **You** automatically. This saves **You** the worry of remembering to contact **Us** prior to the renewal date and provides continuity of cover for **Your** peace of mind. **We** will write to **You** or **Your** Insurance Intermediary before the **Policy** expires with full details of **Your** next year's premium and any changes to **Policy** conditions.

Your Choice

If **You** do not want to renew this **Policy** with **Us**, please let **Us** or **Your** intermediary know this before **Your** renewal date so **we** don't take payment. If **You** inform **Us** after the renewal date charges may apply. Please see General Conditions in **Your Policy** booklet for details.

Please make sure **You** have arranged adequate alternative insurance before allowing this **Policy** to expire.

Our Rights to withdraw renewal terms

Should **We** decide that **We** will not renew **Your Policy**, **We** will notify **You** and **Your** intermediary in writing at least 14 days before the next renewal due date.

We shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days' notice to **You** at **Your** last known address.

YOUR DUTIES

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **We** or the **Policy Administrator** may ask as part of **Your** application for cover under the **Policy**;
- make sure that all information supplied as part of **Your** application for cover is true and correct;
- tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

All information **You** have provided **Us** as shown on **Your** most recent **Statement of Fact** document is relevant to the **Policy** cover. If any of the information shown on **Your** most recent **Statement of Fact** document is incorrect or has changed, **You** must tell **Us** at **Your** first opportunity. If **We** are not advised of changes in circumstances, this may affect **Your** ability to claim under the **Policy**. When **You** tell **Us** of a change of details, **We** will reassess the premium and terms of **Your Policy**, **You** will be informed of any revised premium or terms in writing and will be asked to agree before any permanent change to **Your** cover is made.

Changes **We** expect **You** to tell **Us** about include things such as

- moving home
- if the **Sums Insured / Maximum Claim Limits** become inadequate,
- **You** add a new extension to **Your** home or undertake any structural alterations
- adding new valuables and items of jewellery
- a change of the persons living at the home that need to be specified on **Your Policy**
- **Unoccupancy** of the property, (i.e. empty for more than 60 days)
- **You** decide to let out **Your** property
- A change to the fire and or theft security protections at **Your Home**
- any criminal convictions (or cautions) of any of the persons included within the insurance.

We will not refund, or charge amounts less than £10.00. In some rare circumstances unfortunately, **We** may not be able to continue **Your Policy** following the changes.

Where this does happen, **We** will advise **You** and **Your** insurance intermediary immediately in writing and the **Policy** will be cancelled in line with the provisions of General Conditions, giving **You** time to find alternative insurance.

What is Insured

These sections are each printed on a white background and give detailed information on the insurance cover that is provided and any limits or conditions that apply to that item.

What is Not Insured

These sections are all on a **grey** background to draw **Your** attention to What is Not Insured in the scope of **Your Policy**.

THE POLICY

The **Insurers** have agreed to insure **You** under the terms, conditions and exclusions in, or endorsed on, this **Policy** during the **Period of insurance** for which **Your** premium has been accepted.

The usual **Period of Insurance** is 12 months. The **Policy** is annually renewable by **You** and **Us**.

This Premier Plus Home Insurance **Policy** is arranged by Arkel Limited on behalf of Chaucer Insurance Company DAC, and certain underwriters at Lloyd's on behalf of Chaucer Syndicates Limited who are the managing agent of China Re Syndicate 2088, **Your Insurers** as named in **Your Schedule**.

The Registered Office for Chaucer Insurance Company DAC is 38 and 39 Baggot Street Lower, Dublin 2, D02 T938.

Chaucer Syndicates Limited is the managing agent of Syndicate 2088 - Registered Office Plantation Place, 30 Fenchurch Street, London EC3M 3AD. Registered in England & Wales - Company Number 00184915

We will not make any payment under this **Policy** unless **You** have paid the premium

You must tell **Us** about any change in circumstances which occurs before or during the **Period of Insurance** and which may affect this insurance. **We** may then amend the premium charged and the terms of this **Policy**.

If **You** do not tell **Us**, **Your** right to claim may be affected.

For and on behalf of the Insurers



Kris Lee
Chief Underwriting Officer

Signed for and on behalf of Arkel Limited

IMPORTANT TELEPHONE NUMBERS

1 Alterations to or questions concerning your Policy cover:

To amend **Your** Policy or ask a question about the cover, please contact the insurance intermediary who arranged this Policy for **You**.

2 Claims Helplines

For Loss or Damage to your Home	For Sections 20. Accidents to Domestic Employees.
Trinity Claims PO Box 568 Tonbridge Kent TN9 9LT	Broadspire by Crawford & Company 249 Midsummer Boulevard Central Milton Keynes MK9 1YA
Telephone 0207 138 8497	Telephone 0330 0539 802

We may record or monitor calls for training purposes or to improve the quality of **Our** service

When calling to report a claim, please have **Your Policy** number ready. See **Your Policy Schedule**

When **You** call **Our** Claims team, they will:

- take details of the loss or damage caused;
- allocate **Your** claim to a dedicated Claims Handler, who will then review the details of the claim and give assistance where required;
- instruct an approved local expert to contact **You** if necessary to discuss **Your** claim and arrange a convenient time, if required, to visit and inspect the damage

You must not dispose of any damaged items or conduct **permanent repairs** because **We** may need to inspect the damage.

Please note

If **You** engage the services of anyone prior to contacting our **Claims Helpline** and incur any costs without **Our** prior written approval these costs will not be covered by this insurance.

What You should do in an Emergency

- Take any immediate steps to prevent further damage to the **Property** such as switching off mains services such as gas, electricity and water supply.
- To report a gas or carbon monoxide emergency, or if a pipeline is struck (even if no gas leak has occurred) call the National Gas Emergency Service 24 hours a day on **0800 111 999** (calls are recorded and may be monitored).
- If **You** experience a power cut, during times of severe weather in the UK, please visit the [Energy Networks Association](#) site for detailed advice or to check on **Your** network operator, go to [Energy Network Association Power Cuts Telephone Numbers](#) site.

In the first instance contact **Your** insurance intermediary

Policy Administration

For enquiries about the administration of the **Buildings, Contents** or **Personal Belongings** sections of the **Policy** please contact the Customer Satisfaction Manager

Telephone **01608 647601**

Email **insurance@ceta.co.uk**

Please read the Complaints Section on pages 35-36

DEFINITION OF TERMS

We have defined below words or phrases used throughout this **Policy**. To avoid repeating these definitions please note that where these words or phrases appear in **bold** they have the precise meaning described below unless otherwise stated

ACCIDENTAL DAMAGE

Sudden and unexpected damage caused by external means This does not include loss or damage caused by wear and tear or things that happen gradually .

ACTIVITY SPORTS

Skis (including sticks and bindings), snowboards, water skis, sub-aqua equipment, camping equipment, riding tack, windsurfers, surfboards and hand or wind propelled watercraft not exceeding 12 feet in length and its associated equipment and equipment used for pot-holing and mountaineering.

BEDROOM

A room used as or originally designed and built to be a **Bedroom** even if now used for another purpose.

BUILDINGS

The **Home** being built of materials as shown in **Your Schedule**, including fixtures and fittings, its **Garages**, car ports and domestic **Outbuildings**, permanent swimming pools, permanently fitted hot tubs, hard courts, paved terraces, patios, drives, paths, boundary and garden walls, gates and fences, solar panels , wind turbines, external lighting, permanently fitted laminated wood vinyl or lino floor coverings, built in domestic appliances and meters all contained within the boundaries of the land of the **Home**.

Buildings extends to include any loss or damage resulting from improvements and building works to **Your Home**, including works (involving the use or process of heat), where the estimated cost of the building works is less than £75,000 in total and the building period is less than 6 months, provided **You** have advised **Us** of this work , comply with any warranties or terms imposed by **Us** and **You** send **Us** details of any contract **You** have signed which defines **Your** legal rights against the contractor. This does NOT include Employers Liability cover, or any loss, theft or damage to Contractors own tools and equipment or materials owned by or the legal responsibility of the Contractor.

CLAIMS ADMINISTRATORS

The experts appointed to act on behalf of **Us**/ The **Underwriters** / **Insurers**

COLLECTIONS

A private **Collection** of rare, unique or novel items of personal interest such as stamps, medals, coins, dolls, toy soldiers, guns and models as well as memorabilia.

CONTENTS

WHAT IS COVERED AS CONTENTS

1. All **Your Household Goods, High Risk Property, Valuables, Home Entertainment Equipment and Personal Belongings**, including **Money** and **Credit Cards** owned by or the legal responsibility of **You** or a member of **Your Family** when in **Your Home**.
2. Tenant's or Leasehold owner's improvements, fixtures and fittings for which **You** are responsible
3. Visitors' Personal Effects
4. **Home Office Business Equipment** used by **You** or **Your Family** for business or professional purposes when in **Your Home**, owned by, or the legal responsibility of **You** or a member of **Your Family**.
5. **Fine Art, Antiques and Collectables, Collections** up to the limits per item and in total as shown on **Your Schedule**
6. **Valuables and Gadgets** while in the **Home**
7. **Jewellery and Watches** as listed on **Your Schedule**
8. **Pedal Cycles**
9. Domestic gardening machinery, mechanical toys that do not have to be licensed for Road use and buggies, wheelchairs and golf trolleys within the **Premises**
10. Property in the open but within the **Premises**
11. Satellite Dishes, radio and television aerials attached to the **Home**
12. Domestic Fuel in fixed tanks and metered water
13. **Personal Belongings** of **Your** student children whilst contained in a secured or locked room in school, boarding house, college or university.
14. **Personal Belongings** of **Your** parents or close **Family** member whilst contained in a secured room in a care or nursing home
15. Equipment **You** own or are responsible for in connection with a registered disability including any fixtures and fittings installed and not covered as **Buildings**

WHAT IS NOT CONTENTS

- Mechanically propelled or assisted vehicles of all types (other than; domestic gardening machinery, toys that do not have to be licensed for road use or buggies, wheelchairs and golf trolleys) and caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them.
- Removable swimming pool covers.
- Pets and livestock, or any other living creature
- Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the **Home**.
- Property more specifically insured.
- Bonds, bills of exchange, promissory notes and securities for **Money**.
- Property or Stock used for Business or Trade purposes (other than **Home Office Business Equipment**) used by **You** or **Your Family** when in **Your Home**.
- **Fine Art and Antiques, jewellery and watches** removed for sale, exhibition or display
- Plants, trees or any growing matter.
- Contact or corneal lenses unless specified
- Lottery Tickets and other raffle tickets.
- Quad bikes, go-karts or off-road motorcycles whilst being driven, on public highways or if left **Unattended** and not secured while in the open
- watercraft (as defined under **Activity Sports**) not stored at **Your Home**.

The **Maximum Claim Limits** applicable per item and in total are shown on **Your Policy Schedule**

DEFINITION OF TERMS

COST OF REBUILDING / REINSTATING THE PROPERTY

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architects and Surveyor's Fees. The Sum Insured / **Maximum Claim Limit** used for **Buildings** should be adequate to meet all these costs in full.

We accept that, where appropriate for the construction types, that reinstatement of the **Buildings** may include an additional cost to include the use of certain products that meet the latest industry recognised standard for one or more of the following areas or objectives:

- to use less energy, water and/or natural resources, for example the use of certain insulation and framing, carpet and flooring, lighting systems
- the creation of less waste or escape of water, for example use of interior plumbing applications or automatic water stop valves
- providing a healthier environment for the people living inside, for example environmentally friendly heating and cooling equipment, architectural coatings, primers, undercoatings, paints, adhesives and/or sealants

CREDIT CARDS

Credit, Cheque, Debit, Charge or Cash Cards held for personal or charitable purposes

DOMESTIC EMPLOYEE

An employee **You** hire to perform work or services in **Your Home** or for **Your Family** and who is not hired to work for **You** in connection with **Your** business. **Domestic Employees** include housekeepers, cleaners, nannies, gardeners, butlers, maids and people employed personally by **You** to carry out general maintenance for **You** at **Your Home**.

ENDORSEMENT

A change or variation in the terms and/ or conditions of **Your** insurance **Policy**

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 and by the same cause **We** will deduct only one **Excess**.

The Standard **Excess** will not be applied on claims of more than £15,000 unless:

- The claim is for Loss or Damage caused by Subsidence, **Heave** or **Landslip**, Flood or Water Escape.
- **You** have elected a voluntary **Excess**, or **We** have applied a compulsory **Excess** of £500 or greater

Please note different **Excesses** apply to different types of claim. Please check **Your Schedule**.

FAMILY

You, **Your** domestic partner, and other direct **Family** relations, including Foster Children who permanently reside with **You**.

FINE ART, ANTIQUES and COLLECTABLES

Works of Art, paintings, pictures, drawings, etchings, photographs, prints, manuscripts, tapestries, clocks, mechanical art, objets d'art, rugs, porcelain, glass sculptures, statues, **Collections** of stamps coins and medals and articles of gold silver and other precious metals. For clarity this does not include antique furniture, jewellery or firearms.

Automatic cover is provided for new purchases acquired anywhere in the world for up to 10% of **Your Contents** sum insured and giving **You** 60 days to notify **Us**;

GADGETS

Personal and portable communication devices, including mobile phones, tablets, laptops, handheld computers and games consoles. **Gadgets** does not include **Gadgets** used for any business or trade purpose.

GARAGE

A structure originally built for storing a motor vehicle or motor vehicles even if now used for another purpose.

HEAVE

Upward movement of the ground beneath the **Buildings** as a result of the soil expanding..

HIGH RISK PROPERTY

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, sporting guns, **Collections** of stamps, coins or medals.

We treat pairs or sets of items as one item.

HOME

The house, bungalow or self-contained flat/maisonette /apartment together with its **Garages** and domestic **Outbuildings** at the address shown in the **Schedule**, used for **Your** private residential purposes.

HOME OFFICE BUSINESS EQUIPMENT

Office furniture and office equipment, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for business or professional purposes.

HOUSEHOLD GOODS

The following property that is solely used for domestic purposes and business equipment, all belonging to **You** or **Your Family** or for which **You** or **Your Family** are legally responsible and while kept at **Your Home** or in a **Garage** or **Secure Outbuildings** including

- all **Your** household furniture and furnishings and **Personal Effects**
- children's battery powered ride-on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs, mobility scooters and golf buggies not registered for road use
- home improvements, alterations fixtures and fittings and interior decorations for which **You** or **Your Family** are legally responsible as occupier and not as owner
- trailers and non-motorised horse boxes
- **Activity Sports** Equipment

DEFINITION OF TERMS

INSURED PERSON / YOU / YOUR

The person(s) named in the **Schedule**, their domestic partner(s) and members of their **Family**(ies) permanently living with him/her/them.

LANDSLIP

Sudden downward movement of sloping ground or gradual creep of a slope over a period of time.

MAXIMUM CLAIM LIMIT/ SUMS INSURED

The most **We** will pay for any one claim under any section (or its extension) as shown in the **Schedule**.

- The **Maximum Claim Limit** for Section 1 – is the **Buildings Sum Insured** as shown in **Your Schedule**.
- The **Maximum Claim Limit** for Section 2 is the **Contents Sum Insured** as shown in **Your Schedule**.
- The most **We** will pay for any one claim for **Valuables** whilst away from **Your Home** is shown in **Your Schedule**.

The limits shown in the **Schedule** for **Valuables & Personal Belongings** form part of (not on top of) the **Maximum Claim Limit** for Section 2 - **Contents** shown in the **Schedule**.

If the **Maximum Claim Limits** as shown in **Your Schedule** are insufficient for **Your** needs, please contact **Your** usual insurance adviser or the **Policy Scheme Administrators**.

MONEY

Personal **Money**/ cash held for private purposes by **You or Your Family** including coin and bank notes used as legal tender, postal stamps (not in a **Collection**), postal and money orders, cheques, including travellers cheques, saving and trading stamps or stamps used for payment of TV licence or utility bills, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

OUTBUILDINGS

Unless **We** agree otherwise in writing, these are defined as sheds, greenhouses, summer houses and other structures but do not include:

- **Garages**
- other garden structures that are open on one or more sides
- detached structures that are lived in
- any structure which is not on a permanent foundation or base
- tree houses; aviaries or pigeon lofts
- inflatable structures of any kind
- mobile homes
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses), or
- any structure not within the boundary of the **Home**, unless **We** agree otherwise in writing.

PEDAL CYCLE

Non-mechanically propelled Cycles, Tricycles, Tandems owned and used by **You** and **Your Family** for personal, social domestic and pleasure use only.

PERIOD OF INSURANCE/ PERIOD OF COVER

The period for which the insurance is provided under this **Policy** as set out in the **Schedule**, and any further period for which this **Policy** is renewed.

PERSONAL BELONGINGS / PERSONAL EFFECTS

Clothing and Personal items (including clothing, jewellery, watches, furs, binoculars, musical instruments, hearing aids, spectacles, photographic and amateur sports equipment), and other personal property which is designed to be worn, or carried on or about the person, including mobile phones, tablets, iPads, PDA's and similar personal electronic items.

POLICY SCHEME ADMINISTRATORS

CETA Insurance Limited, CETA House, Cromwell Park, Banbury Road, Chipping Norton. OX7 5SR

POLICY

The **Policy** incorporates the **Policy** booklet, **Schedule**, terms, conditions and **Endorsements** of **Your** insurance contract with **Us**.

PREMISES

The boundary of the risk address shown in **Your Schedule**

SECURE

When **We** describe a **Building** as being **Secure**, **We** mean:

- Outside or main exit doors are fitted with five-lever locks.
- Any accessible windows can be locked with keys.
- Up-and-over doors can be locked with keys that are removed when locked
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **Home** and when the **Home** is **Unoccupied**

DEFINITION OF TERMS

SCHEDULE

The **Schedule** details which sections of the **Policy** are operative for **You** and the major sums insured, **Maximum Claims Limits** and other limits that apply to each of those sections. The **Schedule** also details the location(s) that are being insured by the **Policy** and the main **Excesses** that apply to a claim. The **Schedule** will also show if there are any additional **Endorsements** applying or if there are specific terms or conditions attaching to **Your Policy** cover.

SPECIFIED ITEMS

Specified Items are items that have been individually listed by **You** and identified to **Us** and are shown or listed in **Your Schedule** of cover.

STATEMENT OF FACTS/PROPOSAL FORM

This is a record of the statements that **You** made when applying for this insurance – in the case of the **Statement of Facts** it is a record of information **You** have entered into **Our** computer systems, websites, or have advised **Us** in the course of a telephone conversation or in any other media.

You may have been asked to complete a proposal form, (online or paper format) which asks **You** certain specific questions to which **You** have provided answers. It is extremely important that **You** check this document most carefully to ensure that all the statements are correct to the best of **Your** knowledge.

Please note **You** should also tell **Us** about any other information that may affect **Insurers** decision to provide insurance or the premium and terms. Failure to do this may mean that **we** may refuse to pay a claim, or **We** may treat this insurance as though it had never existed. If **You** are in any doubt, **You** should speak to **Us** or **Your** insurance adviser.

You must also tell **Us** about any change in circumstances which occurs before or during the **Period of Insurance** and which may affect this insurance. **We** may then amend the premium charged and the terms of this **Policy**.

STORM

Strong winds in excess of 47 knots (54 mph) that maybe accompanied by heavy rain, snow or sleet.

Torrential rain in excess of 25mm per hour

Snow settling to a depth of at least 12 inches (30 cm) in a 24-hour period

Hail causing glass breakage or denting of metal surfaces

SUBSIDENCE

Downward movement of the ground beneath the **Buildings** (other than by the action of made-up ground settling or by structures bedding down within 10 years of construction).

TERRORISM

For the purpose of the General **Policy** Exclusion (page 40) an act of **Terrorism** means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

UNATTENDED

Shall mean at least one person not in charge of keeping the property under observation and able to observe any attempt by any person to interfere with the property with a reasonable prospect of preventing any unauthorised interference.

UNDERWRITERS / INSURERS / WE / US / OUR

Arkel Limited on behalf of Chaucer Insurance DAC other than sections 20. Accidents to Domestic Employees which are underwritten by certain underwriters at Lloyd's in respect of Syndicate 2088

UNFURNISHED

Without sufficient furniture and furnishings for normal living purposes. For example not having a bed, flooring, kitchen appliances and / or utensils to live there permanently

UNITED KINGDOM

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

UNOCCUPIED

Not lived in by **You** or **Your Family**, or any other person with **Your** permission, for more than 60 consecutive days, irrespective of when the unoccupancy began.

VALUABLES

Articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and **Collections** of stamps, coins and medals all belonging to or the legal responsibility of **You** or **Your Family**. The **Maximum Claim Limit** for **Valuables** in **Your Home** is as shown on **Your Schedule** except as otherwise agreed by **Endorsement** added to **Your Schedule**

VERMIN

Rats, house or field mice, grey squirrels, owls, pigeons, foxes, bees, wasps or hornets

VIRUS/ VIRUSES

A corrupting instruction from an unauthorised source that introduces itself through a computer system or network, being a Program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations whether involving self-replication or not. The definition of **Virus** or similar mechanism includes but is not limited to Trojan horses, worms and logic bombs.

WATER TABLE

The top level of underground water which has saturated the soil. The **Water Table** may rise or fall depending on the level of rain, sleet, snow, dew etc that filters in from upper levels of soil (unsaturated soil).

SECTION 1: BUILDINGS

Please note that some **Buildings** covers will be restricted, when **Your Home** is **Unoccupied** for more than 60 consecutive days.

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss or Damage (including Accidental Damage) to the Buildings by the following causes up to the Maximum Claim Limit/ Sums Insured as shown on Your Schedule</p>	<ul style="list-style-type: none"> • The Excess(es) shown in Your Schedule for each peril causes 1-13 listed as Insured. • Wet or dry rot. • Loss or Damage due to any gradually operating cause.
<p>1. Fire, Smoke, Explosion, Lightning, Earthquake.</p>	<ul style="list-style-type: none"> • Any gradually operating cause. • Loss or Damage caused by scorching, melting or warping unless accompanied by flames.
<p>2. Storm or Flood; Weight of snow.</p>	<ul style="list-style-type: none"> • Loss or Damage caused: <ul style="list-style-type: none"> (a) by frost, Subsidence, Heave or Landslip; (b) to wooden fences, gates and hedges. (c) by a weather event that does not meet the definition of Storm as set out in the Definition of Terms. (d) to cellars and basements due to a rise in the Water Table; (e) by anything which happens gradually.
<p>3. Subsidence or Heave of the site on which the Buildings stand, or Landslip.</p>	<ul style="list-style-type: none"> • The Excess for Subsidence, Heave or Landslip shown in Your Schedule. • Damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the Home is damaged at the same time and by the same cause. • Damage caused by: <ul style="list-style-type: none"> (a) the normal settlement or bedding down of new structures; (b) the settlement or movement of made-up ground; (c) coastal or river erosion; (d) defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations. • Damage to solid floor slabs resulting from their movement, unless the foundations beneath the exterior walls of the Home are damaged at the same time and by the same cause. • Damage which originated prior to inception of this Policy. • Damage resulting from: <ul style="list-style-type: none"> (i) demolition, construction, structural alteration or repair to the Buildings; (ii) ground works or excavation. • Any Loss or Damage where compensation is provided by contract or legislation. • Damage caused by chemical reaction with any materials which form part of the Buildings. • Damage within 10 years of construction caused by structures bedding down or made-up ground settling.
<p>4. Riot, Civil Commotion, Strikes, Labour Disturbances.</p>	<ul style="list-style-type: none"> • Loss or Damage not reported to the Police within seven days
<p>5. Malicious Acts; Vandalism.</p>	<ul style="list-style-type: none"> • Loss or Damage caused after the Buildings have been left Unoccupied. • Loss or Damage caused by You or Your Family or any person lawfully in Your Home.

SECTION 1: BUILDINGS

WHAT IS INSURED	WHAT IS NOT INSURED
<p>6. Escape of Water from, or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed-in domestic appliance.</p>	<ul style="list-style-type: none"> • The Policy Excess for Escape of Water claims as shown in Your Schedule • Loss or Damage caused after the Buildings have been left Unoccupied. • Loss or Damage caused by the failure or lack of appropriate sealant and/or grout in tiles, bath, WC's, shower basin and surrounds. • Repairs to tanks, pipes or appliances.
<p>7. Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.</p>	<ul style="list-style-type: none"> • Loss or Damage caused by domestic pets or Vermin.
<p>8. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • Loss or Damage caused after the Buildings have been left Unoccupied. • Loss or Damage whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, except where there is forcible and violent entry or exit. • Loss or Damage caused by any person lawfully in Your Home. • Any theft or attempted theft to solar panels or wind turbines unless securely mounted in a non-accessible position.
<p>9. Leakage of Oil from any fixed heating installation.</p>	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied
<p>10. Damage caused by falling trees or branches including the reasonable cost of the removal of the tree or branch causing damage to the Buildings by its fall.</p>	<ul style="list-style-type: none"> • Loss or Damage caused by maintenance to trees. • Loss or Damage to gates and fences. • Loss or Damage to aerials, dishes and masts. • The cost of removal of any part of the tree that remains below ground,
<p>11. Falling television or radio aerials, aerial fittings, satellite dishes or masts.</p>	<ul style="list-style-type: none"> • Loss or Damage to the aerials, aerial fittings, satellite dishes or masts themselves.
<p>12. Accidental Damage.</p>	<ul style="list-style-type: none"> • Damage whilst the Buildings or any part of them are left Unoccupied • Wet or dry rot • Loss or Damage due to any gradually operating cause • Damage caused by: <ul style="list-style-type: none"> (i) faulty workmanship, defective design, or the use of defective materials; (ii) wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects and vermin; (iii) movement, settlement or shrinkage in any part of the Buildings; (iv) movement of the land belonging to the Buildings; (v) demolition, or structural alteration or repair. • Any destruction or damage otherwise shown as not insured under Section 1 of this Policy. • Market depreciation, the cost of maintenance and redecoration. • The cost of repairing or replacing electrical or mechanical equipment following its own breakdown or by misuse. • altering, washing, cleaning, restoring, maintaining, dismantling or misusing the Buildings.
<p>13. Removal of Squatters</p> <p>If squatters live in Your Home, We will pay up to the Maximum Claim Limit shown in Your Schedule towards Your legal costs for removing them. You must get Our agreement in writing before You start proceedings to receive this benefit. The most We will pay in any one Period of Insurance is shown in the Schedule.</p>	<ul style="list-style-type: none"> • Legal costs for removing the squatters while Your Home or any part of it is: <ul style="list-style-type: none"> • lent, let or sublet to or occupied by someone who is not a member of Your Family; or • Unoccupied. • Costs We have not agreed to in writing.

SECTION 1: BUILDINGS

Extensions automatically included in Section 1

WHAT IS INSURED	WHAT IS NOT INSURED
<p>A. Additional Architect Fees and other Expenses We will pay the reasonable costs necessarily incurred by You with Our written consent as a result of Loss or Damage by any of the Causes 1-11 of Section 1 of this Policy for:</p> <ul style="list-style-type: none">(a) Architects, surveyors, legal and other fees;(b) the cost of clearing the site and making the Buildings safe;(c) the additional Cost of Rebuilding or repair of the damaged part of the Buildings solely to comply with any government or local authority requirements, unless You were given notice of the requirement before the loss or damage occurred.	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Fees for preparing any claim.• Costs for complying with any requirements You were notified of before the loss or damage.
<p>B. Alternative Accommodation If the Home is damaged and made unfit to live in as a result of loss or damage by any of the Causes 1-13 of Section 1 of this Policy We will pay :</p> <ul style="list-style-type: none">1) up to 36 months' rent You are responsible for paying or would have received until the Home is again habitable;2) The reasonable extra accommodation costs, based on a property of a similar size and standard of accommodation incurred with Our written consent, for:<ul style="list-style-type: none">(a) You, Your Family, and(b) Your domestic pets. <p>Up to 3 years, or until the Home is once again habitable.</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Costs incurred after the Home is fit to live in again.• Costs incurred after 36 months from the date You were forced to move out of Your Home.
<p>C. Accidental Damage to Fixed Glass or Sanitary Ware</p> <p>We will pay the cost of replacement or repair following accidental breakage of fixed glass in windows, doors, fanlights, skylights and solar panels, or fixed sanitary ware in the Buildings, and ceramic hobs fixed to and forming part of the Home.</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Damage caused after the Buildings have been left Unoccupied or Unfurnished.• Damage to ceramic hobs in movable cookers.• Damage to secondary double glazing whilst removed for any reason.• Malicious damage caused by You, Your Family or any person lawfully in Your Home.
<p>D. Underground Pipes and Cables</p> <p>We will pay:</p> <ul style="list-style-type: none">• the cost of repair following Accidental Damage to cables, underground pipes or underground tanks all servicing the Home and for which You are legally responsible;• The cost of breaking into and repairing an underground pipe for which You are legally responsible and which services the Home where it is essential to clear a blockage.	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Any costs arising from clearance of a blockage not directly resulting from a breakage of the pipe.• Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.
<p>E. Loss of Domestic Oil/ Propane Gas</p> <p>We will pay up to the amount shown in Your Schedule for the cost of oil lost from domestic heating installation following Accidental Damage to any part of the domestic heating installation.</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.
<p>F. Disability Alterations</p> <p>We will pay up to the amount shown in Your Schedule for the cost of essential alterations to Your Home to enable You to live there unassisted following a life changing illness or injury that leaves You or a member of Your Family permanently disabled.</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.

SECTION 1:BUILDINGS

Extensions automatically included in Section 1

WHAT IS INSURED

G. Your Liability to the Public as Property Owner

We will pay up to the **Maximum Claim Limit** shown on **Your Schedule** for damages and claimants' costs and expenses which **You** become legally liable to pay for accidental:

- (a) death of, or bodily injury to or illness or disease of any person, or
- (b) **Accidental Damage** to material property

In connection with any one claim or series of claims made against **You** arising out of any one event occurring during the **Period of Insurance** and incurred:

- (i) solely as owner (not as occupier) of the **Home** or the land belonging to the **Home**; or
- (ii) in connection with any previous private residence which **You** owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, provided that **You** had disposed of all legal title and interest at the time of such occurrence;

We will also pay the legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You**.

If **You** cancel, or do not renew, Section 1 of **Your Policy** following the sale or disposal of **Your Home** the cover provided by paragraph (ii) for that **Home** will continue for seven years after this cover Section expires.

H. Purchaser's Interest

If **You** have contracted to sell the **Buildings** and the purchaser has not insured the property before the date of completion, the purchaser will have the contractual right to the benefit cover of Section 1 of this **Policy** between Exchange of Contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.

I. Trace and Access

We will pay for the reasonable costs with **Our** written consent in locating the source of any damage resulting from the Escape of Water or oil from fixed domestic water services or heating installations including the cost of subsequent repairs to walls, floors or ceilings.

J. Damage caused by Emergency Service Access

We will pay up to up to the limit shown in **Your Schedule** in respect of damage to the **Home** caused by forced access into **Your Home** by the fire, Police or Ambulance services as a result of an emergency.

WHAT IS NOT INSURED

- Liability arising directly or indirectly from:
 - a) any profession, business or employment;
 - b) the use of lifts or mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles);
 - c) any agreement unless **You** would have been liable had the agreement not been made;
 - d) death, injury, illness or disease of any member of **Your Family** or a **Domestic Employee**.
 - e) loss or damage to property owned, occupied or in the custody or control of **You**, **Your Family** or any **Domestic Employee**.
- Liability:
 - a) arising more than seven years after the expiry or cancellation of Section 1 of this **Policy**;
 - b) if **You** are insured under a more recently effected or current **Policy**.

- The **Excess** shown in **Your Schedule**
- Loss or damage to the heating or water system.

SECTION 1:BUILDINGS

Extensions included in Section 1

WHAT IS INSURED	WHAT IS NOT INSURED
<p>K. Door Locks and Alarm</p> <p>We will pay up to the limit shown in Your Schedule in respect of replacement locks for external doors to the Buildings or adapting the intruder alarm system if Your keys are stolen or lost.</p>	<ul style="list-style-type: none"> • Thefts not reported to the Police.
<p>L. Trespass Damage Repair Costs</p> <p>Following any unlawful trespassing by unknown persons on Your land, We will pay reasonable costs incurred by You in any one Period of Insurance to restore Your land to its pre-trespass condition, including removing anything the trespassers have left behind and any other costs You incur not covered under the gardens and landscaping cover of Your Policy.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Incidents not reported to the Police. • Any amount exceeding £10,000.
<p>M. Garden Restoration Cover</p> <p>We will pay up to the Maximum Claim Limits shown on Your Policy Schedule for restoration and re-landscaping costs following damage to lawns, bushes, shrubs and trees within the boundaries of the land belonging to the Home by Fire, Explosion, Earthquake, Theft, Malicious Damage, Collision by Animals or Vehicles, or the actions of the Police, Fire or Ambulance services while attending Your Home or a neighbouring property needing access through Your Property</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Frost, natural ageing or wear and tear, or depreciation. • Damage by domestic animals. • Smoke or bonfires. • Insects, Vermin, fungus rot or poisoning. <p>We will only pay once under Buildings or Contents (if both sections are insured) for any one incident or claim.</p>

Basis of Claims Settlement and Maximum Claim Limits

For General Conditions and Exclusions which apply to all sections of this **Policy**, see pages 28 - 32

- We** will pay up to the Sums Insured / **Maximum Claim Limit** as shown on **Your Schedule for Buildings** for the **Cost of Rebuilding**, repairing or replacing the damaged parts of the **Buildings**, inclusive of any amount which may become payable under Section 1 of this **Policy**.
- If the **Buildings** are not rebuilt or repaired, **We** will pay (at **Our** option) the difference between the market value of the **Buildings** prior to the loss or damage and the market value of the **Buildings** following the loss or damage.
- If at the time of any loss or damage the **Sum Insured/ Maximum Claim Limit** is less than the full **Cost of Rebuilding**, **We** will pay the cost of repair or replacement less a deduction for wear and tear.

Pairs, Sets or Suites

We will pay up to 50% of the cost of replacing any undamaged items forming part of a set or suite or other article of a uniform nature, design or colour when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.

Large Loss: Excess Waiver

The **Excess** shown on **Your Policy Schedule** will not apply in the event of an **Insured loss** that is greater than £15,000. This cover does not apply to the **Subsidence**, Flood or Escape of Water **Excess**, and/or any additional increased or underwritten imposed **Excesses** over £500 noted on **Your Policy Schedule**.

Automatic Reinstatement

We will not automatically reduce the **Maximum Claims Limit** by the cost of any claim provided that the repair or reinstatement has been completed and any recommendations to prevent further damage have been carried out within reasonable time.

SECTION 1:BUILDINGS

Basis of Claims Settlement and Maximum Claim Limits

Guaranteed Rebuilding Cost Clause

We will pay, subject to the terms Conditions and Exclusions of Section 1 **Buildings**, such additional sums as are necessary to fully complete the reinstatement of the **Buildings** should the **Maximum Claim Limit** for **Buildings** prove inadequate, **provided that**:

1. The Rebuilding values used to calculate the **Buildings** premium at the inception of this insurance was based upon a professional **Buildings** Valuation, or **Your** mortgage lender which are in turn based on valuation criteria recommended by the Royal Institution of Chartered Surveyors (RICS) (or an alternative professional body approved by **Us**) for the cost of fully reinstating the **Building** as described by **You** in **Your** application based on:
 - post code location;
 - type of **Home** and construction materials used;
 - the date built ;
 - number of **Bedrooms** declared at the start of the **Policy**, and;
 - any other features advised to **Us**
2. The **Sum Insured** used resulting from this initial rebuilding valuation has been continually reviewed or index linked in accordance with changes in professional recommended rebuilding values.
3. Any alterations or additions which materially affect the reinstatement cost of the **Buildings** since inception of this insurance such as an extension, or any additional building works have been notified to **Us** and the Rebuilding Value used adjusted accordingly.
4. In **Our** opinion it is possible to effect an economic repair or reinstatement of the **Buildings**.
5. Any independent professional valuation used to determine the true rebuilding costs in excess of the **Sum Insured** is provided by **You** at no cost to **Us**.
6. The property is NOT Grade 1 or Grade A Listed.

Maintenance

A well-maintained building should withstand all but the most severe weather conditions. It is important to remember that **You** are responsible for maintaining **Your Home** in a good state of repair. If the **Buildings** have not been maintained in a good state of repair, when assessing a claim, **We** will take into account the condition of **Your** property and **We** may refuse to pay the claim or **We** may reduce the amount of any payment **We** make for the claim.

We will not cover the costs of repairs or replacements, where the costs arise through **You** failing to regularly maintain the **Buildings** properly.

Repair Guarantee

All repairs carried out by **Our** approved contractors as a result of an insured claim under this section of **Your Policy** are guaranteed for 12 months.

When Buildings Cover starts for new mortgage borrowers

If **You** choose **Buildings** Insurance under Section 1, at the time of taking out a new mortgage with a UK lender, **Buildings** cover will be provided during the period between exchange of contracts (conclusion of missives in Scotland) or offer, whichever is later, and **Your** mortgage completion date, provided the **Buildings** are not otherwise insured. This cover is automatically provided at no extra charge.

The terms and conditions of the cover provided during this period will be the same as those which apply after completion of **Your** mortgage.

Basis of Premium Calculation

Your annual premium will be based on the adjusted Sum Insured and any Index linking of these will continue during any repair or replacement following loss or damage, provided the **Maximum Claim Limits** provided by this **Policy** at the time of the damage is sufficient or exceeds the full rebuilding cost of **Your** property, and provided that **You** ensure that the work is carried out without undue delay.

SECTION 2: CONTENTS

Please note that **Contents** cover will be restricted when **Your Home** is **Unoccupied** for more than 60 days.

WHAT IS INSURED	WHAT IS NOT INSURED
<p>We will pay up to the Maximum Claim Limits/ Sums Insured shown on Your Schedule for :</p> <p>Loss or Damage (including Accidental Damage) to Your Contents by the following causes when in Your Home, in the open within the boundaries of Your Home.</p> <p>High-Risk Property, Valuables</p> <ul style="list-style-type: none"> The most We will pay for any one claim is the Maximum Claim Limit for High-Risk Property shown in the Schedule. The most We will pay for any one item is the Maximum Claim Limit for High Risk Items and Valuables shown in the Schedule. <p>Fine Art</p> <ul style="list-style-type: none"> The most We will pay for any one claim is the Maximum claim limit for Fine Art shown in the Schedule. The most We will pay for any one item is the Maximum Claim Limit for Fine Art shown in the Schedule. 	<ul style="list-style-type: none"> The Excess shown in Your Schedule for each peril cause 1- 12 listed as Insured. Wet or dry rot. Loss or damage due to any gradually operating cause.
<p>1. Fire, Smoke, Explosion, Lightning, Earthquake.</p>	<ul style="list-style-type: none"> any gradually operating cause.
<p>2. Storm or Flood; Weight of Snow.</p>	<ul style="list-style-type: none"> Loss or Damage to property in the open.
<p>3. Subsidence or Heave of the site on which the Buildings stand, or Landslip.</p>	<ul style="list-style-type: none"> Loss or Damage caused by: <ul style="list-style-type: none"> (a) the normal settlement or bedding down of new structures; (b) the settlement or movement of made-up ground; (c) coastal or river erosion; (d) defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations. Damage resulting from: <ul style="list-style-type: none"> (i) demolition, construction, structural alteration or repair to the Buildings; (ii) ground works or excavation. The Excess for Subsidence, Heave or Landslip as shown in Your Schedule
<p>4. Riot, Civil Commotion, Strikes, Labour Disturbances.</p>	<ul style="list-style-type: none"> Loss or Damage not reported to the Police within seven days. Loss or Damage to food in freezers and/or refrigerators caused by failure of the electricity supply as a direct or indirect result of a deliberate act including strikes by the supply authority and/or their employees. Loss or Damage caused after the Buildings have been left Unoccupied Loss or Damage caused by You or Your Family or any person lawfully in Your Home.
<p>5. Malicious Acts; Vandalism.</p>	<ul style="list-style-type: none"> Loss or Damage caused after the Buildings have been left Unoccupied. Loss or Damage caused by You or Your Family or any person lawfully in Your Home.

SECTION 2: CONTENTS

Extensions automatically included in Section 2: Contents

WHAT IS INSURED	WHAT IS NOT INSURED
6. Escape of Water from a fixed domestic water or heating installation or plumbed in domestic appliance or water bed or fish tank.	<ul style="list-style-type: none"> • Damage to the installation or appliance from which the water escapes. • Loss or Damage caused by the failure or lack of appropriate sealant and/or grout in tiles, bath, WC's, shower basin and surrounds • Loss or Damage caused after the Buildings have been left Unoccupied
7. Impact by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.	<ul style="list-style-type: none"> • Loss or Damage caused by domestic animals.
8. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or Damage caused by any person lawfully in Your Home. • Loss or Damage whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, unless involving entry to or exit from the Home by forcible and violent means or entry by deception. • Theft by deception unless deception is used solely as a means to enter the Home. • Theft of Personal Money unless involving entry to or exit from the Home by forcible and violent means or entry by deception. • In respect of self-contained Apartments/ Flats, theft of property in any common parts of the building to which any other occupiers have right of access, unless involving entry to or exit from the Building by forcible and violent means. • Loss or Damage to Contents contained in Outbuildings or detached Garages, unless forcible and violent means are used to gain entry or exit. • Any amount exceeding £5,000 from detached Outbuildings and Garages.
9. Leakage of Oil from any fixed domestic heating installation.	<ul style="list-style-type: none"> • Loss or Damage caused after the Buildings have been left Unoccupied . • Damage to the appliance from which the oil escapes. • Loss or Damage that has been occurring gradually over a period of time.
10. Damage caused by falling trees or branches.	<ul style="list-style-type: none"> • Loss or Damage arising from felling, lopping or topping of trees. • Loss or Damage to gates and fences. • Loss or Damage to aerials, dishes and masts. • The cost of removal of any part of the tree that remains below ground.
11. Breakage or collapse of television or radio aerials, aerial fittings, satellite dishes or masts.	<ul style="list-style-type: none"> • Loss or Damage arising from erection, dismantling, repair or maintenance.
12. Accidental Loss and or Damage.	<ul style="list-style-type: none"> (a) Accidental Loss or Damage if the Buildings are lent, let or sub-let in whole or in part, or are left Unoccupied; (b) Damage by scratching, denting, wear and tear, depreciation, insects, Vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions, or gradually operating cause, or any process of dyeing, cleaning restoration, repair or alteration; (c) Damage caused by domestic pets; (d) Damage caused by mechanical or electrical fault or breakdown or misuse; (e) Damage arising from depreciation or indirect Loss; (f) Any loss, destruction or damage otherwise shown under Section 2 and any Extension to Section 2 of this Policy as not insured. (g) Confiscation or detention.

SECTION 2: CONTENTS

Extensions automatically included in Section 2: Contents

WHAT IS INSURED

A. Temporary Removal of Contents

We will pay for **Contents** lost or destroyed by any of the Causes 1-12 of Section 2 of this **Policy** whilst temporarily removed from the **Home** but remaining in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands.

For Student Family Members

a) up to **Maximum Claim Limits** shown on **Your Schedule** per student in respect of **Contents** whilst a student member of **Your Family** lives in university halls of residence or in student accommodation.

For Mature Family Members

a) up to **Maximum Claim Limits** shown on **Your Schedule** per **Family** member in respect of **Contents** whilst a **Family** member of **Your Family** lives in a care or nursing home or in sheltered accommodation.

Contents will also be covered in any bank or safe deposit box.

B. Alternative Accommodation

If the **Home** is rendered not fit to live in as a result of loss or damage by any of the Causes 1-12 of Section 2 of this **Policy** We will pay:

- 1) up to 36 months' rent **You** are responsible for paying as the occupier until the **Home** is again habitable.
- 2) the reasonable extra accommodation costs, based on a property of a similar size and standard of accommodation incurred with **Our** written consent, for:
 - a) **You, Your Family** and
 - b) **Your** domestic pets

until the **Home** is once again habitable.

C. Deep Freezer Contents

We will pay up to the **Maximum Claim Limit** shown on **Your Schedule** for food in a domestic deep freezer(s) in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

D. Mirrors and Glass

We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.

WHAT IS NOT INSURED

- The **Excess** shown in **Your Schedule**
- A £250 **Excess** in respect of **Contents** whilst in university halls of residence or in student accommodation or in a care or nursing home or in sheltered accommodation.
- Loss or Damage in a furniture depository.
- Loss or Damage caused by Storm or flood to property not in a building.
- Loss or Damage by theft unless involving forcible and or violent means, or deception is used to gain entry to:
 - a) a building, or
 - b) in the case of halls of residence or student / sheltered accommodation, a locked room.

- The **Excess** shown in **Your Schedule**.
- Costs incurred after the **Home** is fit to live in again.
- Costs incurred after 36 months from the date **You** were forced to move out of **Your Home**.

- The **Excess** shown in **Your Schedule**.
- Loss due to the deliberate act of the supply authority.
- Loss if the freezer is more than 10 years old at the date of the loss.

- The **Excess** shown in **Your Schedule**.
- Loss or Damage caused after the **Buildings** have been left **Unoccupied**.
- Malicious damage caused by **You, Your Family**, or any person lawfully in **Your Home**.
- Damage to ceramic hobs fixed to and forming part of the **Home**.
- Any amount exceeding the **Sum insured** for **Contents**.

SECTION 2: CONTENTS

Extensions automatically included in Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>E. Home Entertainment Equipment</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for Accidental Damage to:</p> <p>(i) Televisions and their aerials; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers, decoders and dishes; (vi) Personal desk top computer equipment; (vii) Games consoles; (viii) MP3 players, PDA's, ipads, Gadgets & similar items,</p> <p>which are owned by You or Your Family, or for which You are legally responsible.</p> <p>Replacement of lost or corrupted data legally downloaded by You up to the Maximum Claim Limit shown on Your Schedule.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Loss or damage caused by mechanical, electrical or electronic breakdown or derangement. • Damage to records, tapes, discs or computer software. • Laptop computers • Musical Instruments • Damage caused by cleaning, fitting, adjustment, repair or dismantling of the apparatus. • Damage caused after the Buildings have been left Unoccupied. • Wear and tear and depreciation. • Malicious damage by You, Your Family or any person lawfully in Your Home. • Loss or Damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date of time. • Damage caused by Computer Viruses.
<p>F. Home Office Business Equipment</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for loss or damage to Home Office Business Equipment within the Home.</p>	
<p>G. Tenants Liability</p> <p>(applicable only if the Buildings are rented by You)</p> <p>We will pay any amount which You become legally liable to pay as a tenant, (and not as an owner of the Buildings) up to the Maximum Claim Limit shown in the Schedule in respect of:</p> <p>(a) damage to the Buildings by any of the Causes 1-11 of Section 1 of this Policy; (b) accidental breakage and damage as described in Section 1: Buildings Extensions C and D included in this Policy.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Loss or damage caused after the Buildings have been left Unoccupied. • Malicious Damage, theft or attempted theft, caused by You, Your Family or any other person lawfully in Your Home.
<p>H. Contents in the Garden</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for loss or damage to Contents in the open and within the boundaries the land belonging to Your Home. This includes flowers, plants, shrubs or trees in pots or containers.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Flowers, plants, shrubs, trees and any growing matter not in pots or containers. • Loss or damage caused after Buildings have been left Unoccupied..
<p>I. Keys and Door Locks</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for replacement Keys or locks for external doors, safes and alarms to the Buildings if Your keys are stolen or lost.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Thefts not reported to the Police. • Replacing Lost Keys & Locks to Outbuildings.
<p>J. Damage by Emergency Services to Lawns and Gardens</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for loss or damage to lawns, bushes, shrubs and trees within the boundaries of the land belonging to Home by fire, explosion, earthquake, theft, malicious damage or the actions of the Police, Fire or Ambulance services while attending Your Home.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Damage caused after the Buildings have been left Unoccupied. <p>We will only pay once under Contents or Buildings (if both sections are insured) for any one claim.</p>

SECTION 2: CONTENTS

Extensions automatically included in Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>K. Loss of Oil and Metered Water</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for:</p> <ul style="list-style-type: none">(i) the cost of oil lost from a domestic heating installation following Accidental Damage to any part of the domestic heating installation;(ii) additional metered water charges incurred by You and resulting from any of the Causes 1-11 of the Contents Section of this Policy.	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Loss otherwise shown as not insured under Section 2 of this Policy.• Loss if the Buildings have been left Unoccupied.
<p>L. Reinstatement of Title Deeds</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for the replacement of title deeds to Your Home if they are lost, destroyed or damaged by any of the Causes 1-11 of Section 2 of this Policy while in Your Home or lodged with Your Solicitor, Bank, Building Society or Lender.</p>	<ul style="list-style-type: none">• The Excess shown in Your Schedule.• Loss or damage caused by: wear and tear, depreciation, insects, Vermin, fungus, atmospheric or climatic conditions, gradually operating cause, confiscation or detention by order of any government, public or police authority.
<p>M. Public and Personal Liability as Occupier</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for damages and claimants' costs and expenses which You or any member of Your Family become legally liable to pay for accidental:</p> <ul style="list-style-type: none">a) death of, or bodily injury to or illness or disease of any person, orb) damage to material property . <p>We will pay up the Maximum Claim Limit shown on Your Schedule in connection with any one claim or series of claims made against You or a member of Your Family arising out of any one event, occurring during the period of insurance and incurred:</p> <ul style="list-style-type: none">(i) solely arising as occupiers, (but not owners) of the Home or the land belonging to the Home; or(ii) in a personal capacity, (not as occupier or owner of any building or land) occurring in England, Scotland, Wales , Northern Ireland, the Isle of Man, or the Channel Islands and elsewhere in the world during a temporary visit;(iii) as a result of Your duties as a Neighbourhood Watch coordinator. <p>We will also pay legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family.</p>	<ul style="list-style-type: none">• Death, bodily injury, illness, disease to any member of Your Family or Domestic Employee.• Loss of or Damage to property owned by, or in the custody or control of, You or any member of Your Family or any person permanently residing with You.• Liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family.• Liability arising directly or indirectly as a consequence of any criminal act by You or any member of Your Family.• Any agreement unless You would have been liable had the agreement not been made.• The ownership use or possession of any:<ul style="list-style-type: none">(i) lift, caravan, aircraft or watercraft including jet-skis (other than the hand propelled watercraft);(ii) mechanically propelled or assisted vehicle (other than domestic gardening machinery);(iii) animals except domestic pets other than those listed in the Dangerous Dogs Act 1991;(iv) firearms, other than properly licensed shotguns.• Any profession, business or employment.• Any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom.

SECTION 2: CONTENTS

Extensions automatically included in Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>N. Reverse Liability Unpaid UK Court Awards</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for costs which You have been awarded in any Court in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and which have not been paid within three months of the award provided that:</p> <ul style="list-style-type: none">(i) if the position of You and the responsible party had been reversed, You would have been entitled to indemnity under this Policy;(ii) the liability giving rise to the Court award occurs during the Period of Insurance;(iii) You agree to allow Us to enforce any rights or remedies which We will become entitled to upon making payment.	<ul style="list-style-type: none">• Any amount whilst any appeal is pending.
<p>O. Accidents to Domestic Employees</p> <p>The cover provided by this Extension O is provided by certain underwriters at Lloyd's in respect of Syndicate 2088 and is subject to the General Conditions, Claims Conditions and Exclusions of this Insurance.</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for damages and claimants' costs and expenses which You or a member of Your Family become legally liable to pay as compensation for accidental death of or bodily injury to or illness or disease of any Domestic Employee made against You or Your Family arising out of any one event occurring during the Period of Insurance and arising out of and in the course of employment within England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel islands.</p> <p>We will also pay legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family.</p>	<ul style="list-style-type: none">• Liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family.• Any agreement unless You would have been liable had the agreement not been made.• Any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom.• Liability arising from any business or profession• Liability for death of, bodily injury to, or illness or disease of any member of Your Family.• Liability for which compulsory insurance or security is required by any road traffic legislation.
<p>P. Fatal Accident</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule if You or Your partner dies, either separately or together, as a result of an injury in the Home caused by fire or an assault by intruders, within 90 days of the incident.</p>	<ul style="list-style-type: none">• If the person is over 75.• If the incident is not reported within 14 days of the death.
<p>Q. New Acquisitions</p> <p>We will automatically extend the Contents cover to include any new items of Contents acquired by You and Your Family during the Period of Insurance up to the value of £25,000 from the date of acquisitions providing You tell Us within 60 days and pay any required additional premium.</p>	<ul style="list-style-type: none">• Business Equipment or Stock.
<p>R. Death of the artist</p> <p>If, since the inception of Your Policy or since last renewal date, whichever is the later, the value of any Fine Art and or Antiques item specified on Your Schedule has increased due to the death of the artist during that Period of Insurance, We will pay up to 200% of the specified Sum Insured for the item for up to 12 months after the artist's death, providing it has been lost or damaged whilst in Your Home</p>	

SECTION 2: CONTENTS

Extensions automatically included in Section 2 continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>S. Fine Art: Defective Title</p> <p>If during the Period of Insurance, a person claims that a piece of specified Fine Art or antique insured under Your Policy is not rightfully Yours and You are required by law to return the item to its rightful owner, because it is proved that You do not have good title to it, we will pay up to Maximum Claim Limit shown on Your Schedule.</p>	<ul style="list-style-type: none"> • We will not pay You for any loss on items that were inherited by You or given to You. • Items purchased by You outside the period of insurance. • Claims not reported to Us during the period of insurance. • Items where prior to purchase reasonable enquiries about the items provenance were not made.
<p>T. Household Removals</p> <p>We will pay for Accidental Damage to Contents whilst in transit by Professional Removal Contractors from the Home to Your new permanent Home within England, Scotland, Wales, Northern Ireland and the Isle of Man including temporary storage up to 30 days.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule. • Valuables and Money. • Damage to articles of china, glass, porcelain, earthenware, stone and other articles of a similarly brittle nature unless packed by professional packers. • Any loss or damage not notified to the Removal Contractors within 7 days of the removal to Your new permanent Home. • Any transport by sea or air. • Any amount exceeding the Sum Insured on Contents
<p>U. Weddings, Civil Partnerships, Birthdays and Religious Festivals</p> <p>The Sum Insured shown in Your Schedule for Contents in the Home will be automatically increased as shown on Your Schedule:</p> <ul style="list-style-type: none"> • during the month of any religious festival or celebration; • for 30 days before and after Your wedding or civil partnership day; and • for 7 days after Your birthday; <p>to cover wedding, birthday or other gifts purchased for members of Your Family</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule.
<p>V. Damage to Hired in Marquees</p> <p>We will pay up to Maximum Claim Limit shown on Your Schedule for any loss or damage to any marquee that You hire temporarily and are responsible for while it is at a location shown in Your Schedule and it is not insured elsewhere. This includes loss or damage to associated lighting, heating and furnishings You are responsible for whilst at a location shown in Your Policy Schedule and provided they are not insured elsewhere.</p>	<ul style="list-style-type: none"> • The first £500 of each claim. • Loss or damage insured elsewhere.
<p>W. Shopping in Transit</p> <p>We will pay up to the Maximum Claim Limit shown on Your Schedule for loss or damage to food and domestic purchases whilst being transported by You from the shops to Your Home.</p>	<ul style="list-style-type: none"> • Theft from Unattended road vehicles, unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.
<p>X. Jury Service</p> <p>We will pay up to Maximum Claim Limit shown on Your Schedule for You or Your domestic partner living with You per day that You are called to serve as a Juror in a UK Court of Law.</p>	

SECTION 2: CONTENTS

Basis of Claims Settlement and Maximum Claim Limits

For General Conditions and Exclusions which apply to all sections of this **Policy**, see pages 28-31

- (a) **We** will pay up to the **Maximum Claim Limit** for **Contents** or other limits as shown in **Your Schedule** for the full cost of replacing as new (or at **Our** option **We** will replace as new) reinstating or repairing the lost or damaged **Contents** with a deduction for wear and tear made only in respect of clothing, household linen and **Pedal Cycles**, or paying **You** the cash equivalent.
- (b) The maximum amount **We** will pay in total in respect of any one incidence of loss or damage for **Fine Art** in the **Home** is up to the **Maximum Claim Limit** shown on **Your Schedule** except as otherwise agreed by any **Endorsement** shown to **Your Schedule** and the items specified in the **Endorsement** are in a locked safe or strong room with the keys removed.
- (c) The maximum amount **We** will pay in total in respect of any one incidence of loss or damage for **Valuables and High Risk Property** in the **Home** is 30 % of the **Sum Insured** for **Contents**, except as otherwise agreed by any **Endorsement** shown to **Your Schedule** and the items specified in the **Endorsement** are in a locked safe or strong room with the keys removed.
- (d) The maximum amount **We** will pay for any one **Valuable item, Collection or High Risk Property** in the **Home** is 10 % of the **Maximum Claims Limit** for **Contents**. The limit for any one **Pedal Cycle** at the **Premises** is £500, unless specifically listed on **Your Schedule**.
- (e) The maximum amount that **We** will pay in respect of any one loss under Section 2 of this **Policy** is the **Maximum Claims Limit** for **Contents** stated in the **Schedule** for Section 2.
- (f) If at the time of any loss or damage the total true cost of replacing all of the **Contents** as new, (less an allowance for wear and tear for clothing, household linen and **Pedal Cycles**), is greater than the **Sum Insured** for **Contents** shown in the **Schedule** less any **Excess**, **We** will pay only up to the **Limit**.
- (g) **We** will pay up to 50% of the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, including carpets when damage occurs to a specific part or within a clearly definable area, and replacements cannot be matched.
- (h) For **Fine Art, Antiques, Guns, Valuables** and Jewellery, If **You** surrender the undamaged item(s) of the pair or set to **Us**, **We** will pay **You** the full replacement cost of the entire pair or set.

If the remaining pieces or parts are not surrendered, **We** will pay **Your** claim as set out above.
- (i) In the event of a claim under this **Policy** **We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.
- (j) In the event of loss or damage to any one article of jewellery, or pair or set of articles where the value exceeds **£5,000** it will be necessary for a valuation in UK Sterling under 3 years old (if not already provided) or recent evidence of value or proof of purchase, to be produced before any payment can be considered.

Large Loss: Excess Waiver

The **Excess** shown on **Your Policy Schedule** will not apply in the event of an Insured loss that is greater than £15,000. This cover does not apply to the standard Subsidence Flood or Escape of Water **Excess**, and/or any additional increased or imposed **Excess** over £500 noted on **Your Policy Schedule**.

Partial loss or damage

In the event of partial loss or damage to an item of **Fine Art and Antiques**, **We** will pay the cost and expense of restoration together with any residual depreciation in value.

Collections of Stamps, medals or coins

We do not cover any loss or damage to **Collections** caused by fading, creasing, denting, scratching, tearing, thinning, colour transfer, dampness or temperature extremes.

We do not cover any loss or damage to **Collections** caused by them being worked on or being used as anything other than a **Collection**.

We do not cover any loss or damage to stamps and coins caused by them being handled or being worked on.

We do not cover the disappearance of an individual stamp/coin that is insured as part of a **Collection**, unless it is mounted in a volume and the page is also lost.

We will only pay up to 75% of the Seaby Valuation in respect of any coins or medals that are lost, stolen or damaged.

Gadgets

For insured **Gadgets** where possible, **We** will repair your **Gadget**. If not, **We** will replace it with an item of the same make, model and memory size or an item with an equivalent specification.

SECTION 2: CONTENTS

Basis of Claims Settlement and Maximum Claim Limits

For General Conditions and Exclusions which apply to all sections of this **Policy**, see pages 28-32

Repair guarantee

All repairs carried out by **Our** approved suppliers as a result of an insured claim under this section of **Your Policy** are guaranteed for 90 days.

Automatic Reinstatement

The **Maximum Claim Limit / Sums Insured** for **Contents** shown in the **Schedule** will not be reduced by the amount of any claim unless **We** give written notice to the contrary.

SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME

Under **Part A** and **Part B** (if included) cover is provided anywhere in the world for up to 90 days in any one **Period of Insurance**.

Part A: Unspecified Articles, Personal Money, Credit Cards and Pedal Cycles

WHAT IS INSURED

Accidental loss or damage to unspecified articles up to the **Maximum Claim Limit(s)** as shown in **Your Schedule**

comprising:

- (i) Articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable **Personal Effects** (except sports equipment, guns and mobile telephones),

up to the amount as shown on **Your Schedule**;

- (ii) Sports equipment, including sporting guns and wearing apparel used for amateur sports purposes

up to the amount as shown on **Your Schedule**;

- (iii) Laptops, Notebooks, Tablets and personal electronic devices

up to the amount as shown on **Your Schedule**;

- (iv) Mobile telephones smart phones

up to the amount as shown on **Your Schedule**;

- (v) Loss of **Personal Money** belonging to **You** or **Your Family**

up to the amount as shown on **Your Schedule**.

Money is **Personal Money** held for private purposes by **You** or **Your Family** including bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques including traveller's cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

Your liability under the terms of the **Personal Credit Cards** or Cash Dispenser Card Agreements including Cheque, Debit, Charge or Cash Cards, issued in the **United Kingdom** to **You** or **Your Family**, as a direct result of the theft and unauthorised use by persons not connect to or residing with **You**.

WHAT IS NOT INSURED

- The **Excess** shown in **Your Schedule**.
- Any loss or damage to contact or corneal lenses.
- Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.
- Documents or securities.
- **Household Goods** foodstuffs and domestic appliances.
- Property more specifically insured.
- **Activity Sports** equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering.
- Any amount in excess of £5,000 in total in respect of theft or disappearance of jewellery from locked hotel or holiday accommodation during **Your** absence.
- **Collections** of stamps, coins and medals.
- Televisions, audio and audio-visual equipment.
- Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.
- Tools, equipment, cameras, or musical instruments used or held for business or professional purposes.
- Property used for any form of professional entertainment purposes.
- Loss or damage listed under General Exclusions.
- Depreciation in the value of **Money**.
- Loss of **Money** caused by accounting errors or omissions.
- Loss of **Money** not reported to the Police within 24 hours of discovery of loss.
- Loss of **Money** held for business or professional purposes.
- Any loss unless the terms and conditions under which the card is issued have been fulfilled.
- Any loss as a result of unauthorised use by a member of **Your Family** or a person residing with **You**.

Unspecified Pedal Cycles

Accidental loss or damage to or Theft of **Pedal Cycles** owned by **You** or **Your Family** up to the **Maximum Claim Limit(s)** as shown in **Your Schedule**.

- The **Excess** shown in the **Schedule**.
- Loss or damage listed under 'What is Not Insured' in Section 3.
- Loss or damage while being used for track racing or business purposes.
- Theft while away from the **Home** unless in a building or securely locked to an immovable object.
- Loss of or damage to accessories unless caused by an accident to the **Pedal Cycle** or unless the **Pedal Cycle** is stolen or destroyed by fire at the same time.

SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME

Part B: Specified Articles as listed on Your Schedule

WHAT IS INSURED

Loss or damage to articles, **Valuables** and **Personal Belongings** as specified and listed in **Your Schedule** which have been accepted by **Us** and where suitable evidence of replacement value has been submitted.

WHAT IS NOT INSURED

- The **Excess** shown in the **Schedule**.
- Loss or damage as listed under 'What is Not Insured' for Unspecified Items Section 3, Part A.
- Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container.
- Theft from **Unattended** road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.
- Loss of or damage to cycle accessories unless caused by an accident to the **Pedal Cycle** or unless the **Pedal Cycle** is stolen or destroyed by fire at the same time.

Basis Of Claims Settlement Personal Belongings Away from Home

- (a) **We** will pay up to the selected Sum Insured (subject to any **Maximum Claim Limits**) shown in **Your Schedule** for the cost of replacing as new (or at **Our** option **We** will replace as new), reinstating or repairing the lost or damaged property with a deduction for wear and tear made only in respect of clothing, sports equipment and **Pedal Cycles**.
- (b) In the event of loss or damage to any article forming part of a pair or set, **We** will not pay more than the value of the individual article lost or damaged.
- (c) In the event of a claim under this **Policy**, **We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.
- (d) In the event of loss or damage to compact discs and/or music cassettes from a motor vehicle, the maximum amount **We** will pay for any one loss is £500 in respect of these items.
- (e) For insured **Gadgets**, where possible **We** will repair **Your** gadget. If not, **We** will replace it with an item of the same make, model and memory size or an item with an equivalent specification.

Cash Settlement

If an insured item cannot be replaced, **We** will make a cash settlement and **Our** payment will be based on a qualified opinion of the insured item's value immediately before the loss or damage. **We** will only pay **You** what it would have cost **us** to repair or replace the item with **our** own preferred suppliers and as if the repair work had been carried out without delay.

It is **Your** responsibility to prove any loss, so **We** recommend that **You** keep photographs, guarantee cards, instruction booklets and a full description of your valuable items, including serial and model numbers, to make it easier to identify them.

You should also keep relevant proof of purchase and evidence of value, as **We** may ask you for these if **You** make a claim under this **Policy**.

Precious Stones (Regular Maintenance of Settings)

The setting of the stones in any individual item of jewellery exceeding the replacement value of £5,000 MUST be examined by a competent jeweller once every three years at least, and any defect remedied as soon as reasonably practicable at **Your** expense.

If **You** do not do this, such items of jewellery will not be insured for accidental loss of stones.

Specified Items

The value of items such as jewellery, watches, works of art, curios and collections often varies independently of inflation. **You** should make sure that these items are insured for the correct amount at all times. If **You** have specified any items, please refer to **Your Schedule** and any endorsement issued for details of how often these items should be revalued.

Repair Guarantee

All repairs carried out by **Our** approved suppliers as a result of an insured claim under this section of **your Policy** are guaranteed for 90 days.

Your Sum Insured for Personal Belongings

If the total value of the unspecified items at the time of the loss or damage is more than **Your Sum Insured** for such items, then the **Insurers** will only pay a proportion of the claim.

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

SECTION 3: PERSONAL BELONGINGS AWAY FROM HOME

What is Not Insured by Section 3 Personal Belongings Away from Home

- (a) Electrical, electronic or mechanical breakdown or derangement.
- (b) Breakage of china, glass (other than lenses), porcelain, earthenware, stone and other articles of a similarly brittle nature whilst in transit (other than jewellery), unless caused by fire, theft or attempted theft.
- (c) Damage to watches and clocks caused by over winding.
- (d) Loss of or damage:
 - (i) by wear and tear, denting, scratching, deterioration, depreciation, mildew, moth, insects, **Vermin**, rust or any gradually operating cause, or any process of repairing, restoring or renovating or cleaning or dyeing;
 - (ii) to any property used professionally or for business purposes (other than office equipment, not otherwise insured, owned by, or the legal responsibility of **You** or a member of **Your Family**);
 - (iii) arising from confiscation or detention by Customs or other officials;
 - (iv) to musical instruments in respect of loss of tone or replacement of strings or drum skins.
- (e) Mechanically propelled or assisted vehicles, caravans, trailers, aircraft, hovercraft, boats or accessories or parts for any of them.
- (f) Theft of **Unattended Pedal Cycles** unless in a locked building or attached by a security device to a permanently fixed structure.
- (g) Loss or damage:
 - (i) to any **Pedal Cycles** being used for trade or business purposes or being used in races, time trials and competitions or whilst practising for them;
 - (ii) to tyres and accessories of any **Pedal Cycles** unless the **Pedal Cycle** is lost or damaged at the same time.

GENERAL POLICY CONDITIONS - Which apply to ALL Sections of this Policy

Your Duty to provide accurate information

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the proposal and / or declaration and to make sure that all information **You** supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate fully in the event of a claim.

Duty of Care

You must take actions to prevent loss or damage to **Your Property** and ensure that **Your Property** is maintained in a good state of repair. All protections installed for the protection of the **Building** must be regularly maintained and be in use when the **Building** is left **Unattended** or **Unoccupied**.

Minimum Security Conditions

If **You** live in certain areas, **we** may insist that **You** have higher security locks and, in some cases, an alarm system fitted to meet **Our** Minimum Security Requirements. To reduce **Your** premium, **You** may have told **Us** that **You** have fitted these locks or an approved alarm voluntarily.

We will print an **Endorsement** on **Your Schedule** showing the security measures **You** have told **Us** are fitted, when **You** must use them and the cover that is excluded if **You** do not use them.

If **You** fail to comply with these conditions, **We** may not pay **Your** claim or any payment could be reduced, in respect of loss or damage resulting from Theft or attempted Theft or Malicious Damage

1. Compliance with Conditions

These conditions apply to all sections of the **Policy** and to all extensions. **You** and all members of **Your Family** permanently residing with **You** must comply with the terms and conditions of this **Policy**. Any person or entity seeking the benefit of this **Policy** shall be deemed to have notice of its terms, conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may reasonably be capable of applying to and being complied with by such person or entity.

2. Consumer Insurance (Disclosure and Representations) Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the proposal and / or declaration and to make sure that all information **You** supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

3. Your Duty to Prevent Loss or Damage

You and any person seeking the benefit of this **Policy** must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.

4. Your Personal Representatives

If **You** die, **We** will insure **Your** legal personal representatives for any liability **You** had previously incurred under the **Policy**, provided they fulfil the terms of the **Policy**.

5. Change in Circumstances

You must inform **Us** of any change in circumstances which increases the risk of loss, injury or damage. In particular **You** must notify **Us** of any change in the number of **Bedrooms** from that shown in **Your Schedule** and if **You** change **Your** address. **We** must also be advised if at any time the value of the **Contents** exceeds the **Maximum Claim Limit** shown in **Your Schedule**.

This is the condition of the insurance that **You** need to meet as **Your** part of this contract. If **You** do not meet this condition, **We** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **Your Policy** may not be valid.

GENERAL POLICY CONDITIONS - Which Apply to ALL Sections of this Policy

6. Cancellation

We may cancel this **Policy** by giving **You** 14 days' notice by letter at **Your** last known address. If **We** cancel the **Policy** **We** will refund premium paid for the unexpired period of insurance. Notice given to **You** shall be deemed to be notice given to any person or entity who is or maybe seeking to claim any contractual right to any benefit under this **Policy**.

7. Cooling Off Period

If **You** decide not to proceed with this **Policy**, please return it within 14 days of receipt. Providing **You** have not made a claim and as long as no incidents have arisen that could result in a claim under the **Policy**, **We** will refund any premium **You** have paid.

8. Fraudulent Claims

If **You**, or anyone acting for **You**, make a fraudulent claim under this insurance contract, **We**:

- a. Are not liable to pay the claim; and
- b. May recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- c. May by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** rights under clause 8.c) above:

- i. **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- ii. **We** need not return any of the premiums paid.

9. Arbitration

Where **We** have accepted a claim but there is a disagreement over the amount payable, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law in force at that time. When this happens **Legal Proceedings** cannot be started against **Us** until the arbitrator has reached a decision.

10. Other Insurances

If at the time of any loss, damage or liability arising under the **Policy** there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion.

11. Notification of a Claim

When **You** become aware of a possible claim under this **Policy**, **You** must notify **Us** in writing as soon as reasonably possible. The Police must be advised as soon as reasonably practicable of any loss or damage arising from theft, attempted theft, vandalism, riot, malicious act, labour or political disturbance or accidental loss of property. **You** must provide **Us** with all the details and evidence, including written estimates and proof of ownership or value. Any letter of notification or any writ, summons or other legal document served on **You** or **Your Family** in connection with a possible claim must be sent to **Us**, as soon as it is reasonably practicable. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent. This is the condition of the insurance that **You** need to meet as **Your** part of this contract. If **You** do not meet this condition, **We** may need to reject a claim payment or a claim payment could be reduced. In some circumstances **Your Policy** may not be valid

12. Our Rights After a Claim

We or **Our** representatives will be entitled to enter any building where loss of damage has occurred and deal with any salvage, but no property may be abandoned to **Us**. **We** may conduct, in **Your** name and on **Your** behalf, the defence or settlement of any legal action and take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover compensation from any third party in respect of anything covered by this **Policy**.

13. Payment of Premium

Where payment of premium is not made, any cover provided by this **Policy** will be inoperative from the date such premium was due.

Where the premium is being paid by Direct Debit, the due date will be in accordance with the premium repayment **Schedule** advised by the premium financier used by the **Policy** administrators.

Where the **Policy** is cancelled mid-term and a claim has occurred and been paid by **Us** during the period of insurance in which the **Policy** is to be cancelled, refund of premiums will be made at **Our** discretion.

14. Payment of Claims

In the event of a claim being made under this **Policy** and the premium is being paid by direct debit instalments which are unpaid or overdue, **We** reserve the right to deduct from any settlement **We** make any outstanding premium payment due to **Us**.

The maximum limit placed on any benefit or indemnity of any kind payable under this **Policy** shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this **Policy** and **Our** maximum liability shall not thereby be increased above the amount that would have been payable if **You** were the only person or entity that was entitled to contractual rights under the **Policy**.

15. Person(s) Entitled to Seek Any Benefit

Where more than one person or entity is entitled to seek any benefit or indemnity of any kind under this **Policy** **We** shall not be under any duty to inquire into or investigate the priority of any such persons or entities.

Any receipt by **Us** of a claim form or evidence from any such person or entity, shall be deemed to be given on behalf of all such persons or entities that may be entitled to contractual rights under this **Policy**.

GENERAL POLICY CONDITIONS - Which Apply to ALL Sections of this Policy

16. Law Applicable to the Policy

You and the **Insurers** are free to choose the Law applicable to this contract but in the absence of agreement to the contrary the Law of England and Wales will apply.

17. Claim Free Years Discount

You will be entitled to a No Claims Discount, if no claims are made in any one **Period of Insurance**. The number of claim free years will be shown on **Your Schedule** and the appropriate discount will be included in **Your** renewal premium.

During any one **Period of Insurance**,

- making ONE claim will cause the years NCD entitlement to step back 1 year reducing the discount offered at **Your** next renewal
- making TWO claims will cause the years NCD entitlement to be lost altogether

18. Financial Services Compensation Scheme

The **Insurers** are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

19. Arkel Data Protection Notice

We collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet **our** legal obligations.

This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit. This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

In certain circumstances, **We** may need **Your** consent to process certain categories of information about **You** (including sensitive details such as information about **Your** health and any criminal convictions **You** may have). Where **We** need **Your** consent, **We** will ask **You** for it separately. **You** do not have to give **Your** consent and **You** may withdraw **Your** consent at any time. However, if **You** do not give **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claims.

The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

Other people's details you provide to us

Where **You** provide us or **Your** agent or broker with details about other people, **You** must provide this notice to them.

Want more details?

For more information about how **We** use **Your** personal information please see **Our** full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **We** use **Your** information or request a copy of our full privacy notice(s), please contact **Us**, or the agent or broker that arranged **Your** insurance who will provide **You** with **Our** contact details.

19.1 Chaucer Insurance Data Protection Notice

Who We are

We are Chaucer Insurance Company DAC **Your Insurer** as named in **Your Schedule**. **Our** registered office is 38 & 39 Baggot Street Lower Dublin2 DO2 T938

We provide insurance services to businesses and individuals. The services are provided indirectly through managing general agents, brokers and intermediaries.

We use the words Personal Data to describe information about **You**, and from which **You** are identifiable.

For the purpose of the General Data Protection Regulation (EU) 2016/679 (the GDPR), **We** are a data controller. Please note that any information provided to **Us** will be processed by **Us**, **Our** underwriters and our agents in compliance with the provisions of Data Protection legislation for the purposes of providing insurance and handling claims, if any, which may necessitate providing information to third parties.

We respect **Your** rights in respect of the data **We** hold on **You**. **We** will act without unnecessary delay in dealing with **Your** data access requests.

In respect of the personal data **We** hold on **You**, **You** have the right to access, erasure, rectification, restriction, portability and objection.

GENERAL POLICY CONDITIONS - Which Apply to ALL Sections of this Policy

What Personal Information do we collect from you?

You may give **Us** Personal Data by corresponding with **Us** or through **Our** managing general agents, claims handling service providers, other intermediaries, brokers or agents, by phone, e-mail or otherwise.

We ask **You** to disclose only as much information as is necessary to provide **Our** products or services or to submit a question/suggestion/comment in relation to **Our** website.

What information about you do we obtain from others?

We obtain the information **You** provide through **Our** managing general agents, claims handling service providers, brokers and/or intermediaries.

Chaucer Insurance Full Privacy Notice

Our full privacy notice explains in more detail the types of information **We** hold, how it is used, who **We** share it with and how long it is kept. It also informs **You** in more detail of the rights **You** have regarding **Your** Personal data.

You can get this detail by viewing **Our** notice online at: www.chaucerplc.com/privacy-cookie-policy/

or if **You** are unable to access this website, details can be obtained by contacting The Data Protection Officer Chaucer 4th Floor Plantation Place 30 Fenchurch Street London EC3M 3AD

Fair Processing Notice (applicable to Section 20)

This Privacy Notice describes how Certain Underwriters at Lloyd's in respect of Syndicate 2088 (for the purpose of this notice "**we**", "**us**" or the "**Insurer**") collect and use the personal information of insureds, claimants and other parties (for the purpose of this notice "**you**") when we are providing our insurance and reinsurance services.

The information provided to the **Insurer**, together with medical and any other information obtained from **You** or from other parties about **You** in connection with this policy, will be used by the **Insurer** for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. **We** may be required by law to collect certain personal information about **You**, or as a consequence of any contractual relationship **We** have with **You**. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by the **Insurer** for these purposes with group companies and third party **Insurers**, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of **Your** personal information. Because **We** operate as part of a global business, **We** may transfer **Your** personal information outside the European Economic Area for these purposes.

You have certain rights regarding **Your** personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If **You** have questions or concerns regarding the way in which **Your** personal information has been used, please contact: ComplianceEnquiries@chaucerplc.com

We are committed to working with **You** to obtain a fair resolution of any complaint or concern about privacy. If, however, **You** believe that **We** have not been able to assist with **Your** complaint or concern, **You** have the right to make a complaint to the relevant Information Commissioner's Office.

For more information about how **We** process **Your** personal information, please see **Our** full privacy notice at: www.chaucerplc.com/privacy-cookie-policy/.

20. Proof of value and ownership

It is **Your** responsibility to prove any loss, so **We** recommend that **You** keep photographs, guarantee cards, instruction booklets and a full description of your valuable items, including serial and model numbers, to make it easier to identify them.

You should also keep relevant proof of purchase and evidence of value, as **We** may ask you for these if **You** make a claim under this **Policy**.

GENERAL POLICY EXCLUSIONS - Which Apply to ALL sections of this Policy

What is Not Insured by this Policy

1. Loss or destruction of, or damage to any property or any direct or indirect loss, or any legal liability directly or indirectly caused by or contributed to or arising from:
 - (a) 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 properties of any explosive nuclear assembly or nuclear component of such assembly;
This exclusion does not apply to the Accidents to **Domestic Employees** Section 2 (O).
 - (b) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. This exclusion does not apply to Accidents to **Domestic Employees** Section.2 (O).
 - (c) pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

2. Any loss suffered by **You** or **Your Family** due to any person obtaining property by deception.
3. Any loss or damage to the property resulting from theft, attempted theft or malicious acts by **You** or any member of **Your Family**.
4. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the 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.

5. (a) Direct or indirect loss, damage, derangement or malfunction of any **Insured** item or any part of thereof where such loss, damage, derangement or malfunction occurs as a result of:
 - (i) A failure of that item of any part thereof to correctly recognise a date change,
 - (ii) **Computer Viruses**.
- (b) Legal expenses or legal benefits or liability arising from (a) above,

EXCEPT

Where the loss or damage would fall to be dealt with by virtue of the operation of Causes 1 to 12 inclusive under Section 1 **Buildings** and Section 2 **Contents** of this **Policy**.

6. Loss, damage or destruction or any cost or expense of whatsoever nature or where so ever arising and damage directly or indirectly caused by resulting from or in connection with any act of **Terrorism** regardless of any other cause or **Event** contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of **Terrorism**. This exclusion does not apply to Accidents to **Domestic Employees** Section 2 (O).
7. 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.
8. Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any indirect loss of any kind.
9. Any loss or damage or liability due to or happening through confiscation or detention by customs or other officials or authorities.

CLAIMS PROCEDURES AND CONDITIONS

The following conditions apply to all sections of this **Policy**.

If **You** need to make a claim under this **Policy**, **You** must do the following:

1. Check that the claim is covered by **Your Policy**. Each section of the **Policy** tells **You** what is covered and what is not covered. The 'Basis of Settlement' paragraph will tell **You** how the claim will be settled, provided that the **Policy** conditions are fulfilled. Please bear in mind that an Insurance **Policy** is NOT a maintenance contract. Please quote **Your Policy** Number in all correspondence.
2. Contact **Our** claims management service to provide full details of **Your** claim as soon as possible after the event and always within 30 days. Write to:

For Loss or Damage to Your Property	For Sections 20. Accidents to Domestic Employees.
Trinity Claims PO Box 568 Tonbridge Kent TN9 9LT	Broadspire by Crawford & Company 249 Midsummer Boulevard Central Milton Keynes MK9 1YA
Telephone 0207 138 8497	Telephone 0330 0539 802
	Email arkelclaims@broadspiretpa.co.uk

If the damage is serious or caused by Riot, immediate telephone contact is essential as **We** may need to arrange inspection of **Your** property by a member of **Our** Claims staff or an independent loss adjuster who specialises in dealing with insurance claims. **We** will pay his fee.

We may well be able to settle **Your** claim from the information provided in **Your** claim form, but **We** may require further information, or ask **You** to furnish documentation in support of **Your** claim.

Large Buildings Damage: Repairs and Project Management

1. For any **Buildings Damage** insured by **Your Policy**, **We** will be pleased to assist **You** with practical help and advice.

We will arrange for dedicated on site help and advice concerning **Your** claim via **Our** specialist Claims partners who will provide a high quality, on site project managed property reinstatement service, who will be on hand at all times to help **You** and will manage the following from start to completion

- ✓ Co-ordinate all the suppliers needed to get the repair work done on time
- ✓ drives the programme to complete on time, and on budget
- ✓ deal with all those small issues to keep a complex project running smoothly
- ✓ Eliminate inconsistent service
- ✓ manage the quality of workmanship to ensure the repair work meets **You** expectations
- ✓ All Work is Guaranteed

This service is designed to get **Your Home** back to normal as quickly as possible with the minimum of hassle and fuss to **You**.

2. **We** may well be able to progress and settle **Your** claim from the information provided in **Your** Claim Form but **We** may require further information, or ask **You** to furnish documentation in support of **Your** claim for lost or damaged personal effects and jewellery.
3. Many insurers are able to secure discounts on the replacement of items.
It is **Our** option whether **We** replace as new, reinstate, repair or pay a cash alternative.

If **You** would prefer a cash alternative, **We** may restrict this to an amount equal to the discounted replacement price **We** would normally pay. This helps **Us** in controlling claims costs and ultimately the premiums charged to customers.

Guidance Notes on how to make a claim

1. Check the **Schedule** to confirm that the appropriate section of the **Policy** is operative
2. If the loss or damage was caused by theft, attempted theft, loss of **Money**, malicious damage, violent disorder, riots or civil commotion, immediately tell the police and get a crime reference number and tell **Us** within seven days of the event.
3. Take all steps that are necessary to reduce further loss, damage or injury.
4. At **Your** own expense, **We** may ask **You** to provide **Us** with all the information, evidence and help **We** need to investigate the claim. including written estimates, reports and of ownership and value, which may include original receipts, invoices, bank or credit card statements.
5. **You** may carry out any temporary repairs that are necessary to reduce any further loss or damage, but do not carry out any permanent repairs without first getting **Our** written permission.
6. **You** must not, under any circumstances, admit any liability or responsibility or negotiate or settle any part of any claim without first getting **Our** permission in writing.
7. **You** must not destroy or get rid of any damaged items without **Our** agreement, as **We** may need to inspect them.

CLAIMS PROCEDURES AND CONDITIONS

Guidance Notes on how to make a claim

8. Immediately tell **Us** and provide full details in writing if someone is holding **You** or **Your Family** responsible for damage to their property or for injury to them. **You** must send **Us** any letter of claim, claim form, writ, summons or other legal document as soon as reasonably possible. Do not answer these and do not admit liability.
9. **You** must co-operate with **Us** (and **Our** appointed representatives if this applies) in investigating and assessing any claim or circumstances which may lead to a claim. This may include checking the information **You** gave us when **You** applied for this Insurance.

If **You** fail to meet all of these conditions, **We** may refuse to pay the claim or pay only part of **Your** claim.

When **We** receive a claim, **We may** do the following:

1. Enter any buildings following loss or damage.
2. Carry out any work that is needed to reduce any further loss or damage and secure the site to prevent unauthorised entry, especially if the site may be a risk to health and safety.
3. Negotiate, defend or settle any claim made against **You**.
4. Prosecute or start court proceedings against any other person or business in **Your** name for **Our** benefit in respect of any claim **We** may have to pay.
5. Arrange the rebuilding work, repairs or replacements, and dispose of any damaged items appropriately. **We** have the right to choose which contractors to instruct to carry out the work.

Should **You** have any queries, please contact the insurance adviser who sold **You** this **Policy** who will, if necessary, refer to **Us** on **Your** behalf

If someone is holding **You** responsible for damage to their property or for bodily injury to them **You** must, and this is most important:

- advise **Us/Your** insurance adviser as soon as it is reasonably practicable giving full details of the incident in writing.
- send to **Us** any letters, documents, writ or summons or other legal documents which have been served on **You** or any member of **Your Family**, unanswered and without delay.
- do NOT engage in correspondence or dialogue with the other person but allow **Us** to deal with the matter on **Your** behalf.
- should **You** have any queries, please contact **Your** insurance adviser who will, if necessary, refer them to **Us** on **Your** behalf

HOW TO MAKE AN ENQUIRY ABOUT YOUR POLICY

If **You** have an enquiry, question or concern regarding the administration of **your Policy** please contact:

CETA Customer Services

22 CETA House
Cromwell Park
Banbury Road
Chipping Norton
OX7 5SR

Telephone: 01608 647601
Email: insurance@ceta.co.uk

Please quote **Your Policy** number in all correspondence.

HOW TO MAKE A COMPLAINT ABOUT YOUR POLICY

We aim to provide a professional, first class service at all times. If however, **Our** service does not meet **Your** expectations, please contact:

<u>Complaints Regarding Your Policy</u>	<u>Complaints Regarding Your Claim</u>
Arkel Limited New London House 6 London Street London EC3R 7LP Telephone: 0203 741 9527 Email: enquiries@arkelunderwriting.com	Customer Services Manager Trinity Claims PO Box 568 Tonbridge Kent TN9 9LT Telephone: 0207 138 8497
	<u>Complaints Regarding Section 20.</u> Customer Services Manager Broadspire, by Crawford & Company 249 Midsummer Boulevard Central Milton Keynes MK9 1YA Telephone: 0330 0539 802

Please quote **Your Policy** Number and/or claim reference number in all correspondence. **You** may also contact **Your** insurance intermediary who will be able to contact **Us** on **Your** behalf.

We will try to resolve **Your** complaint within three working days. Where this is not possible, **You** will receive written confirmation that **Your** complaint has been received and the contact name of the person dealing with **Your** complaint.

We will aim to provide a full and final response within four weeks of receiving **Your** complaint, where this is not possible, **We** will provide an update and an expected completion date, which must be within eight weeks of receiving **Your** complaint.

Complaints regarding Extension 20. Accidents to Domestic Employees

Lloyd's Complaints Process

In respect of complaints regarding the Liability section of Your Policy, underwritten at Lloyd's by China Re Syndicate 2088.

If **You** wish to make a complaint, **You** can do so at any time by referring the matter directly to:

Compliance Manager
Chaucer Syndicates Limited
Plantation Place
30 Fenchurch Street
London
EC3M 3AD

E-mail: ComplianceEnquiries@chaucerplc.com

Telephone Number: +44 (0) 20 7397 9700

If **You** remain dissatisfied after Chaucer Syndicates Limited have considered **Your** complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Chaucer Syndicates Limited at the above address or from Lloyd's at:

Lloyd's Complaints
One Lime Street
London
EC3M 7HA

If You Remain Unhappy

If **You** remain dissatisfied after **We** have considered **Your** complaint, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)

Website: www.financial-ombudsman.org.uk

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

You have six months from the date of **Our** final response to refer a complaint to the Financial Ombudsman Service. In all communications the **Policy**/certificate number appearing in the **Schedule** should be quoted.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You can find out more information at: www.financial-ombudsman.org.uk.

Dispute Resolution

If **You** purchased this product online or by other electronic means and within the European Union (EU) **You** may refer **Your** complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of **Your** complaint the ODR will escalate **Your** complaint to **Your** local dispute resolution service – this process is free and conducted entirely online. **You** can access the ODR platform on <http://ec.europa.eu/odr>

SAFETY CHECKLIST AND RISK MANAGEMENT GUIDE

Here is a short risk management guide that **You** can use to check how well protected **You** are. Much of the information is plain common sense, but it helps to check in case something has been missed.

This page is not part of Your Policy terms and is provided here for guidance and information only

Check	Tick if Done
Adequate guards are fitted around any open fires	
Water Pipes are adequately lagged or fitted with automatic shut off devices	
Bicycles are all securely locked up	
Smoke detectors are fitted and regularly tested	
Know where the mains water stopcock is and provide neighbours with details if You are away	
Valuable items are security marked and digital photographs taken	
Ladders are chained up if left outside	
Heating system Boiler is regularly serviced	
A Frost Stat is fitted	
Locks are fitted to all downstairs and accessible windows	
Have an Intruder alarm installed and regularly tested	
Outbuildings are all properly locked and keys removed	
Nothing to steal is left in hallway or on show near to the letterbox	
Chimneys are swept regularly where Open Fires are used	
Arrange a regular Call-in by neighbours when You are away	
Papers, milk and other deliveries are cancelled while You are away	
Tools are locked away in secure garage or outbuilding	

Be Safety Aware

Even with the best insurance the experience of a break-in, a flood or a fire can be very upsetting. Here are a few suggestions that **You** might follow in order to reduce the chances of something going seriously wrong.

Fire Risks

1. Smoke detectors save lives. Fit at least two devices, one on the ceiling of the ground floor hall and one on the ceiling of the upstairs landing, preferably close to the head of the stairs.
2. Remember to check that the batteries are still effective at least once every 3 months and lightly vacuum clean the elements at least once a year.
3. Check **Your** electric sockets. If **You** discover too many plugs hanging off one power point, spread them around or have more power points put in. Consider having an additional residual circuit breaker.
4. If **You** have open fires, have the chimneys swept regularly. Use a fire guard when children are around or when drying clothes.
5. Don't let children play with matches or fire.
6. Don't leave hot fat or oil unattended on the cooker: if it catches fire, smother it with a fire blanket or damp cloth – not water.
7. Never use a gas appliance if **You** think it's not working properly. Signs to look out for are soot and stains around the appliance and pilot lights that often blow out. Never cover it or block the air vents.
8. Have **Your** heating system and all gas appliances serviced regularly.

Floods and Burst Pipes risks

1. Winter brings the threat of frozen pipes – which can flood the house. Around 300 gallons of water can gush out of a burst pipe in a single hour: if **You** are away, or if **You** don't know how to turn it off, the effect can be devastating.
2. Find out where **Your** main stopcock is and check that **You** can turn it on and off. If **You** can't move it, don't be tempted to hit it with a hammer, contact a plumber instead.
3. Protect all **Your** pipes and tanks with proper lagging, to prevent water freezing and reduce **Your** bills too!
4. If **You** go away in winter, leave **Your** heating on at the normal setting, and ask a neighbour or relative to call in from time to time to check the pipes. Make sure they know where the stopcock is. If **You** don't have central heating, turn off the mains stopcock and drain the water system before **You** leave.
5. If a pipe bursts, turn off the mains stopcock, turn off the central heating system and turn on all the taps.
6. If **You** find the frozen pipe **Yourself** and decide to defrost it, use gentle heat such as hot water bottles or cloths soaked in hot water, and remove any items that may be damaged by a burst.
7. If **You** live in a flood area, and **You** receive a flood warning, reduce the possibility of damage by acting quickly. As much as possible should be moved upstairs, especially electrical items and **Valuables** and personal items which can't be replaced easily, like pictures and photographs.

Check for Flood Warning in Your postcode on the Gov.UK [Flood Information Service](#)

Check the [National Flood Forum](#) website or speak to a Floodline adviser to find out how to stay safe during a flood. **Floodline** Telephone: 0345 988 1188

SAFETY CHECKLIST AND RISK MANAGEMENT GUIDE

This page is not part of Your Policy terms and is provided here for guidance and information only

Crime Risks

1. Consider installing a burglar alarm and remember to set it whenever **You**'re out of the house. Make sure it is maintained and is clearly visible.
2. Make sure that **You** have good quality locks fitted to **Your** outer doors, and key-operated locking devices fitted to **Your** windows, to take advantage of **Our** premium discount. If **You** are a tenant, **You** may be able to get **Your** landlord to fit them.
3. Check that **Your** doors are strong enough. Remember Glass panels near locks are especially vulnerable. Do not leave keys in locks, especially near small glass panelled doors which thieves can easily break.
4. Fit exterior security lights, such as those with sensors that switch on when they detect something within range.
5. Use time switches – available from DIY shops – to turn on lights, etc., when **You** are out, to make the house look occupied.
6. Never leave keys under the mat or where they can easily be found.
7. Don't keep large sums of **Money** at **Home**. If **You** have valuable items (such as jewellery) keep them in a safe deposit box rather than in **Your** house.
8. Keep cash, keys and Credit Cards out of sight.
9. Join a 'Neighbourhood Watch' scheme if there is one in **Your** area. Arrange with **Your** neighbours to watch **Your** house if **You** are away.
10. Design **Your** garden for security. If the walls or hedges at the front are too high they can allow thieves to attack **Your** doors or windows while out of sight from the street. At the back of the house, make walls harder to climb with materials that do not offer an easy grip, such as fencing, trellis, or anti-climb resin.
11. Give **Your** shed or garage or outbuilding a proper locking system and consider connecting it to the burglar alarm.
12. Bicycles and motorcycles in the garage should be locked to ground anchors, and tools locked away.
13. Ladders should be chained up, as they can be used to get into upstairs windows.
14. If **You** go away, remember to cancel the milk and papers.
15. Get a friend or neighbour to check regularly and look after the house when **You** are on holiday, to collect mail and generally make the house look lived-in.
16. If **You** own a bicycle, 'lock it and list it'. Even if **You** leave it just for a minute always lock it with a good quality lock to something solid. If **You** have quick-release wheels take the front wheel off and put the lock through both wheels. To help the police (who have to auction thousands of unclaimed bicycles every year) make a note of its details and take a clear colour photograph.
17. Ask **Your** local bicycle dealer or local Police to stamp **Your** postcode on the frame with a Coded Cycle sticker to warn off would be thieves.
18. Use an ultra violet pen, readily available from stationery stores, to mark **Your** postcode and house name/number on all valuable and portable items of property.
19. Consider using Smart water on all valuable gold, silver items
20. Take photographs/video of valuable items, such as jewellery, watches etc. Remember to put a scale (e.g. ruler) in the picture. This can provide the police with valuable evidence in the aid of recovery of **Your** property. (Try to store the photographs elsewhere than in the Home.)

USEFUL RESOURCES

The Art Loss Register

Registering **Your** valuables with **The Art Loss Register** will maximize the chance of recovery if ever one of **Your** valuable items is lost or stolen

The ALR offers the following services:

- Registration of the legitimate ownership of works of art and other valuable possessions
- Registration of the loss of works of art and other valuable possessions
- Registration of fake and forged works of art and other valuable possessions
- Due diligence services
- Expert provenance research of works of art and other valuable possessions
- Specialist World War II provenance research
- Investigative and recovery work

Registration

Go to <http://www.artloss.com/> to create **Your** own secure account.

Benefits

- All uniquely identifiable items can be registered on The Art Loss Register's worldwide database.
- The database currently holds 300 000 objects and increases by 10 000 registrations a year.
- The Art Loss Register holds all the information in strictest confidence and there is no public access to the data held.
- **Valuable** items can either be registered while in **Your** ownership or subsequent to a loss or a theft.
- Items which are registered before loss or theft, are held in the The Art Loss Register's positive database. The positive database is of particular appeal for **Collections**, where inventories are not regularly checked or updated and which are accessible to public viewing.
- The positive database is equally important for both public and private **Collections**.
- As a significant deterrent to theft, maximum publicity should be given to the fact that all items have been registered with the Register
- Greatest security is provided where the items are completely described in detail and are accompanied by clear photographs.
- The range of items, which can be registered on the database, can include paintings, drawings, sculpture, clocks, ceramics, furniture, objects d'art, silver, garden statuary, rugs, tapestries, jewellery, watches, arms and even armour.
- Registration after a loss or a theft means that **You** will benefit from The Art Loss Register's extensive worldwide checks on sales of valuable possessions.
- Approximately 300 000 items per year which pass through public auctions are investigated.

Bike Register

Go to <https://www.bikeregister.com/>

The Bike Register facility offers **You** a quick and easy way register **Your Pedal Cycles** in case of Theft

You can notify if a Pedal Cycle is stolen

You can also check whether a bike **You** are looking to buy is registered as stolen on Bike Register.

Immobilise. The National Property Register

Go to <https://www.immobilise.com/>

Immobilise is the world's largest FREE register of possession ownership details and together with its sister sites the Police's **NMPR** (National Mobile Property Register) and **CHECKMEND** (the worlds' largest source of mobile phone & device history form a very effective tool in helping to reduce crime and repatriate recovered personal property to its rightful owners (i.e. **You**).

- Immobilise helps Police identify the owners of recovered property thousands of times every day.
- The property updates **You** make are immediately available to the Police nationally.

CHECKMEND

Go to <https://www.checkmend.com/uk>

Combat the sale of stolen gadgets and valuables; alert the second-hand trade and publicly checkable stolen goods database if an item goes missing.

ARKEL™

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This information can be checked by visiting the FCA Register <https://register.fca.org.uk/>