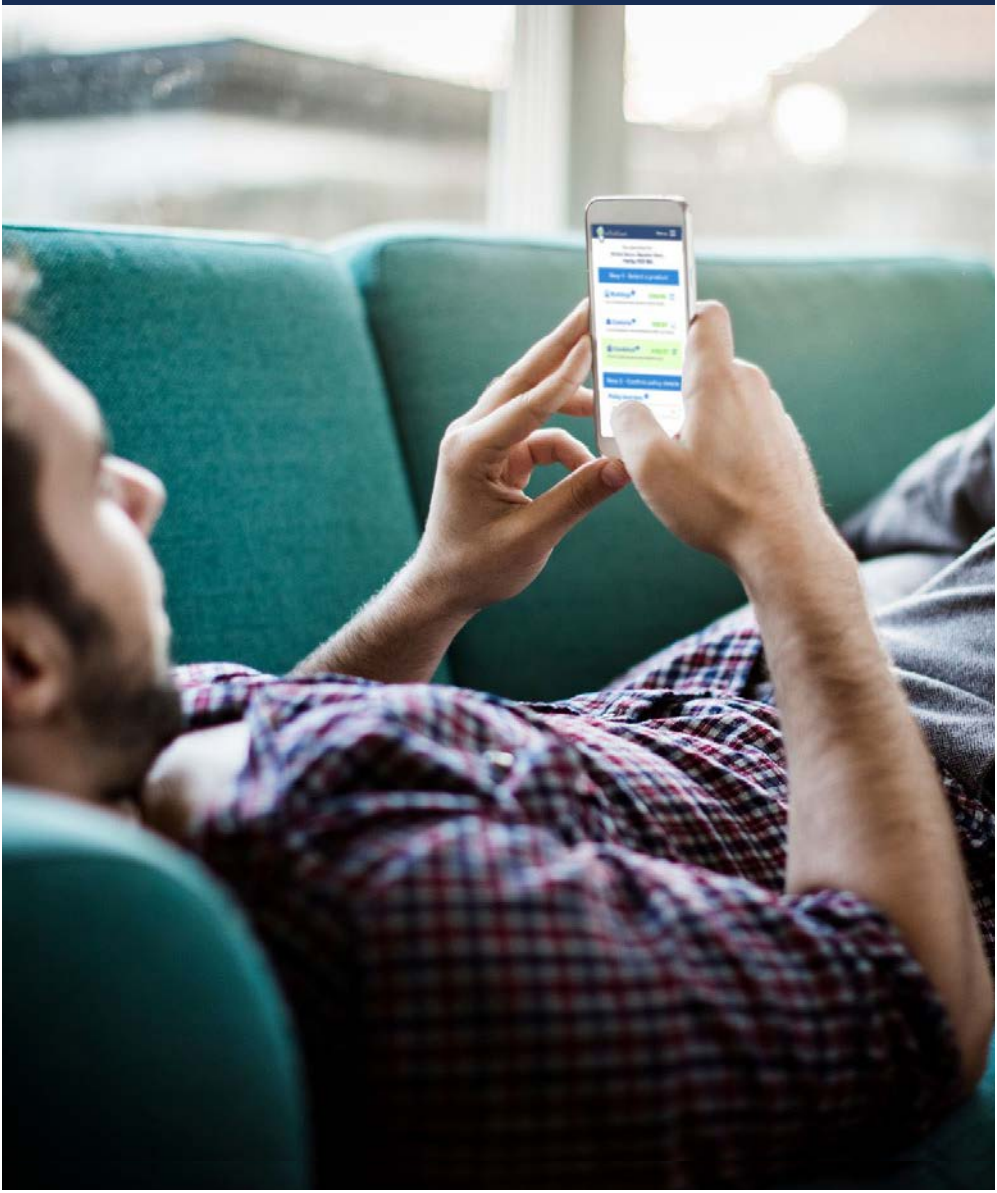
Home Insurance
Policy Booklet

OneClickCover



Welcome to OneClickCover Home Insurance

Thank you for buying your OneClickCover home insurance policy. We're really pleased that you came to us and we're confident you'll be happy with the policy.

In order for us to provide the cover described in your policy you and your family must take care to follow all the terms and conditions of your policy. If you or your family do not adhere to these terms and conditions cover may be invalidated.

You really need to read this document to make sure you have bought the right home insurance product for you and that it is suitable for your demands and needs.

If the policy does not provide you with the insurance cover you want, please contact your insurance broker straight away.

This document is laid out so that you can easily find what you need, when you need it.

Before you do anything else, please spend a few minutes checking the following documents carefully:

- **Your policy booklet**
- **Your policy schedule**
- **Your statement of facts**

These documents and any notice of subsequent changes issued at renewal form the contract between you and the Insurer.

Check all the information you have provided is correct in your statement of facts. If any of this information is incorrect or changes, you must tell your broker within 14 days of you becoming aware of the change or correction (for example, if you move home or undertake structural building works). Failure to do so could affect your insurance cover.

You must tell your broker as soon as you become aware of any incident or legal proceedings which may lead to a claim and you must comply with all the terms and conditions set out in this policy booklet.

Thanks again for choosing OneClickCover Home Insurance.

Contents

Contact the broker that sold you this policy for all your policy documents and information about your cover.

If you need to make a claim these are the numbers you need. Just make sure you've got your details handy, before you call. Calls to these numbers cost no more than calls to 01 or 02 numbers:

Claims Helpline	**0345 030 8157** Mon-Fri 8am to 8pm Sat 9am to 5pm Out of hours emergency helpline available	If you need to make a claim under Sections 1 to 3 of your policy, please telephone this number. Out of hours you will be transferred to the emergency helpline.
Family Legal Protection (including free legal advice helpline)	**0344 770 1040** Open 24 hours a day 7 days a week	If your policy schedule states that you have Section 4 – Household Legal Expenses to talk to us about a claim under Section 4 of your policy, please telephone this number.
Home Emergency cover	**01384 884 040** Open 24 hours a day 7 days a week	If your policy schedule states that Section 5 – Home Emergency Cover is included, and you have a home emergency, please telephone this number.

We may record phone calls for training and monitoring purposes.

Your Policy cover

Your policy schedule shows the type of insurance cover that applies.

Please also read:

- if the cover is **buildings** only, section 1 and the general exclusions and conditions printed at pages 56 and 58;
- if the cover is **contents** only, section 2 and the general exclusions and conditions printed on pages 56 and 61;
- if the cover is **buildings** and **contents,** sections 1 and 2 and the general exclusions and conditions printed on pages 56 and 61;
- if your policy schedule states that **Accidental Damage** is included, sections 1 and 2 and general exclusions and conditions on pages 56 and 61;
- if **your policy schedule** states that **personal possessions** is included, sections 3 and the general exclusions and conditions on pages 56 and 61;
- if **your policy schedule** states that Household Legal Expenses is included, section 4 **Family Legal Protection** which applies in addition to the above. This section has its own general exclusions and conditions on pages 43 and 44;
- if **your policy schedule** states that **Home Emergency Cover** is included, section 5 which applies in addition to the above. This section has its own general exclusions on pages 52.

You, your home and what's covered

If your home has been damaged, whether it can be repaired or is a total loss, we will insure you against the loss of or damage to your home caused by:

Buildings & Contents cover

Fire, smoke or earthquake	Riot or strike	Malicious Act
Storm or floods	Water escaping	Theft
Collisions or impacts	Falling Aerial	Subsidence

Our Buildings & Contents cover includes

Loss/Theft of Keys	Alternative Accommodation	Visitors' personal effects	Title Deeds Cover	Money/Credit Cards in the Home	Student Cover
Property Owners' Liability Cover	Loss of Rent	Freezer Contents	Downloaded/ Digital Info	New for Old	Set/Suite Replacement
Damage to Underground Utilities	Trace and Access of Water Damage	Tenants Improvements Cover	Visitors' Personal Effects	Office Equipment	Shopping in Transit
Damage from Emergency Access	Personal Liability	Loss of Oil/ Metered Water	Special Occasions Increase	Theft from Outbuildings	Cover between sale and completion
Blocked Sewer Pipes	Falling Aerials	House Removal Cover	Contents Temporarily Removed	Contents in the Garden/Open	Professional fees (relating to claims)

Optional extras

Family Legal Protection	Personal Possessions (inc. cycles)	Accidental Damage	Home Emergency Cover

Helpful tips

Helpful tips for taking care of your home

Avoid being a victim of crime
Most household burglaries are committed by opportunists. By taking some relatively simple steps you can decrease the chances of a break-in and make your home safer.

- make sure you have locks on all doors and windows.
- you could increase security by having an alarm installed.
- keep cash, keys, credit cards and any portable high risk items out of sight.
- when you are away on holiday, use time switches so the home looks occupied.
- always ensure bicycles are locked securely to a permanent structure.

Dealing with burst pipes and floods
Reduce the risk of burst pipes by:

- leaving the heating on at a minimum of 15°C;
- insulating all pipes including those in the attic as these pipes are the most likely to freeze;
- insulating your cold water tank;
- opening the loft hatch so warm air can circulate to help prevent freezing in cold weather spells;
- making sure you can locate your mains water supply and that you know how to turn it off;
- turning off the water supply to outside taps; and
- having emergency contact details readily to hand.

If you have been flooded, don't enter your property until the mains electricity has been turned off and never use electrical appliances that may be wet. Gas can get trapped in a building after a flood, so use a battery powered torch and never use open flames to see your way.

Fire Prevention
- smoke detectors are important safety devices. Fit detectors in prominent places in your home and check the batteries on a regular basis.
- have the chimneys swept regularly and if you have open fires always use a fireguard.
- never leave hot fat or oil unattended when cooking. If a pan does catch fire, cover it with a fire blanket or damp cloth – don't use water.
- gas appliances should be serviced regularly by a Gas Safe Registered engineer.
- do not tape up damaged electric cables as they can be dangerous and should always be replaced.
- be careful not to overload plugs. You should fit no more than one plug per socket; use an extension lead if you need to fit more.
- ensure smoking materials are properly extinguished/disposed of.

Carbon Monoxide
Carbon monoxide is a colourless, odourless poisonous gas, which makes it difficult to detect. Symptoms of carbon monoxide poisoning include tiredness, drowsiness, headaches and breathlessness. Take some basic precautions to ensure you're safe:

- Never use a gas appliance if it's not working properly.

Signs to look out for include:
– yellow or orange flames;
– soot stains around the appliance;
– a pilot light that frequently blows out.

- Gas appliances should be serviced regularly by a Gas Safe Registered engineer.
- if you live in rented accommodation your landlord has a legal duty to carry out an annual safety check. They must provide you with a copy of the completed gas safety check certificate.
- install a carbon monoxide detector. Check it complies with British Standard EN 50291 and carries a British or European approval mark.

Storm Damage
- regularly check the condition of all roofs including garages, sheds and flat roofs for sign of wear and tear.
- keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- be mindful of low hanging tree branches which could cause damage in high winds

Definitions

We want to help you understand your home insurance policy.

So to make things as clear as possible, we have explained the key words below.

Whenever you come across these words in bold, they have the meaning given below.

Accidental damage
An unintentional and unexpected one off incident that causes damage to your buildings or contents.

Bodily injury
Death, illness, injury or disease.

Buildings
The home and its permanent structures that are owned by you or for which you are legally responsible and used by you or your family for domestic purposes including business administration:
- patios, terraces, paths, drives;
- walls, gates, hedges, lawns, fences, lampposts, railings;
- hard tennis courts, sunken swimming pools, ornamental ponds;
- fountains and statues permanently fixed into the ground;
- cesspits, septic tanks, central heating fuel tanks;
- sheds and greenhouses;
- permanently fixed hot tubs and jacuzzis;
- wind turbines permanently fixed to the home;
- fixed solar panels (that have been professionally installed);
- buildings also includes the permanent fixtures and fittings in or mounted upon the buildings that could not easily be removed and reused, such as:
- fixed sanitary fittings (for example, toilets, sinks and baths) and;
- laminated, wood effect or vinyl floor coverings.
- domestic appliances that cannot be removed and reused

Buildings does not include:
- marquees and their accessories;
- land;
- trees, shrubs and plants;
- aerials, satellite receiving equipment or masts;
- carpets whether fitted or not.

Business equipment
Office equipment including furniture, computers, laptops (excluding electronically stored data), keyboards, monitors, printers, computer-aided design equipment, fax machines, photocopiers, and phones which are used for the business, trade or profession of you or your family.

Contents
All of your or your family's belongings or property which you or your family own or are legally responsible for, which are kept in your home and gardens, these are:
- furniture, fixtures and fittings which can be easily removed and reused such as carpets and curtains;
- household goods and domestic appliances that can easily be removed and reused;
- personal possessions and gadgets;
- high risk items up to the limits shown on your policy schedule;
- personal money and credit cards up to the limits shown on your policy schedule;
- aerials, satellite receiving equipment or masts fixed to or in the home;
- business equipment up to £5,000;
- plants, trees, flowers and shrubs in moveable pots or containers.

Contents does not include:
- parts, spares or accessories for any item listed below;
- any motorised vehicle; either electrically or mechanically powered, other than:
  - battery or pedestrian operated models or toys;
  - domestic gardening equipment;
  - golf carts, trolleys or buggies;
  - vehicles which are designed to assist disabled persons and are not registered for road use such as mobility scooters;
- any form of aircraft (including models) and any type of drone;
- hovercraft, boats, boards or any other craft or equipment designed for use in or on water;
- caravans;
- horse boxes;
- any form of trailer;
- deeds (other than as provided by paragraph 3 page 29 of section 2 – Contents), securities, documents;
- personal money (other than as provided by paragraph 14 page 27 of section 2 – Contents) or credit cards (other than as provided by paragraph 14 page 27 of section 2 – Contents);
- wooden, laminate or vinyl floor coverings;
- landlords' fixtures and fittings;
- any living creature;
- plants, trees, flowers and shrubs;
- mobile phone airtime;
- marquees and their accessories.

Contents in the open
Items intended to be kept permanently or temporarily outside the home and within the boundary of the land belonging to the home which include:
- garden furniture;
- garden plants;
- garden ornaments;
- children's play apparatus;
- barbecues;
- gazebos.

NB: We will also cover items of general contents which are not normally kept in the open for loss or damage caused by:
- fire, lightning, explosion or earthquake;
- vandalism;
- impact;
- theft or attempted theft.

Credit cards
Credit cards, cheque guarantee cards, charge cards, debit cards, store cards or cash dispenser cards held for private purposes and issued in the United Kingdom.

Endorsement
A specific change we make to your cover, a term, a condition or an exclusion on the policy, which will be shown on your policy schedule.

Excess
The first amount of any claim which you are responsible for. This amount will be found in the relevant section of the policy wording and/or in your policy schedule.

There are various types of excess as follows:-
- policy excess: This is the excess amount chosen by you at the purchase of the policy that applies to all sections of the policy (except in relation to Escape of Water and Subsidence claims, as described below). The minimum policy excess you can choose is £100 and the maximum you can choose is £400.
- Escape of Water excess: There is a minimum excess to pay of £800 per Escape of Water claim.
- subsidence excess: There is a minimum excess to pay of £1,300 per Subsidence claim.
- the policy excess will not apply for claims for Money and Credit Cards in the Home and instead a reduced excess of £50 per total cash sum or for each credit card will apply per claim.

If you have a combined buildings and contents policy and make a claim under more than one section of the policy for the same incident you will only have to pay one excess amount. This will be the higher excess amount.

Family
You and your:
- spouse or domestic partner; civil partner;
- children (including adopted and foster children);
- relatives;
- domestic employees;
- any other persons not paying for their accommodation; who permanently live with you.

Definitions

Gadgets
Personal and portable communication devices including mobile phones, tablets, laptops, handheld computers and game consoles.

Gadgets does not include:
- items used primarily for business purposes.

Heave
Upward movement of the ground beneath the buildings as a result of the soil expanding.

High risk items
These are items that are more at risk than other general household goods, they are usually targeted when there is a burglary or theft and commonly have a higher cost than most other general contents.

High risk items are covered up to a limit of £30,000 with an optional single high risk item limit of between £2,000 and £5,000 as shown in the Schedule.

High risk items are:
- pedal cycles
- any collections of stamps, coins, medals, banknotes or other collectable articles;
- articles made of gold, silver, precious metals or precious stones;
- clocks;
- jewellery, watches or furs;
- sculptures, tapestries, rare and unusual figurines or any item valued for its rareness;
- pictures, paintings or other works of art;
- photographic equipment, binoculars, telescopes;
- portable musical instruments;
- guns;

High risk items does not include items such as:
- televisions;
- computer equipment and gadgets; or
- furniture i.e. sofas.

Home
The main building which you live in, garages which are part of or attached to the main building, and outbuildings (including detached garages) all within the boundaries of the address shown on your policy schedule.

All of the home must be at the same address in the United Kingdom and must be used by you or your family for domestic purposes, including business administration.

Landslip
Downward movement of sloping ground.

Pedal Cycle
Pedal Cycle includes electrically assisted pedal cycles that:
- are of a type that you can legally drive on a public road;
  – without any kind of driving licence; and
  – without paying vehicle excise duty.
- are not capable of being electrically propelled without pedalling.

Period of insurance
The period shown in your policy schedule for which you have paid, or have agreed, to pay and we have agreed to accept your premium.

Personal money
Personal money that you or your family hold for private purposes only, including:

- cash, cheques, postal or money orders, travellers cheques, saving certificates and bonds, premium bonds, current postage stamps, gift tokens, luncheon vouchers or stamps for TV licence, gas, electricity or other household bills;
- travel tickets, sports season tickets, phone cards or mobile telephone or multi media prepaid vouchers (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket or voucher) if a duplicate cannot be obtained.

Personal money does not include:
- avios/air miles or promotional vouchers;
- store points;
- lottery tickets, scratchcards, raffle tickets;
- stamps which are part of a stamp collection;
- money held/used for business purposes.

Personal possessions
Contents which you or your family take outside your home which are mainly used for private purposes:

- pedal cycles;
- luggage, clothing, jewellery or spectacles;
- sports equipment including fishing equipment;
- musical instruments;
- photographic equipment;
- gadgets; or
- other items which are normally used, worn on or carried about the person

Personal possessions does not include:
- anything which is defined as not included under contents;
- camping equipment;
- deeds, electronically stored data, personal money or credit cards;
- household goods, domestic appliances, furnishings, furniture, china, glass or pottery; or
- tools or items used for purely business purposes.

Policy schedule
The document which gives the details of your home, the cover you have in force, the excess that will apply if you make a claim and details of any endorsements that apply to you.

Settlement
Downward movement as a result of the soil being compressed by the weight of the buildings.

Statement of facts
The information you gave in your application for this insurance. This includes information given in writing (or spoken) by you or by someone on your behalf.

Storm
An extreme weather event with persistent high winds with gusts normally exceeding 55mph (48 knots) and/or heavy rainfall at a rate of at least 25mm per hour and/or snow to a depth of at least 30cm in 24 hours and/or hail of such intensity that it causes damage to hard surfaces or breaks glass, according to **our** weather data. We will also take other factors into consideration such as where the property is sited.

ⓘ *A storm can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.*

Subsidence
Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.

OneClickCover
OneClickCover Limited, registered in England and Wales number 10861483, whose registered office is at: TOR, Saint Cloud Way, Maidenhead SL6 8BN. OneClickCover Limited are authorised and regulated by the Financial Conduct Authority, number 842400.

Unfurnished
Without enough furniture and furnishings for normal living purposes.

United Kingdom
The United Kingdom of Great Britain and Northern Ireland.

Unoccupied
We consider your home to be unoccupied when it is not lived in and not used overnight by you or your family for more than 30 days in a row.

By lived in we mean has been slept in for 5 consecutive nights every month or 2 consecutive nights every week. Regular visits to the property externally or internally and occasional overnight stays by you or someone with your permission will not constitute normal occupancy of the property and the restrictions on the policy will apply.

We consider your home to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission).

We consider your home to be unoccupied from the date that you or your family last left the home, which may be before the date your policy started.

We, us, our, Insurer
In relation to Sections 1 to 3 of your policy, this insurance is underwritten by Bridgetown Specialty UK Limited which covers you and whose name is specified in the Schedule on whose behalf this document is issued.

You or your
The person(s) shown on your policy schedule as the policyholder or additional policyholder.

Making a claim

Making a claim

If you ever need to, we're here to help you every step of the way

Claims can happen from time to time. For many people, it's a new and stressful experience. Sadly, we can't prevent you having a claim, but we can do our best to make sure that:

- claiming on your home insurance is simple and straightforward.
- you understand what's happening every step of the way.
- your claim is handled as soon as possible.

Here are a few ways you can feel better prepared if you ever need to make a claim.

What should you do if you need to make a claim under the policy?

1. Check your policy and your policy schedule carefully to make sure that you are insured.

2. For sections 1-3 please phone the applicable number shown on your policy schedule as soon as possible to report the loss or damage. We will tell you what you need to do next.

If possible please have the following information to hand when you telephone the claims line:

- policy number;
- home postcode;
- nature of problem;

If you are a victim of theft, malicious damage, riot, vandalism or something is damaged away from the home, tell the police first and request an incident number.

If you have had to pay a tradesman to make urgent repairs necessary to prevent further loss or damage you should ask for and keep hold of any receipts they give you.

5. Do not:

- pay, offer or agree to pay any amount or admit responsibility without our permission.
- carry out any permanent repairs or dispose of any damaged items until we have been given the opportunity to inspect the damage.

You or your family must not admit fault for any injury or damage; If you receive any documentation regarding a claim such as letters or receipts please send them to us unanswered and without delay to the address in your policy schedule.

What might we ask you to do or what we might need to do?

- ask you to take steps to recover any property which has been lost;
- ask you to send us at our expense, all the documents and information (including written estimates and proof of value or ownership) we may require;
- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which we have agreed to pay a claim and deal with it in a reasonable manner;
- leave the remains of any property insured by the policy for which we have agreed to pay a claim with you to deal with as you see appropriate;
- take over, defend or settle any claim made against you, or at our own expense take legal action in your name to get back any payment we have made under your policy.

Further details of how we handle claims can be found in the relevant section of your policy:

Section 1
Buildings page 17

Section 2
Contents page 24

Section 3
Personal Possessions page 34

Making a complaint

If something goes wrong, we're here to put it right.
OneClickCover aims to give you the highest level of customer service at all times. We understand that sometimes things go wrong. If that ever happens to you, please get in touch straightaway, so things can be put right.

If you are not satisfied with the service you have been provided, please tell your broker so that they can do their best to resolve the problem. Your broker has provided you with their contact details.

What happens if my complaint is in relation to my insurer who provides my insurance policy?
If your complaint is in relation to your insurers, your broker will send this to them on your behalf, and confirm this to you in writing. Your insurers will contact you.

What if I am unhappy with OneClickCover or my Insurer's final decision?
If at the end of the process you remain dissatisfied, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). The Financial Ombudsman Service can be reached in the following ways:

- online at www.financial-ombudsman.org.uk; or
- by phone on 0300 123 9123 from a mobile (costs no more than 01 or 02 numbers) 0800 023 4567 (free from mobile phones and landline)
- by writing to the Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You need to contact the Financial Ombudsman Service within 6 months of receiving the final decision on your complaint. The Financial Ombudsman Service has discretion to look at complaints outside this time limit in exceptional circumstances e.g. if you were incapacitated during this 6 month period.

If OneClickCover agree to appoint an ADRP, you can make your complaint within 12 months of receiving the final decision. A list of ADRPs can be found using this link – www.tradingstandards.uk/advice/AlternativeDisputeResolution.cfm/.

Alternatively you can make your complaint via the Online Dispute Resolution (ODR) platform at: http://ec.europa.eu/odr.

What else do I need to know?
Your legal rights are not affected if you take any of the steps shown above.

Section 1: Buildings

Your policy schedule will show if you have chosen buildings cover.

✔ What we cover you for:	✗ What we don't cover you for:
Any loss or damage to your buildings caused by:	• the excess which is shown in the relevant section below or on your policy chedule. • anything noted in the general exclusions section.
1. Fire or smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, strikes, labour or political disturbances.	
3. Malicious Acts.	Loss or damage caused: • by you, your family, lodgers, paying guests, tenants or employees; • while the home is unoccupied or unfurnished.
4. Storm or flood.	Loss or damage: • to gates, hedges and fences; • caused by rising ground water levels; • caused by frost. The first £1,300 of each claim for loss or damage caused by subsidence, heave or landslip of the site as a result of storm or flood.
5. **(a)** Water escaping from or freezing in any fixed domestic water or heating installation, drainage installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank; **(b)** Domestic heating fuel escaping from any fixed domestic heating installation. Finding the problem: Following damage caused by (a) or (b) above we will pay the costs you incur in locating the source of the damage up to £10,000, which also includes the cost for subsequent repairs to floors, walls and ceilings.	The first £800 of each claim Loss or damage caused: • while the home is unoccupied or unfurnished; • by the escape of water from guttering, rainwater down pipes, roof valleys and gullies; • by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on; • by the inadequacy or absence of appropriate sealant or grout; • to the domestic water or heating installation and repairs to the pipes unless caused by freezing. • by rot (unless caused directly by an escape of water incident specifically covered by this policy). The first £1,300 of each claim for loss or damage caused by subsidence, heave or landslip of the site as a result of leakage of water from pipes or drains.

Section 1: Buildings
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
6. Frost damage to any interior fixed domestic water or heating installation or pipes.	Loss or damage caused: • whilst the home is unoccupied or unfurnished.
7. Theft or attempted theft.	Loss or damage caused: • by you, your family, lodgers, paying guests, tenants or employees; • whilst the home is unoccupied or unfurnished.
8. Collision or impact with: **(a)** aircraft or other aerial devices or items dropped from them; **(b)** vehicles or animals; **(c)** falling trees or branches; **(d)** lampposts or telegraph poles. We will also pay the cost of removing trees or branches if they have caused damage to the home.	Loss or damage caused: • to hedges, gates or fences unless the home is damaged at the same time and by the same cause; • by pets and domestic animals • by felling, lopping or topping of your trees. The cost of removing the part of the tree that is still below ground.
9. Falling aerials (including satellite receiving equipment) their fittings and masts and wind turbines permanently fitted to the home.	Loss or damage caused: • to the device and its installation.
10. Accidental damage to: • Ceramic hobs in fixed appliances; • Fixed glass; • Solar panels: • Sanitary fixtures in your home.	Loss or damage caused: • by lodgers, tenant or paying guests • whilst the home is unoccupied or unfurnished.

Section 1: Buildings
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
11. Subsidence or heave of the site that the buildings stand on or landslip.	The first £1,300 of each claim. Damage caused by or resulting from: • coastal or river erosion; • the movement of solid floor slabs unless the foundations beneath the external walls of the home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of made up ground, shrinkage or expansion; • the action of chemicals or chemical reaction. • Foundations which did not meet building regulations at the time of construction; • demolition, structural alteration or repair work; • poor design, faulty workmanship or the use of defective materials; Damage: • where compensation has been provided under any contract, legislation or guarantee; • to walls, gates, fences, paths, drives, terraces, patios, swimming pools, tennis courts, cesspits, septic tanks, central heating fuel tanks unless the home is damaged at the same time and by the same cause; • something that is covered under a National House Building Council warranty or other similar guarantee or insurance policy.
12. Accidental damage for which you are legally responsible to any cables, underground service pipes, drains or underground tanks servicing the home.	The cost of clearing blocked drains unless the blockage is caused by accidental damage to the fabric of the drains insured by this section.
13. Blocked sewer pipes We will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage, that you are legally responsible for, between the main sewer and the home if this is necessary because normal methods of releasing the blockage are unsuccessful.	The cost of breaking into underground pipes to clear a blockage if there is no evidence that normal methods of releasing the blockage have been attempted. For example the appointment of a plumber. Any amount over £1,000.
14. Emergency access. Loss or damage to the buildings and gardens within the boundary of your home caused by a member of the emergency services breaking into the home: • to rescue you, your family, lodgers, paying guests, tenants or domestic employees; • to prevent loss or damage to your home.	

Section 1: Buildings – Extended Accidental Damage

Your policy schedule will show if you have chosen extended accidental damage cover.

✔ What we cover you for:	✘ What we don't cover you for:
14. Extended Accidental Damage. This cover only applies if you have selected it and it is shown on your policy schedule. Accidental damage to the buildings.	Any loss or damage which we have indicated that we will not pay for under paragraphs 1-14 of Section 1 – Buildings. The excess shown on your policy schedule. Damage occurring whilst: • any part of the home is occupied by lodgers, tenants or paying guests; • the home is unoccupied or unfurnished; • the property is undergoing renovation, repair or structural works. Damage caused by or arising from: • structural movement, settlement, shrinkage; • scratching, denting or chipping; • water coming into the home irrespective of how this may have occurred other than as stated under paragraphs 4, 5 and 6 of Section 1 – Buildings; • the inadequacy or absence of appropriate sealant or grout; • pets and domestic animals.

Section 1: Buildings – Benefits you receive

If buildings cover is shown in your policy schedule, the following benefits are included:

✔ What we cover you for:	✘ What we don't cover you for:
1. Alternative Accommodation and Loss of Rent. If your home is uninhabitable due to damage insured by Section 1 – Buildings we will pay: • the cost of similar alternative accommodation for you, your family and your pets; • rent which should have been paid to you; • ground rent which you have to pay. The most we will pay is £75,000. If your policy schedule shows you are covered for buildings and contents and you make a claim for alternative accommodation we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.	Any amount over £75,000.
2. Loss of Keys. The cost of replacing and fitting the locks and keys of external doors and windows of the home if the keys are accidentally lost or stolen anywhere in the world. If your policy schedule shows you are covered for buildings and contents and you make a claim for loss of keys, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.	Accidental loss of keys to safes or alarms in the home.

Section 1: Buildings – Benefits you receive
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
3. Professional Fees and Additional Costs. Following damage insured by Section 1 – Buildings and incurred as a direct result of the loss or damage to the home with our consent, we will pay: • the costs of complying with any government or local authority requirement; • fees to architects, surveyors and consulting engineers; • legal fees; • the cost of clearing the site and making it and the home safe.	Costs or fees for preparing and handling a claim under this section. Costs of complying with requirements that you were given notice of before the damage occurred. Costs for undamaged parts of the buildings except the foundations of the damaged parts.
4. Moving Home. If you are selling the home and the buyer has not arranged their own insurance, the buyer will have the benefit of Section 1 – Buildings between exchange of contracts or conclusion of missives, and the completion date, providing the buyer completes the purchase. You and the buyer must keep to the terms and conditions of your policy.	Loss or damage: • caused while the home is unoccupied or unfurnished; • occurring more than 30 days prior to the completion date.
5. Property Owners Liability. Compensation, legal costs and expenses which you (or if you die your personal representatives) legally have to pay to someone else in respect of accidental: • death, disease, illness, bodily injury; • loss or damage to property happening during the period of insurance, which arises out of: (a) you owning but not occupying the buildings and its land; (b) your previous ownership of any private property under Section 3 of the Defective Premises Act 1972. We will also pay your costs and expenses incurred with our written consent in connection with defending such claim. The most we will pay (inclusive of claimants and your legal costs and expenses agreed by us in writing) is £2,000,000.	Liability arising directly or indirectly from: • any contract or agreement that says you or your family are liable for something which you or they would not otherwise have been liable for; • the occupation of the buildings; • any business or professional use of the buildings; • any lift (other than stair lift) you own or are responsible for. Liability for bodily injury to – you or your family; – a person employed by you or your family. Damage to property belonging to you or your family or for which you or your family are responsible. Any amount over £2,000,000.

IMPORTANT NOTE IN RESPECT OF: Property Owners Liability
If you own and live in the home, this section does not cover your legal liability as the occupier of the home or its land.

You will need to arrange contents insurance which provides occupiers liability cover to make sure you are fully protected.

Section 1: Buildings – Benefits you receive
Continued.

What happens when I make a buildings claim?
To make a buildings claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions
we will decide whether to settle your claim by:
• rebuilding;
• repairing;
• replacing;
• making a payment in respect of the damaged part of the buildings.

We will repair or rebuild the damaged part of the buildings where we can.

Your policy schedule will show the amount of cover provided.

All repairs to your buildings will need to be carried out without delay to prevent further damage occurring.

Any general renovation, structural and redecoration repair works carried out by contractors appointed by us are guaranteed for 12 months.

What happens if you cannot repair/rebuild my buildings?
If repair or rebuilding is not carried out, we will pay you:
• the amount by which the buildings has gone down in value as a result of the damage;
• the estimated cost of repair or rebuilding, whichever is lower.

What happens if I have more than one claim in the period of insurance?
We will pay in respect of each incident of loss or damage up to the buildings limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim and any recommendations we make to prevent further loss or damage are carried out without delay.

What happens to matching pairs, sets, suites and flooring?
In the event of loss or damage to parts of buildings which form part of a set of common design we will pay for the replacement or repair of the lost or damaged item only, unless part of a pair.

We will pay for undamaged parts of a bathroom suite or fitted kitchen and their tiles where replacements to the damaged parts cannot be matched.

If a wooden, laminate or vinyl floor covering is damaged beyond repair we will only pay for the damaged floor covering. We will not pay for undamaged floor coverings in adjoining rooms even if they are the same colour or design.

Section 2: Contents
Your policy schedule will show if you have chosen contents cover.

✔ What we cover you for:	✘ What we don't cover you for:
Any loss or damage to any of your or your family's contents whilst in the home caused by:	• the excess which is shown in the relevant section below or on your policy schedule. • anything noted in the general exclusions section
1. Fire or smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, strikes, labour or political disturbances.	
3. Malicious Acts.	Loss or damage caused: • by you, your family, lodgers, paying guests, tenants or employees; • while the home is unoccupied or unfurnished. Any amount over £2,500 for loss or damage to the contents contained in garages or outbuildings at the home.
4. Storm or flood.	Loss or damage caused: • by rising ground water levels; • by frost. • to pedal cycles and contents left outside the home.
5. **(a)** Water escaping from any fixed domestic water or heating installation, drainage installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank. **(b)** Domestic heating fuel escaping from any fixed domestic heating installation. **Loss of water or oil:** We will also pay for loss of metered water or of domestic heating fuel from the home following accidental damage to the fixed water or heating installation. The most we will pay is £1,500 in respect of loss of metered water or domestic heating fuel.	The first £800 of each claim Loss or damage caused: • whilst the home is unoccupied or unfurnished; • by the escape of water from guttering, rainwater down pipes, roof valleys and gullies; • by the overflowing of water from sinks, wash basins, bidets, baths and showers due to taps being left on; • by the inadequacy or absence of appropriate sealant or grout. • to the domestic water or heating installation and repairs to the pipes. • by rot (unless caused directly by an escape of water incident specifically covered by this policy).

Section 2: Contents
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
6. Theft or attempted theft.	Loss or damage caused: • by you, your family, lodgers, paying guests, tenants or employees; • while the home is unoccupied or unfurnished; • while any part of the home is lent, let, sub-let or shared unless following forcible and violent entry to or exit from the home. Any amount over £2,500 for loss or damage to the contents contained in garages or outbuildings at the home.
7. Falling aerials (including satellite receiving equipment) their fittings and masts and wind turbines permanently fitted to the home.	Loss or damage caused: • to the device and its installation.
8. Contents in the Open. Loss or damage to items kept permanently or temporarily outside the home and within the boundary of the land belonging to the home, which includes: • garden furniture • plants, trees, flowers and shrubs in moveable pots or containers • garden ornaments • children's play apparatus • barbeques • gazebos We will also cover items of general contents which are not normally kept in the open for loss or damage caused by: • Fire, lightning, explosion or earthquake; • Malicious Acts; • Collision or impact with: **(a)** aircraft or other aerial devices or items dropped from them; **(b)** vehicles or animals; **(c)** falling trees or branches; **(d)** lampposts or telegraph poles. • Theft or attempted theft. The most we will pay is £2500.	Loss or damage caused: • by you, your family, lodgers, paying guests, tenants or exployees; • while the home is unoccupied or unfurnished; • by felling, lopping or topping of your trees; • by pets and domestic animals; • by storm or flood; • to pedal cycles; • to plants, trees, flowers and shrubs planted in the ground. The cost of cutting down and removing a tree unless the contents are damaged at the same time and by the same incident. Any amount over £2,500.

Section 2: Contents
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
9. Accidental damage to: • mirrors, fixed glass in furniture or ceramic tops in free-standing cookers while in the home. • television, audio or video equipment, DVD players, digital boxes, games consoles, or to personal computers, and computer equipment while in the home. • receiving aerials and satellite receiving equpment fixed to the home.	Loss or damage caused: • while the home is unoccupied or unfurnished • when any part of the home is occupied by lodgers, tenants or paying guests • by computer viruses. Damage to: • Tapes, cassettes, cartridges, records or discs of any kind • Camcorders, video cameras, digital cameras, hand-held electronic games or toys, mobile phones or telephone equipment, laptops or other computer equipment designed to be portable, satellite navigation systems, computer software, flash drives, memory sticks and any other portable audio/visual equipment.
10. Household Removal. Loss or accidental damage to the contents while they are being moved by professional furniture removers from the home to your new permanent home within the United Kingdom.	Loss or damage: • caused by cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers; • not reported within 7 days of delivery to a new home; • to contents in storage or being moved to or from storage; • to high risk items or personal money.
11. Freezer Contents. Loss or damage to food or drink in any freezer in the home caused by a change in temperature following; • a breakdown • a domestic fuse blowing • accidental failure of the public gas or electricity supply • contamination by the escape of refrigerant or refrigerant fumes.	Loss or damage caused: • by the deliberate act of the supply authority; • while the home is unoccupied or unfurnished.
12. Contents Temporarily Removed. Loss or damage to contents as a result of a cause listed in paragraphs 1-9 while temporarily away from the home, but still in the United Kingdom. This is up to a maximum of 90 days while in the following locations: – a deposit box in a bank; – an occupied private house or flat; – any other building where you or your family work or are temporarily living. The most we will pay is £2,500	Loss or damage to contents which is not in a building within the United Kingdom caused by fire, smoke, storm, flood, theft or malicious damage. Loss or damage caused by theft or attempted theft unless following forcible and violent entry to or exit from the building. Loss or damage to contents: • which have been removed for sale, exhibition or placed in a furniture depository; • taken with you or your family while living and studying away from the home. Any amount over £2,500.

Section 2: Contents
Continued.

✔ What we cover you for:	✘ What we don't cover you for:
13. Students Cover. Loss or damage insured by Section 2 – Contents, paragraphs 1-9 to the contents belonging to you or your family while in full time education in the United Kingdom and living and studying away from the home. The most we will pay is £5,000.	Loss or damage that did not occur in a building where you or your family live. Loss or damage caused by theft or attempted theft from a building unless following forcible and violent entry to or exit from the building. Any amount over £5,000.
14. Personal Money and Credit Cards. **(a)** Loss or theft anywhere in the world of personal money belonging to you or your family. The most we will pay is £500. **(b)** Financial loss following fraudulent use of credit cards belonging to you or your family anywhere in the world. The most we will pay is £500.	**(a)** Losses caused by accounting error or omissions. Losses or thefts not reported to the police as soon as possible after discovery. Loss or theft from the home • while the home is unoccupied or unfurnished. • unless forcible and violent entry to or exit from the home. Loss or theft from an unattended motor vehicle. **(b)** Losses caused by accounting error or omissions. Any loss not reported to the issuing company as soon as possible after discovery. Liability following breach of the terms and conditions of use. Any loss as a result of the unauthorised use by you or your family, lodger, guest, tenant or employee. Any amount over £500.
15. Tenants Cover. Loss or damage to: **(a)** Fixtures and fittings, greenhouses and sheds installed by you at the home and for which you are responsible; **(b)** The structure, decorations, fixtures and fittings of the home that you are responsible for as a tenant under a tenancy agreement insured by Section 1 - Buildings perils 1-10 of your policy. The most we will pay is £15,000.	Loss or damage caused: • while the home is unoccupied or unfurnished • which we have indicated that we will not pay for under paragraphs 1-10 of Section 2 – Contents. Any amount over £15,000.

Section 2: Contents – Extended Accidental Damage

Your policy schedule will show if you have chosen extended accidental damage cover.

✔ What we cover you for:	✘ What we don't cover you for:
16. Extended Accidental Damage. This cover only applies if you have selected it and it is shown on your policy schedule. Accidental damage to the contents while in the home.	Any loss or damage which we have indicated that we will not pay for under paragraphs 1 – 8 of Section 2 – Contents. The excess which is shown on your policy schedule. Loss or damage caused: • whilst any part of the home is occupied by lodgers, tenants or paying guests; • whilst the home is unoccupied or unfurnished; • by pets and domestic animals; • by computer viruses; • to sports equipment whilst in use; • or arising from scratching, denting or chipping; • by water coming into the home irrespective of how this may have occurred other than stated under paragraphs 4 and 5 of Section 2 – Contents; • by the inadequacy or absence of appropriate sealant or grout. The cost of remaking any film, disc or tape, or the value of any information contained on it or recovering any digitally held media.

Section 2: Contents – Benefits you receive

If contents cover is shown in your policy schedule the following benefits are included.

✔ What we cover you for:	✘ What we don't cover you for:
1. Alternative Accommodation. The cost of similar alternative accommodation for you, your family and your pets if your home is uninhabitable due to damage insured by Section 2 – Contents during the time necessary for the home to be restored to a habitable condition. The most we will pay is £15,000. Following a claim under this section, when your home is uninhabitable, your contents will be covered at both your home and the address of the alternative accommodation. If your policy schedule shows you are covered for buildings and contents and you make a claim for alternative accommodation, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.	Any amount over £15,000.
2. Loss of Keys. The cost of replacing and fitting the locks and keys of external doors and windows of the home if the keys are accidentally lost or stolen anywhere in the world. If your policy schedule shows you are covered for buildings and contents and you make a claim for loss of keys, we will only make one claim payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same claim.	
3. Title Deeds. The cost of preparing new title deeds to the home following loss or damage insured by Section 2 – Contents while in the home or kept with your solicitor, bank or mortgagee for safe keeping.	
4. Legally Downloaded Audio/Visual Files. Loss or damage insured by Section 2 – Contents paragraphs 1-9 to legally downloaded audio/visual files. The most we will pay is £2,500.	• any illegally downloaded files • files where proof of purchase is not available; • the cost of remaking any film, disc or tape or rewriting any of the information stored. Any amount over £2,500.

Section 2: Contents – Benefits you receive

Continued.

✔ What we cover you for:	✘ What we don't cover you for:
5. Religious Festivals, Wedding or Civil Partnerships. We will increase the contents limit under Section 2 – Contents by 10%; • for one month before and after the religious festival for you or your family to cover gifts and extra food and drink at your home; • for one month before and after the wedding or civil partnership of you or your family to cover wedding gifts and extra food and drink at the home, at the reception or in transit between the home and the reception.	
6. Visitors' personal possessions We will pay for theft of or damage to visitors' personal possessions whilst in the home. The most we will pay is £500.	• personal possessions belonging to lodgers, tenants and paying guests; • personal possessions belonging to visitors staying at the home for more than 28 consecutive days. • personal possessions covered more specifically under the visitors own insurance policy Any amount over £500.
7. Shopping in Transit We will pay for theft, loss of or damage to food and other items while you or a member of your family are transporting them from a shop or market to your home. The most that we will pay is £1,000.	• any electrical items either battery or mains operated; • theft or loss from unattended motor vehicles unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sunroofs closed; • loss of or damage to frozen food as a result of defrosting. Any amount over £1,000.

Section 2: Contents – Benefits you receive

If contents cover is shown in your policy schedule the following benefits are included.

✔ What we cover you for:	✘ What we don't cover you for:
8. Occupiers and Personal Liability. Compensation, legal costs and expenses which you and your family (or if you die your personal representatives) legally have to pay to someone else in respect of accidental: (a) bodily injury; or (b) loss or damage to property happening during the period of insurance in the; • United Kingdom; and/ or • the rest of the world for temporary visits; and which arises out of: (a) you and your family occupying the home including its land; or (b) your acts or omissions as a private individual. We will also pay you and your family's costs and expenses incurred with our written consent in connection with defending any such claim. The most we will pay (inclusive of claimants and you and your family's legal costs and expenses agreed by us in writing) for any one incident is £2,000,000.	Liability arising from: • bodily injury to: – you or your family; or – a domestic employee employed by you or your family; • damage to property that belongs to or is in the care or control of you or your family; • any contract or agreement that says that you or your family are liable for something which you or they would not otherwise have been liable for; • ownership of any land or building including the home; • liability covered by any other policy; • liability arising from the Party Wall Act 1996 • an illness or disease you or your family pass onto someone else; • your current or former trade, business, profession or occupation whether or not such liability arises out of a job carried out for reward; • the ownership, custody, control or use of: – any electrically or mechanically powered vehicle, other than domestic gardening equipment within the boundaries of the home or vehicles designed to help disabled people (as long as they are not required to be registered for road use); – caravans, horse boxes or trailers; – any form of aircraft (including models) and any type of drone or hovercraft; – watercraft or any other equipment designed for or intended for use on or in water (except battery or pedestrian operated models or toys or hand propelled watercraft); – any living creature, other than cats and dogs you or your family own; – dogs you or your family own when outside of the boundaries of the land belonging to the home; – dogs of a type referred to in the Dangerous Dogs Act 1991 or any subsequent amending legislation; – firearms, except legally-held sporting guns while being used for sporting purposes; • fines, penalties or aggravated, punitive, or exemplary damages. For any amount over £2,000,000.

Section 2: Contents
Continued.

What happens when I make a contents claim?
To make a contents claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions we will decide whether to settle your claim by:
- repairing;
- replacing;
- making a cash payment in respect of the damaged contents.

We will repair or replace the contents where we can.

Your policy schedule and/or your policy wording will show the amount of cover provided.

If we offer to repair or replace your contents this will be through our network of suppliers, but if we agree to pay you in cash, then payment will not exceed the amount we would have paid to our network of suppliers.

What happens if you cannot repair/replace my contents?
If no equivalent replacement is available then we will pay the full replacement cost of the item with no discount applied.

What happens if I have more than one claim in the period of insurance?
We will pay in respect of each incident of loss or damage up to the contents limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim and any recommendations we make to prevent further loss or damage are carried out without delay.

What happens if the policy limit is less than the cost to replace all of my contents as new?
The policy limit for general contents is £80,000. If at the time of the claim we identify that this is below the cost to replace all your contents as new, we may choose dependent on the circumstances to:
- reduce your claim in direct proportion to the amount of premium underpaid;
- charge an additional premium if applicable and pay your claim;
- refuse to pay your claim;
- cancel the policy in line with “Cancelling Your Policy”.

Will I need to provide you with receipts or any proof of ownership?
We will require proof of ownership and value predating the loss or damage for items over £2,500. If you are unable to provide this information we may choose to reduce your claim payment or refuse to pay your claim.

How will you handle a claim for my high risk items?
The most we will pay for high risk items in total and for an individual item, set or collection are shown in your policy schedule.

The values of some of your high risk items, in particular jewellery, are likely to change considerably. We recommend that you have the values of these items checked regularly (at a minimum every year) and should the values change in order to ensure you are fully protected, you must tell OneClickCover straight away.

High risk items are covered up to a limit of £30,000 of the overall contents limit of £80,000 with an optional single high risk item limit of between £2,000 and £5,000 as shown in your policy schedule,

Section 2: Contents
Continued.

What happens to matching pairs, sets, suites and carpets?
In the event of loss or damage to part of a pair, set, suite and/or items of a uniform matching nature, design or colour (including carpets and curtains) we will pay whichever of the following is least:
- the cost to repair the damaged part to its condition immediately before the loss;
- the cost to replace the lost or damaged part.

If we cannot repair the damaged item(s) or arrange for an equivalent replacement, we will pay:
- the full replacement cost of the whole pair, set or suite; or
- the cost to make up any loss in value of the undamaged pair, set or suite immediately before and after the loss or damage.

You agree, if requested by us, that you will surrender the undamaged part(s) of the pair, set or suite to us.

If a carpet or curtain is damaged beyond repair we will only pay for the damaged carpet or curtains. We will not pay for undamaged carpets or curtains in adjoining rooms even if they are the same colour or design.

Section 3: Personal Possessions

Your policy schedule shows if this section applies to your policy.

✔ What we cover you for:	✘ What we don't cover you for:
Theft, accidental loss of or accidental damage to your personal possessions whilst within the United Kingdom, or anywhere else in the world for up to 60 days in any one period of insurance which you or your family own or are legally responsible for. Your cover limit will be shown in your policy schedule. The single item limit will be shown in your policy schedule.	The excess which is shown on your policy schedule. Anything listed under the general exclusions. Loss of property from an unattended road vehicle, unless the property is concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked. Any amount over £1,000 in respect of loss of property from an unattended road vehicle. Loss or damage to: • sports equipment including fishing equipment whilst in the course of play or use; • pedal cycles while being used for racing, rallies, pace making or trials; • the strings or drum skins of musical instruments; • navigational, audio or communication equipment unless designed to be portable with an independent power supply and means of use; • camping equipment; • domestic employees personal possessions when they are not travelling with you or your family; • household goods and business equipment while kept in your home; • items due to mechanical or electrical breakdown. Loss or damage caused by or arising from: • scratching, denting or chipping; • the cost of remaking any film, disc or tape or the value of any information contained on it; • the cost of recovering any digital information. Loss or damage: • from the home caused by theft, attempted theft or malicious acts; • caused by theft not involving forcible and violent entry or exit from any temporary lodging or room of temporary accommodation for you or your family; • to personal possessions taken with you or your family while living and studying away from the home; • to pedal cycles – by theft if unattended and outside the boundary of the home unless in a locked building or attached by a locked security device between the pedal cycle's frame and a permanently fixed structure; – accessories or tyres unless the pedal cycle frame is stolen, lost or damaged at the same time; – for any amount above £1,500 per pedal cycle. For single items any amount over the single item limit listed in your policy schedule.

Section 3: Personal Possessions

Continued.

What happens when I make a personal possessions claim?
To make a personal possessions claim please phone the claims helpline number in your policy schedule and tell us what has happened.

As long as the loss or damage is covered under your policy, and you have followed all the policy conditions we will decide whether to settle your claim by:
- repairing;
- replacing
- making a cash payment in respect of the damaged personal possessions.

We will repair or replace the personal possessions where we can.

An amount for wear, tear and depreciation will be deducted for clothing.

Your policy schedule will show the amount of cover provided.

If we offer to repair or replace your personal possessions this will be through our network of suppliers but if we agree to pay you in cash then payment will not exceed the amount we would have paid to our network of suppliers.

What happens if you cannot repair/replace my personal possessions?
If no equivalent replacement is available then we will pay the full replacement cost of the item with no discount applied.

Is there a limit to how much I can claim for each item?
The most we will pay in respect of any one item, set or pair of personal possessions is between £2,000 and £5,000 as shown in your policy schedule.

If any personal possessions are left in an unattended road vehicle and you suffer a loss the maximum amount we will pay is £1,000.

What happens if I have more than one claim in the period of insurance?
We will pay in respect of each incident of loss or damage up to the personal possessions limit shown on your policy schedule or in the policy, provided that all replacement or repair work is completed for each claim.

What happens if I have not insured my personal possessions for the correct amount?
The policy limit for personal possessions cover is £30,000. If at the time of the claim we identify that the policy limit is below the cost to replace all your personal possessions as new, we may choose dependent on the circumstances to:
- reduce your claim in direct proportion to the amount of premium underpaid;
- charge an additional premium if applicable and pay your claim;
- refuse to pay your claim; and/or
- cancel the policy in line with "Cancelling Your Policy".

The values of your personal possessions, in particular jewellery, are likely to change considerably. We recommend that you check regularly the value of personal possessions (at a minimum every year) you or your family normally carry on your person and should the values change in order to ensure you are fully protected, you must tell OneClickCover straight away or go online to www.oneclickcover.com and increase your single item limit using our "Upgrade Policy" self-service function (no administration fee charged).

Section 3: Personal Possessions
Continued.

What happens to matching pairs and sets?
In the event of loss or damage to part of a pair, set and/or items of a uniform matching nature, design or colour we will pay whichever of the following is less:
- the cost to repair the damaged part to its condition immediately before the loss; or
- the cost to replace the lost or damaged part.

If we cannot repair the damaged item(s) or arrange for an equivalent replacement, we will pay:
- the full replacement cost of the whole pair or set;
- the cost to make up any loss in value of the undamaged pair or set immediately before and after the loss or damage.

You agree, if requested by us, that you will surrender the undamaged part(s) of the pair or set to us.

Section 4: Family Legal Protection
Your policy schedule shows if this section applies to your policy.

Family Legal Protection provides:-
- Assistance Helplines including 24/7 Legal Advice
- Insurance for legal costs for certain types of disputes

This cover is managed and provided by Arc Legal Assistance Limited. The insurance parts of this section are underwritten by the Insurer and We act on their behalf.

Assistance Helpline Services
You can use the helpline service 24 hours a day, seven days a week to discuss any legal or taxation problem which happens in the United Kingdom, the Channel Islands and the Isle of Man and during the Period of Insurance.

Simply telephone **0344 770 1040** and quote **“OneClickCover – Legal Expenses”**.

Telephone calls may be recorded and/or monitored for both Your and Our protection.

Legal Assistance Portal
As well as Your Legal Expenses cover, You can use Our online Legal Assistance Portal. This will give You:

- Online legal document templates that can help You with legal problems You have under Your cover such as consumer or property disputes.
- Access to Our ‘Advice Tree’ - Our legal encyclopaedia with guidance pages on areas of law under Your cover such as employment disputes or injury claims
- Legal Assistance Helpline Booking Service so that You can arrange for one of Our legal advisers to call You
- Access to Our Online Claim System if You have spoken to a legal adviser and need to start a claim under Your cover
- Access to Online Chat if You need to speak to one of Our First Response agents for help or advice using any of Our services

You can find this service by visiting **legalassistportal.arclegal.co.uk** where You can register Your details and use this service.

Legal Costs Insurance
If a claim is accepted under this section of Your insurance, We will appoint Our panel solicitors, or their agents, to handle Your case. You are not covered for any other legal representatives’ fees unless it is necessary to start court proceedings or a Conflict of Interest happens. Where it is necessary to start court proceedings, or a Conflict of Interest happens, and You want to use a legal representative that You choose Yourself, We will not pay Advisers’ Costs which are more than (a) Our Standard Advisers’ Costs; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs Regime, whichever is the lower amount.

Your Family Legal Protection covers Costs set out under the separate sub-sections of cover, less any Excess up to the Maximum Amount Payable where:

a) The Insured Event happens during the Period of Insurance and within the Territorial Limits and
b) The Legal Action takes place within the Territorial Limits.

This section of Your insurance does not provide cover where something You do, or fail to do, has a negative impact on Your position or the position of the Insurer in connection with the Legal Action.

Important Conditions
If Your claim is covered under this section of Your Insurance and no exclusions apply then it is vital that You comply with the conditions of this section of Your insurance in order for Your claim to proceed. The conditions that apply to this section of Your insurance are given in the ‘Conditions’ section below and should be read carefully. Some of the main conditions that apply to this section of Your insurance are:

Section 4: Family Legal Protection
Continued.

1. Prospects of Success
There must be a 51% or higher chance of winning the case and achieving a positive outcome. A positive outcome includes, for example, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which is in Your best interests. The assessment of Your claim and the prospects of its success will be carried out by an independent Adviser. If the Adviser finds that there is not a 51% or higher chance of success, then We might decline or stop giving support for Your case.

2. Proportional Costs
An estimate of the Costs to deal with Your claim must not be more than the amount of money in dispute. The estimate of the Costs will be provided with the assessment of Your case and will be carried out by the independent Adviser. If the estimate is more than the amount in dispute then We might decline or discontinue support for Your case.

3. Giving the Insurer all the important information
When the Insurer accepts Your application for this insurance, it relies on the information You give. You must take reasonable care to give full answers to the questions asked when You take out, or make changes to, Your policy. If the information provided by You is not complete and accurate Your cover might be affected and:
- the Insurer might cancel Your policy and refuse to pay any claim or
- the Insurer might not pay any claim in full.

We will write to You if the Insurer:
- intends to cancel Your policy; or
- needs to amend the terms of Your policy; or needs You to pay more for Your insurance.

If You become aware that information You have given is incomplete or inaccurate, You must tell Us.

4. Freedom of Choice
You can choose Your own Adviser to act for You when it is likely that court proceedings might need to be started. If You do this, We will only pay Standard Advisers' Costs up to the Maximum Amount Payable (which We have the right to change from time to time).

Family Legal Protection

Section 4: Family Legal Protection
Continued.

Words	Meanings
Adviser	Our specialist panel solicitors or accountants (or their agents) appointed by Us to act for You, (provided We agree) where it is necessary to start court proceedings or a Conflict of Interest happens, another legal representative chosen by You.
Advisers' Costs	Legal or accountancy fees and disbursements paid by the Adviser.
Adverse Costs	Third party legal costs awarded against You which will be paid on the Standard Basis of Assessment provided that these costs arise after written acceptance of a claim.
Conditional Fee Agreement	An agreement between You and the Adviser (or between Us and the Adviser) which sets out the terms under which the Adviser will charge You (or Us) for their fees.
Conflict of Interest	Situations where We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.
Contract of Employment	A contract of service, whether express or implied, and (if it is express) whether spoken or in writing.
Costs	Standard Advisers' Costs and Adverse Costs.
Data Controller	The party which decides the purpose for, and the manner in which, personal data are, or are to be, processed.
Data Protection Legislation	The relevant Data Protection Legislation in force in the Territorial Limits where this cover applies at the time of the Insured Event.
Employee	An individual who has entered into or works under (or, where the employment has ceased, worked under) a Contract of Employment.
Excess	The amount that You must pay towards the cost of any claim as stated below:- Property Infringement section: £250 All other sections £Nil The Excess will be paid to, and at the request of, the Adviser.
HM Revenue and Customs Full Enquiry	An extensive examination by HM Revenue & Customs under Section 9A of the Taxes Management Act 1970 into all aspects of Your PAYE income or gains.
Insured Event	The incident (or the start of a transaction, or series of incidents), which might lead to a claim (or claims) being made under the terms of this section of Your insurance.
Insurer	AmTrust Specialty Limited.
Legal Action(s)	a) The pursuit or defence of civil legal cases for damages and/or injunctions, specific performance or; b) The defence of criminal prosecutions to do with Your employment.
Legal Helpline	The service provided by Our panel solicitors on Our behalf which enables You to obtain advice on any matter which might give rise to a claim under this insurance.

Section 4: Family Legal Protection
Continued.

Words	Meanings
Maximum Amount Payable Period of Insurance	We will pay up to £100 per hour plus VAT up to the maximum amount payable in respect of an Insured Event is £100,000. For the purposes of the Maximum Amount Payable, only one Insured Event will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.
Period of Insurance	This section of Your insurance provides cover for the same period covered by the insurance product or benefit to which it sits alongside. To be clear, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn
Standard Advisers' Costs	The level of Advisers' Costs that would normally be incurred in using a specialist panel solicitor or their agents as defined in the Maximum Amount Payable and may, if We wish,, change from time to time.
Standard Basis of Assessment	The way in which the costs of legal proceedings are assessed where the court only allows amounts that are in proportion to the subject matter being disputed. The court will decide whether or not the costs were reasonable for the party having to pay the costs.
Territorial Limits	The United Kingdom, the Channel Islands and the Isle of Man.
We/Us/Our	Arc Legal Assistance Limited.
You/Your /Yourself	Any person who has paid the premium, or on whose behalf the premium has been paid, and been declared to Us by Your insurance adviser and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to Your family members' resident with You. If You die Your personal representatives will be covered to pursue or defend cases covered by this insurance on Your behalf that arose prior to or out of Your death.

Section 4: Family Legal Protection
Continued.

CONSUMER PURSUIT	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Costs to pursue a Legal Action, resulting from an Insured Event, following a breach of a contract You have entered into for buying or renting goods or services for Your private use. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from, or before, the date on which the agreement was made.	• where the amount in dispute is below £250 plus VAT • for, or related to, professional negligence • involving a vehicle owned by You or for which You are legally responsible • resulting from a dispute with any government, public or local authority • resulting from the purchase or sale of Your main home • relating to a lease tenancy or licence to use property or land • relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled • relating to a dispute with any financial services supplier resulting from the sale or performance of products and services offered or provided to You • directly or indirectly resulting from planning law • directly or indirectly resulting from constructing buildings or altering their structure for Your use.

CONSUMER DEFENCE	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Costs to defend a Legal Action, resulting from an Insured Event, brought against You following a breach of a contract You have entered into for selling Your own personal goods. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from or before the date on which the agreement was made.	• where the amount in dispute is below £250 plus VAT • involving a vehicle owned by You or which You are legally responsible for • resulting from a dispute with any government, public or local authority • resulting from the sale or purchase of Your main home • relating to a lease tenancy or licence to use property or land

PERSONAL INJURY	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Costs to pursue a Legal Action, resulting from an Insured Event, following an accident, resulting in Your personal injury or death, against the person or organisation directly responsible. If the Legal Action is going to be decided by a court in England or Wales and the damages being claimed are above the small claims track limit, the Adviser must enter into a Conditional Fee Agreement which waives their own fees if You, or Your estate, fail to recover the damages that being claimed in the Legal Action in full or in part. If the damages being claimed are below the small claims track limit Advisers' Costs will not be covered but You, or Your estate, can access the Legal Helpline for advice on how to take the case further.	• resulting from medical or clinical treatment, advice, assistance or care • for stress, psychological or emotional injury unless it arises from You suffering physical injury • for illness, personal injury or death caused gradually and not caused by a specific sudden event • involving a vehicle owned or driven by You

Section 4: Family Legal Protection
Continued.

EMPLOYMENT DISPUTES	
✔ **WHAT WE COVER YOU FOR:**	✘ **WHAT WE DON'T COVER YOU FOR:**
Standard Advisers' Costs to pursue a Legal Action, resulting from an Insured Event, brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer (or ex-employer) for breach as an Employee of Your: • Contract of Employment; or • legal rights under employment laws.	• where the breach occurred in the first 90 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the breach first occurred • for a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) • for Standard Advisers' Costs of any disciplinary, investigatory or grievance procedure connected with Your Contract of Employment or the costs connected with any settlement agreement • where the breach is alleged to have commenced or to have continued after termination of Your employment • for an allegation of less favourable treatment between men and women in terms of pay and conditions of employment • for any hearing fees and issue fees which You might need to pay in order to bring a claim at an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man)

PROPERTY INFRINGEMENT	
✔ **WHAT WE COVER YOU FOR:**	✘ **WHAT WE DON'T COVER YOU FOR:**
Costs to pursue a Legal Action, resulting from an Insured Event, for nuisance or trespass against the person or organisation infringing Your legal rights in relation to Your main home.	• where the nuisance or trespass started within the first 180 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 180 days leading up to when the nuisance or trespass first started • in respect of works undertaken, to be undertaken by or under the order of any government or public or local authority • for adverse possession • in respect of a contract You have entered into • directly or indirectly resulting from planning law • directly or indirectly resulting from constructing buildings or altering their structure for Your use • directly or indirectly arising from: - subsidence (meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building) - heave (meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground) - land slip (meaning downward movement of sloping ground) - mining or quarrying

Section 4: Family Legal Protection
Continued.

PROPERTY DAMAGE	
✔ **WHAT WE COVER YOU FOR:**	✘ **WHAT WE DON'T COVER YOU FOR:**
Costs to pursue a Legal Action, resulting from an Insured Event, for damages against a person or organisation that causes physical damage to Your main home. The damage must have been caused after You first purchased this insurance.	• in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority • in respect of a contract You have entered into • directly or indirectly resulting from planning law • directly or indirectly resulting from constructing buildings or altering their structure for Your use • directly or indirectly arising from: - subsidence (meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building) - heave (meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground) - land slip (meaning downward movement of sloping ground) - mining or quarrying

PROPERTY SALE AND PURCHASE	
✔ **WHAT WE COVER YOU FOR:**	✘ **WHAT WE DON'T COVER YOU FOR:**
Costs, resulting from an Insured Event, to pursue or defend a Legal Action in respect of a breach of a contract for the sale or purchase of Your main home.	• where You have purchased this insurance after the date You completed the sale or purchase of Your main home • where the amount in dispute is below £250 plus VAT • for and/or in any way related to professional negligence • directly or indirectly resulting from planning law • directly or indirectly resulting from constructing buildings or altering their structure for Your use

TAX	
✔ **WHAT WE COVER YOU FOR:**	✘ **WHAT WE DON'T COVER YOU FOR:**
Standard Advisers' Costs, resulting from an Insured Event, incurred by an accountant if You are subject to an HM Revenue and Customs Full Enquiry into Your personal Income Tax position, provided that the Insured Event arises on the date that You or Your Adviser are contacted, either verbally or in writing, by the relevant department of HM Revenue & Customs advising You of either dissatisfaction with Your returns, or amounts paid, or giving notice of intention to investigate. This cover applies only if You have: a) maintained proper, complete, truthful and up to date records and b) made all returns at the due time without having to pay any penalty and c) provided all information that HM Revenue and Customs reasonably requires	• Where - deliberate misstatements or omissions have been made to the authorities or; - income has been under-declared because of false representations or statements by You or; - You are subject to an allegation of fraud • for Standard Advisers' Costs for any amendment after the tax return has initially been submitted to HM Revenue and Customs • for enquiries into aspects of Your Tax Return (Aspect Enquiries)

Section 4: General exclusions applying to this section

✗ What we don't cover you for:

1. There is no cover where:
- You should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed
- an estimate of Advisers' Costs of acting for You is more than the amount in dispute
- Advisers' Costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which We have given Our prior written approval
- Your insurers refuse to accept this insurance policy as valid or refuse indemnity

2. There is no cover for:
- claims over loss or damage where that loss or damage is insured under any other insurance
- claims made by, or against, Your insurance adviser, the Insurer, the Adviser or Us
- any claim You make which is false or fraudulent or exaggerated
- defending Legal Actions resulting from anything You did deliberately or recklessly
- Costs if Your claim is part of group claim or will be affected by or will affect the outcome of other claims

3. There is no cover for any claim directly or indirectly arising from:
- a dispute between You and someone You live with or have lived with
- Your business trade or profession other than as an Employee
- an application for a judicial review
- defending or pursuing new areas of law or test cases

4. Sanction Limitation and Exclusion Clause

The Insurer will not cover or be liable to pay any claim or provide any benefit under this section of Your insurance if doing so would expose it to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

5. Cyber Attack Exclusion

The Insurer will not pay for any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, Computer Virus or process or any other electronic system. This exclusion applies unless cover for Costs is specifically allowed for in the Sections of Cover above.

6. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this section of this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Section 4: General conditions applying to this section

Continued.

1. Claims

a) You must notify claims as soon as possible once You become aware of the incident and, in any event, within 180 days of You becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, Our position has been prejudiced.

b) We might investigate the claim and take over and conduct the legal proceedings in Your name. Subject to Your consent (which You will not unreasonably withhold) We might reach a settlement of the legal proceedings.

c) Please note that You must supply, at Your own expense, all of the information which We need to decide whether a claim might be accepted. Where it is necessary to start court proceedings or a Conflict of Interest arises, and You wish to nominate a legal representative to act for You, You may do so. Where You have chosen to use a legal representative of Your own choice You will be responsible for any Advisers' Costs in excess of Our Standard Advisers' Costs. The Adviser must represent You in accordance with Our standard conditions of appointment which are available on request.

d) The Adviser will:-

i) provide a detailed view of Your prospects of success including the prospects of enforcing any Judgment obtained.

ii) keep Us fully advised of all developments and give such information if We need it.

iii) keep Us advised of Advisers' Costs incurred.

iv) advise Us of any offers to settle and payments in to court. If against Our advice such offers or payments are not accepted cover under this insurance will be withdrawn unless We agree in Our absolute discretion to allow the case to proceed.

v) send in bills for assessment or certification by the appropriate body if asked for by Us.

vi) attempt recovery of costs from third parties.

e) In the event of a dispute arising as to Advisers' Costs We may need You to change Adviser.

f) The Insurer will only be liable for Advisers' Costs for work expressly authorised by Us in writing and undertaken while there are prospects of success.

g) You will supply all information asked for by the Adviser and Us.

h) You are responsible for all legal costs and expenses including Adverse Costs if You withdraw from the legal proceedings without Our prior consent. Any legal costs and expenses already paid under this insurance will be reimbursed by You.

i) You must instruct the Adviser to give Us all information that We ask for and report to Us as We direct at their own cost.

2. Prospects of Success

At any time We might, but only when supported by independent legal advice, form the view that You do not have a 51% or greater chance of winning the case and achieving a positive outcome. If so, We might decline support or any further support. Examples of a positive outcome are:

a) Being able to recover the amount of money at stake

b) Being able to enforce a judgement

c) Being able to achieve an outcome which best serves Your interests

3. Proportionality

We will only pay Advisers' Costs that are proportionate to the amount of damages that You are claiming in the Legal Action. Advisers' Costs in excess of the amount of damages that You are able to claim from Your opponent will not be covered.

4. Disputes

If a complaint cannot be dealt with by the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between You and Us might, where we both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society might be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

5. Fraud

In the event of fraud, the Insurer:

a) Will not be liable to pay the fraudulent claim

b) Might recover any sums paid to You in respect of the fraudulent claim

c) Might cancel this policy with effect from the fraudulent act and keep all premiums paid

d) Will no longer be liable to You in any regard after the fraudulent act.

Section 4: General conditions applying to this section
Continued.

6. Other Insurances
If any claim covered under this section of Your insurance is also covered by another legal expenses policy, or would have been covered if this policy did not exist, the Insurer will only pay its share of the claim even if the other insurer refuses the claim.

7. Cancellation
Your right to cancel:
You can cancel this insurance at any time telling Your insurance adviser and giving 14 days written notice. If You do this within 14 days of taking out this insurance, You will get a refund of premium if You have not already made a claim under the insurance. If You cancel at any time after the first 14 days, You will get a refund of premium for the remaining term of this insurance if You have not made, and do not intend to make, a claim

The Insurer's right to cancel
The Insurer can cancel the insurance by giving 14 days' notice in writing to You at the address shown on the schedule, or alternative address given by You. You will be entitled to a refund of premium proportionate to the unexpired term of this insurance if You have not made, and do not intend to make, a claim

The Insurer will only invoke this right in exceptional circumstances as a result of You behaving inappropriately, for example:

a) Where We have a reasonable suspicion of fraud
b) You use threatening or abusive behaviour or language or intimidation or bullying of Our staff or suppliers
c) Where it is found that You, deliberately or recklessly, disclosed false information or failed to disclose important information.

8. English Law and Language
This section of the contract is governed by English Law and the language for contractual terms and communication will be English.

9. Change in Law
Cover under this section of the policy is based on laws and regulations in force at the time that it was written. If We believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, We reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change gives a benefit which did not previously exist.

Section 4: How to make a claim

As soon as You have a legal problem that You might need assistance with under this insurance You should telephone the Legal Helpline.

Specialist lawyers are at hand to help You. If You need a lawyer or accountant to act for You and Your problem is covered under this insurance, the helpline will ask You to complete and send in a claim form online by visiting https://claims.arclegal.co.uk. Alternatively they will send a claim form to You. If Your problem is not covered under this insurance, the helpline might be able to offer You assistance under a private funding arrangement.

In general terms, You must tell Us straight away of any potential claim or circumstances which might lead to You making a claim. If You are not sure whether to tell us or not, it's best to call the Legal Helpline. Please note that any avoidable delay in notifying any claim might result in a claim being declined.

Privacy and Data Protection Notice
(For the purpose of this Privacy and Data Protection Notice only, 'We' means Arc Legal Assistance and the Insurer)

1. Data Protection
We will keep your personal information safe and private. There are laws that protect Your privacy and We follow them carefully. Under the laws, We are the company responsible for handling Your information (Data Controller). Here is a simple explanation of how We use Your personal information. For more information visit AmTrust's website at https://amtrustinternational.com/dpn or Arc's website at www.arclegal.co.uk

What we do with your personal information
We might need to use the information We have about You for different reasons.
For example, We might need it:
- to run through Our computerised system to decide if We can offer You this insurance.
- to help You if You have any queries or want to make a claim.
- to give You information, products or services if You ask Us to.
- for research or statistics.

We will need it:
- to provide this insurance.
- to contact You to ask if You want to renew it.
- to protect both You and Us against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about Your health or any criminal convictions You might have. We might need this kind of information to decide if We can offer You this insurance or to help You with a claim. We will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share Your information with other companies or people who provide a service to Us, or to You on Our behalf. They include companies that are part of Our group, people We work with, insurance brokers, Our agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else We might need to share it with by law. We will only share Your information with them if We need to and if it is allowed by law.

Sometimes We might need to send your information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). We currently send it to the USA and Israel. We make sure that Your information is always kept safely and treated in line with the law and this notice.

You can tell Us if You do not want Us to use Your information for marketing. You can also ask us to provide You with the information We have about You and, if there are any mistakes or updates, You can ask Us to correct them. You can also ask Us to delete Your information (although there are somethings We cannot delete). You can also ask Us to give Your information to someone else involved in Your insurance. If You think We did something wrong with Your information, You can complain to the local data protection authority.

Section 4: How to make a claim
Continued.

We will not keep Your information longer than We need to. We will usually keep it for 10 years after Your insurance ends unless We have to keep it longer for other business or regulatory reasons

If You have any questions about how We use Your information, You can contact Our Data Protection Officer.

Customer Service
Our aim is to get it right, first time, every time. If We make a mistake, We will try to put it right straightaway.

If You are unhappy with the service that has been provided, You should contact Us at the address below. We will always confirm to You, within five working days, that We have received Your complaint. Within four weeks You will receive either a final response or an explanation of why the complaint has not been resolved plus an indication of when You will receive a final response. Within eight weeks You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when You will receive a final response. After eight weeks, if You are unhappy with the delay, You can refer Your complaint to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if You cannot settle Your complaint with Us or before We have investigated the complaint if both parties agree.

Our contact details are:-
Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615000
Email: customerservice@arclegal.co.uk

The Financial Ombudsman Service contact details are:-
Financial Ombudsman Service
Exchange Tower
London E14 9SR

TELEPHONE: 0800 023 4567 (calls to this number are free on mobile phones and landline)

or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers.)

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

Compensation
The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If it fails to carry out its responsibilities under this section of the policy, You might be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100

Authorisation
This policy is administered by Arc Legal Assistance Ltd who are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Specialty Limited, Registered Office: Exchequer Court, 33 St Mary Axe, London EC3A 8AA, Registered Number: 1229676.

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Section 5: Home Emergency Cover

You have chosen a home emergency policy that can provide you with help in your home. We will respond with expert help if you have an emergency covered by this policy and send a contractor out who will take action to try and put things right

This cover is managed and provided by Arc Legal Assistance Limited. The insurance parts of this section are underwritten by the insurer and we act on their behalf.

The purpose of this insurance
This insurance policy is designed to work alongside your household buildings or contents insurance policy. Whilst we are happy to help you in an emergency by finding a contractor, we aren't able to provide you with help relating to day-to-day maintenance of your home and its contents.

Important
You must make sure that your boiler is serviced regularly in accordance with the manufacturer's instructions. We will not pay any claim that is caused by a breakdown of a boiler that has not been serviced during the previous 12 months.

How to make a claim
Major emergencies which could result in loss of life or serious damage to the home should always be notified to the supply company and/or public emergency services immediately.

GAS LEAKS MUST BE NOTIFIED TO THE NATIONAL GAS EMERGENCY SERVICE IMMEDIATELY ON 0800 111 999.

Please look at your insurance policy and schedule to check your level of cover and have your policy number and intermediary's name to hand. This policy is designed to help you during an emergency. It will not cover situations that you do not tell **us** about within **48 hours** of the incident.

Call our helpline on 01384 884040. Our helpline is open 24/7, 365 days a year.

We will ask you some questions to check your identity and the details of your emergency. We will talk you through your cover and let you know what we will do next.

Some Important Information
- If we accept your claim, the claims helpline will find a suitable contractor to come to your home and try to sort out the emergency. However, the contractor must be able to get into your home to carry out the emergency repairs and not be prevented by bad weather, industrial disputes or lack of public transport.
- The claims helpline service and tradesperson will use their discretion as to when and how the emergency repairs are carried out.

- The contractor will send an invoice for the cost of all the work that is covered by the insurance to us. You will be asked to pay the cost of;
  a. Call-out charges if there is no authorised adult available at the home at the time our contractor arrives to carry out the work.
  b. All charges above the claims limits or any work not covered by this insurance – you will be told about this before any work is carried out.
  c. Any extra costs for things that you ask for such as replacement parts or components which are of better quality than the original replacement parts or components..

- There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond our control. If this happens we will make sure that your home is safe.
- If you call in the services of a contractor before you make contact with the Claims Helpline Service any costs incurred by you will not be covered by this insurance.

- Your claim will not be considered an emergency unless it is reported within 48 hours of discovery.

Section 5: Home Emergency Cover
Continued.

What you need to know

Confirming policy details...Helping us help you
In some situations we might not be able to assess your claim or confirm that your policy covers it from the information and details provided by you. In might be necessary for our contractor to come to your home, assess the situation and provide us with a report. If this happens you will be asked to leave either credit or debit card details which may be debited if the cost of the call-out and any repairs carried out are not covered by this insurance. This will help us respond to your emergency without unnecessary delay and provides you with the choice to get emergency help at your home even if it's not covered by your policy.

Household buildings and contents
This insurance policy is designed to offer 24 hour help if you have a home emergency. It compliments but does not replace either your household buildings or contents insurance policy, and there may be times where your buildings or contents policy are a better route for cover. If the situation is not an emergency as defined in the policy wording, you should contact your buildings or contents insurance provider for help.

How your cover works
This policy covers temporary repairs, or a permanent repair where this can be done at a similar cost or where no temporary repair is available. If our contractor decides there is no temporary, permanent or economical repair available, then the emergency will not be covered by this insurance.

Your emergency must meet the definition of an emergency under the section of cover that **you** are claiming under.

Maintenance of your home
You must keep your home, including fixtures and fittings, in good working order. This includes boilers which should be maintained/serviced in accordance with the manufacturer's recommendations.

Trace and access
Sometimes the contractor might need to remove and/or damage parts of the home, fixtures and fittings in order to locate the source of the emergency. In these circumstances, we will not be responsible for any damage caused where this has been deemed as necessary by our contractor in order to complete a temporary repair (or a permanent repair where this can be done at a similar cost).

Working together
To enable us to give you the best possible claims service, we will need your full co-operation at all times. This may, at your own expense, include providing any evidence, documents or receipts that we, or our representative, ask of.
If your home emergency claim is accepted, we ask that you allow the contractor to have access to your home within 24 hours of the claim being reported to us. If you delay and/or prevent the contractor from doing this we may not cover you.

There might be times where our contractor has to order parts that are not available straight away.

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

Important and defined words

The words or expressions shown below have the following meaning wherever they appear in this policy. They will be in bold type throughout for your reference.

Claim limit(s)
The most we will pay for any one claim during the period of insurance as shown in the schedule.

Contractor
A tradesperson authorised and instructed by the Claims Helpline Service to undertake emergency repairs.

Data Protection Legislation
The data protection laws in force in the countries where this cover applies at the time of the emergency.

Section 5: Home Emergency Cover
Continued.

Emergency repairs
Work carried out by an authorised contractor to sort out the emergency by completing a temporary repair. We will only complete a permanent repair where this can be done at a similar cost, or where there is no temporary repair available, up to the claim limit shown in this policy.

Home
Your main permanent place of residence within the territorial limits which is a private dwelling used for domestic purposes. It does not include garages, gardens, outbuildings and swimming pools. However, garages and outbuildings that are attached and/or accessed via the home will be included for section 8 Pests.

Insured Person, You, Your
The person who has paid the premium and is named in the schedule as 'the insured person'.

Insurer
This insurance is administered by Arc Legal Assistance and underwritten by AmTrust Specialty Limited.

Intermediary
The regulated person or company that you have appointed to arrange this insurance for you.

Period of Insurance
The commencement (start) and expiry (end) dates shown in the schedule.

Primary Heating System
The main central heating and hot water systems. This does not include any form of renewable energy systems, non-domestic central heating boilers or source.

Schedule
The document which shows the specific details of your insurance. This wording and the schedule together make up your insurance policy.

Temporary Repair, Temporary solution
A repair or solution which will sort out an emergency for at least 72 hours. A temporary repair or solution will need to be replaced by a permanent repair.

Terrorism
The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Territorial Limits
The United Kingdom, the Channel Islands and the Isle of Man.

Uneconomical
1.Where, in our opinion, it would not be worth completing a repair because of the further work that would be needed or the r life expectancy of the appliance/equipment; or
2. Where the cost of the emergency repair (including parts and labour) is more than 75% of the cost of replacing the item as new.

We, Us, Our
Arc Legal Assistance Ltd, who administer this product on behalf of the underwriter AmTrust Specialty Limited.

Section 5: Home Emergency Cover

Set out below are the covers, and exclusions, which limit the type and value of emergency repairs you can claim for.

What you are covered for

This policy provides the cover described in each section below if an insured event happens at your home.

We will pay up to a maximum of £60 for claims under the Alternative Heating section of cover, £500 (including VAT, call-out charges, labour, parts and materials) for claims under the Boiler Replacement Contribution section of cover and £1,000 for claims under any other section of cover

Where it has not been possible to sort out the emergency following an accepted claim for emergency repairs, and where the Claims Helpline Service decides that your home has been left uninhabitable We can arrange and pay up to a total of £1,000 for your overnight accommodation if you ask us to.

SECTION 1 – PLUMBING & DRAINAGE	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following damage to or failure of the plumbing and drainage system which: a. Means that internal flood or water damage is a likely consequence; b. Means that you do not have access to a toilet you can use within your home; or c. Causes blocked external drains that are only your responsibility and within the boundary of the home, where this can be resolved by jetting or rodding.	1. The replacement of water tanks, cylinders, central heating radiators, toilets, taps and external pipes. 2. Cracked sanitaryware, including, for example, cisterns, toilet bowls, sinks and baths. 3. Blocked toilets and/or drains where this has been caused as a result of misuse or the internal workings of the flush. 4. Saniflo systems or other macerator-based systems. 5. Descaling and any work arising from hard water scale deposits. 6. The repair of domestic and/or leisure equipment that is leaking water, other than from external fixed pipework. 7. Where there is a leak from a shower, bath or sink when in use and there is another way of bathing or washing at the home. 8. Where the leak can be contained providing you with enough time to arrange a repair privately.

SECTION 2 – INTERNAL ELECTRICITY	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following the electricity failure of at least one complete circuit which cannot be resolved by carefully resetting the fusebox and would not be more appropriately resolved by the regional network supplier. Please note, during claims assessment you may be asked to unplug all appliances and reset the circuit to rule out an appliance issue.	1. External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs. 2. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration systems for swimming pools and any leisure equipment. 3. Renewable energy systems. 4. Where an appliance has caused a circuit to fail or trip.

Section 5: Home Emergency Cover

Set out below are the covers, and exclusions, which limit the type and value of emergency repairs you can claim for.

SECTION 3 – SECURITY	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following damage or failure of the following items which would render the main living area of the home insecure and easily accessible to intruders: a. External lock. b. External window. c. External door.	1. Internal locks, window locks, glass, external garages or outbuildings. 2. Any damage caused by the contractor in gaining access to the home. 3. Doors subject to swelling. 4. Porch doors where there is another lockable door which prevents access to the main living areas of the home.

SECTION 4 – PRIMARY HEATING SYSTEM	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following the complete breakdown of the primary heating system which: a. Results in the complete loss of heating and/or; b. Results in the complete loss of hot water.	1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt). 2. Lighting of boilers, the correct operation, routine adjustment of time, temperature controls or the replacement of batteries. 3. Any form of renewable energy systems. 4. Powerflushing or descaling. 5. The replacement of water tanks, cylinders and central heating radiators. 6. Where there is another hot water source available for bathing, including, for example an immersion heater or electric shower. 7. Intermittent faults where this cannot be identified at the time of the contractor's attendance. 8. Lack of maintenance or neglect by you (you may be asked to reserve funds if your boiler has not been serviced in line with the manufacturer's instructions). 9. Where a boiler can be operated manually to resolve the loss of hot water and/or heating.

SECTION 5 – PESTS	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following an infestation as a result of the following Pests in and/or attached to the home and there is clear evidence of the infestation. a. Wasps' nests. b. Hornets' nests. c. Mice. d. Rats. e. Cockroaches.	1. Repeat claims where you have failed to follow previous guidance from us or the contractor to prevent continued or further infestation. 2. Pest infestations where you have not taken reasonable hygiene measures to prevent contamination. 3. The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If you have a swarm, or bees in the structure of your home, you should contact the British Beekeepers Association for guidance: www.bbka.org.uk.

Section 5: Home Emergency Cover

Set out below are the covers, and exclusions, which limit the type and value of emergency repairs you can claim for.

SECTION 6 – ROOFING	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs following missing, broken or loose tiles causing internal water damage. We will ask a contractor to attend when it is safe for them to do so. They will complete a temporary repair to stop the immediate damage, but requests for permanent repairs should be made to your building & contents insurance provider.	1. Damage to flat roofs over 10 years old. 2. Damages where the roof has not been satisfactorily maintained. 3. Costs that should be shared proportionately across all responsible parties. 4. Any access costs, including , for example, scaffolding and articulated lifts.

SECTION 7 – OVERNIGHT ACCOMMODATION	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
Emergency repairs Overnight accommodation only where it has not been possible to resolve the emergency following an accepted claim for emergency repairs by a contractor under another section of the policy and the home is rendered uninhabitable in the opinion of the Claims Helpline Service.	1. The cost of any food and drink you have purchased. 2. The cost of any parking incurred. 3. The cost of travel. 4. The cost of entertainment.

SECTION 8 – ALTERNATIVE HEATING	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
We shall pay up to £60 towards the cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under Section 7. Payment is subject to an original receipt and the primary heating system not being reinstated.	

SECTION 9 – BOILER REPLACEMENT CONTRIBUTION	
✔ WHAT WE COVER YOU FOR:	✘ WHAT WE DON'T COVER YOU FOR:
We shall contribute up to £500 towards the cost of a brand-new like for like replacement upon production of an original receipt for payment. This section will not be operative unless we or the contractor declare the boiler to be uneconomical to repair, following an accepted claim under Section 7.	

Section 5: General exclusions

We shall not be liable for costs arising from or in connection with:

1. Any boiler that has not been serviced in the 12 months before it breaks down
2. Circumstances known to you prior to the date this insurance began.
3. Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions.
4. Any claims arising from or relating to appliances.
5. Any system, which has been incorrectly used or modified, or has been tampered with.
6. General wear and tear.
7. Failure or damage caused by faulty or defective design of pipework including, for example, delamination found in pitch fibre pipe construction.
8. Any claim where an engineer has previously identified that remedial or maintenance work is required to prevent a future breakdown and the recommend work has not been completed.
9. Any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
10. Replacement or adjustment to any decorative or cosmetic part of any equipment.
11. Garages, out-buildings, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy.
12. Wilful act or omission, lack of maintenance or neglect by you.
13. Claims in the 7 days immediately following your first occupation of the home or claims in the 7 days immediately following your reoccupation of the home where the home has been left unoccupied for 30 consecutive days or more.
14. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.
15. Any other costs or damage that are directly or indirectly caused by the event that led you your claim, unless specifically stated in the policy.
16. Claims arising within the first 48 hours from the date this insurance began unless you held equivalent insurance immediately prior to the date this policy began.
17. Claims under Section 9 arising within the first 30 days from the date this insurance began unless you held equivalent insurance immediately prior to the date this policy began.
18. Any costs that would be more appropriately recovered under any other insurance.
19. Circumstances which are not sudden or unforeseen.
20. Circumstances where we have gone beyond your insurance policy's claim limit or policy cover.
21. Claims where our contractor has advised there is no emergency repair available.
22. Any direct or indirect liability, loss or damage caused:
    a) to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
    b) by computer viruses.
23. Any claim or expense of any kind caused directly or indirectly by:
    a) ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
    b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
24. Any loss or damage caused by any sort of war, invasion or revolution.
25. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
26. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.
27. Any loss or damage from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, Computer Virus or process or any other electronic system.

Section 5: General conditions
Continued.

Giving us all the important information
When your application for this insurance is accepted, the insurer will rely on the information you give. You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, or make changes to, your policy. If the information provided by you is not complete and accurate the extent of cover may be affected and:
- The insurer may cancel your policy and refuse to pay any claim or
- The claim might not be paid in full.

We will write to you if the insurer:
- intends to cancel your policy; or
- needs to amend the terms of your policy; or requires you to pay more for your insurance.

If you become aware that information you have given is incomplete or inaccurate, you must inform us.

Claims
Telephone conversations may be recorded in case you (or we) need a record of what has been said

When asking for help you must contact the Claims Helpline Service. If you contact the contractors directly, the work will not be covered.

There might be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond our control. If this happens we will make sure that your home is safe and, if needed the contractor will provide you with a quotation for a suitable repair.

Please note that if you should use the services of a contractor before you to make contact with the Claims Helpline Service you will be responsible for any costs..

If there is a major emergency which could result in serious damage or serious injury you must contact the supply company and/or the public emergency services immediately. Gas leaks must be reported to the local gas company immediately.

Keeping the terms & conditions
You must comply with the terms and conditions of this insurance or we won't have to pay any claim.

Recovery of Costs
We may take proceedings (which we will pay for) in your name to recover any sums paid under this insurance.

Fraudulent or Exaggerated Claims
If any claim made by you, or anyone acting on your behalf, under this insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:
- not pay your claim; and
- recover (from you) any payments we have already made in respect of that claim; and
- cancel your insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If we cancel your insurance from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

Sanctions
The insurer will not provide cover and/or be liable to pay any claim or provide any benefit under this insurance if doing so would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

AmTrust Specialty Limited and Arc Legal Assistance Privacy and Data Protection Notice
(For the purpose of this Privacy and Data Protection Notice only, 'we' means Arc Legal Assistance and the insurer)

Section 5: General conditions
Continued.

Data Protection
We will keep your personal information safe and private. There are laws that protect your privacy and We follow them carefully. Under the laws, we are the company responsible for handling your information (Data Controller). Here is a simple explanation of how we use your personal information. For more information visit AmTrust's website at https://amtrustinternational.com/dpn or Arc's website at www.arclegal.co.uk

What we do with your personal information
We might need to use the information we have about you for different reasons.
For example, we might need it:
- to run through our computerised system to decide if we can offer you this insurance.
- to help you if you have any queries or want to make a claim.
- to provide you with information, products or services if you ask us to.
- for research or statistics.

We will need it:
- to provide this insurance.
- to contact you to ask if you want to renew it.
- to protect both you and us against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about your health or any criminal convictions you might have. We might need this kind of information to decide if we can offer you this insurance or to help you with a claim. We will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share your information with other companies or people who provide a service to us, or to you on our behalf. They include companies that are part of our group, people we work with, insurance brokers, our agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else we might need to share it with by law. We will only share your information with them if we need to and if it is allowed by law.

Sometimes we might need to send your information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). We currently send it to the USA and Israel. We make sure that your information is always kept safely and treated in line with the law and this notice.

You can tell us if you do not want us to use your information for marketing. You can also ask us to provide you with the information we have about you and, if there are any mistakes or updates, you can ask us to correct them. You can also ask us to delete your information (although there are somethings we cannot delete). You can also ask us to give your information to someone else involved in your insurance. If you think we did something wrong with your information, you can complain to the local data protection authority.

We will not keep your information longer than we need to. We will usually keep it for 10 years after your insurance ends unless we have to keep it longer for other business or regulatory reasons

If you have any questions about how we use your information, you can contact our Data Protection Officer.

Contracts (Rights of Third Parties) Act 1999
Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices
Any letter or notice concerning this insurance will be considered to be properly issued if it is sent to the last known address of the person intended to receive it.

Take Care
You must take care to maintain the home and its equipment in good order and take all necessary precautions to prevent loss, damage or unnecessary costs.

Section 5: General conditions

Continued.

Where a temporary solution or repair has been carried out, it will be your responsibility to carry out repairs or work to permanently resolve the cause of the emergency. If you don't carry out the permanent repair we will not appoint a contractor to carry out any more emergency repairs.

Cancellation

Your right to cancel:

You can cancel this insurance at any time telling your insurance adviser and giving 14 days written notice. If you do this within 14 days of taking out this insurance, you will get a refund of premium if you have not already made a claim under the insurance. If you cancel at any time after the first 14 days, you will get a refund of premium for the remaining term of this insurance if you have not made, and do not intend to make, a claim

The Insurer's right to cancel:

The insurer can cancel the insurance by giving 14 days' notice in writing to you at the address shown on the schedule, or alternative address given by you. You will be entitled to a refund of premium proportionate to the unexpired term of this insurance if you have not made, and do not intend to make, a claim

The insurer will only invoke this right in exceptional circumstances as a result of You behaving inappropriately, for example:

a) Where we have a reasonable suspicion of fraud
b) You use threatening or abusive behaviour or language or intimidation or bullying of Our staff or suppliers
c) Where it is found that you, deliberately or recklessly, disclosed false information or failed to disclose important information.

Claims Helpline Service

All potential claims must be reported to the Claims Helpline Service for advice and support.

EMERGENCY CLAIMS HELPLINE NUMBER: 01384 884040

Calls to the helpline will be charged at your standard rates.

We will not accept responsibility if the Helpline services fail for reasons beyond our control.

Law

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

If your complaint is about how your policy was sold to you

If you have a query or complaint regarding the way the policy was sold you should refer to the insurance intermediary who sold the policy to you.

If your complaint is about the administration of your policy or a claim
Please contact us:
Write to us: Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD

Email us at: customerservice@arclegal.co.uk
Call us on: 01206 615000

Please ensure you have your policy number whenever you contact us.

We will contact you within three days of receiving your complaint to let you know what action we are taking. We will try to resolve the problem and provide a response within four weeks. If it will take longer than four weeks we will explain the current position and let you know when you can expect a response.

Excesses

What you need to pay if you make a claim

If you make a claim under any section of your policy for loss or damage you must pay the amount of the excess shown in your policy schedule. You must pay the excesses that apply regardless of whether or not you were responsible for the incident or loss.

If you make a claim under more than one section of your policy for the same incident, you will only have to pay one excess amount. This will be the higher excess amount.

Your policy has various excesses that apply dependent on the claim, these are:

- policy excess: This is the excess amount chosen by you at the purchase of the policy that applies to all sections of the policy (except in relation to Escape of Water and Subsidence claims, as described below). The minimum Policy excess you can choose is £100 and the maximum you can choose is £400.
- Escape of Water excess: There is a minimum excess to pay of £800 per Escape of Water claim.
- Subsidence excess: There is a minimum excess to pay of £1,300 per Subsidence claim.

The policy excess will not apply for claims for Money and Credit Cards in the Home and instead a reduced excess of £50 per total cash sum or for each credit card will apply per claim.

Details of the excess amounts will be shown in your policy schedule.

Cancelling your policy:

We want you to be completely happy with your policy, but if you're not, you can cancel this policy. Here's how it works.

If you cancel the policy in the first 14 days (Reflection Period)
If you want to cancel your policy within 14 days of buying it, please contact your broker.

We will refund the full premium you paid including Insurance Premium Tax (IPT) and we will not charge you any administration or cancellation fees, unless you have made a claim in the period of insurance. In which case, we will not refund any premium.

If you choose not to renew your policy you will not be charged for the renewal period providing OneClickCover receive your cancellation instructions before the renewal date.

If you cancel the policy at any other time
You may cancel your policy at any other time by contacting your broker. If no claim has been made or is anticipated in the period of insurance we will refund the premium for the exact number of days left on your policy. If you have made a claim in the period of insurance we will not refund any premium.

When we may cancel the policy
We may cancel the policy by sending you 14 days' written notice to your last known address if we have a good reason to cancel your policy.

Some examples of situations where we might do this include:

- you not paying a premium when it is due (we will use reasonable endeavours to collect the outstanding amounts before we cancel your policy);
- where you are required to co-operate with us, or send us information or documentation and you fail to do so in a way that affects our ability to process a claim, or our ability to defend our interests;
- you providing us with incorrect information, and failing to put this right when we ask you to;
- use of threatening or abusive behaviour or language, or intimidation to our staff or suppliers.

If no claim has been made or is anticipated in the period of insurance, we will refund the premium for the exact number of days left on the policy. If you have made a claim in the period of insurance we will not refund any part of your premium.

We may also cancel your policy where you commit or attempt to commit fraud or have committed fraud under another insurance policy. If we cancel your policy on the grounds of fraud, we may cancel immediately and we may keep any premium you have paid. Please see Fraud condition on page 41 for details.

General Exclusions – Sections 1 to 3

When we don't cover you:
These exclusions apply in addition to the exclusions shown under "What we don't cover you for" in each section of this policy.

Your policy will not provide cover or benefits under the following circumstances

1. Radioactive Contamination
Any expense, loss, bodily injury, liability or damage to any property directly or indirectly caused by, contributed to or arising from:

(a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

(b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

2. Sonic Booms
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

War Risks
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

War, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

4. Events Before the Policy Started
Any loss, damage, bodily injury or liability arising out of any accident or incident that happened before your policy started.

5. Deliberate Acts
Any loss, damage, bodily injury or liability caused deliberately, maliciously, wilfully, recklessly by you, your family, lodgers, paying guests, tenants or employees.

6. Reduction in Value and other costs
We won't pay for any loss which is a side effect – or happens as a result of – the incident for which you are making a valid claim. For example, we won't pay for any reduction in the value of your buildings or contents, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim.

7. Deception
Any loss or damage caused by deception, unless the only deception is gaining entry to the home.

8. Business Property and Legal Liability
Any loss or damage to property owned by, held in trust or primarily used for any business, trade or profession (other than business equipment). Any legal liability arising directly or indirectly from any business, trade or profession.

9. Confiscation
Any loss, damage or liability caused by confiscation, detention or seizure by:

(a) customs, police or other officials;
(b) order of any court of law;
(c) any statutory or regulatory authority.

10. Pollution or Contamination
Any loss, damage or liability arising from pollution or contamination unless directly or indirectly caused by a sudden and unforeseen and identifiable incident occurring during the period of insurance.

11. Disease
Any **damage** or **your** legal liability in respect of any loss, cost or expense caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause:

Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

12. Cyber and Data
Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes any:
(a) cyber loss, unless subject to the provisions of paragraph 2;
ii) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data, unless subject to the provisions of paragraph 3;
Regardless of any other cause or event contributing concurrently or in any other sequence thereto.
(b) Subject to all the terms, conditions, limitations and exclusions of this **policy** or any **endorsement** thereto, this **policy** covers physical loss or physical damage to property insured under this policy caused by any ensuing fire or explosion which directly results from a **cyber incident**, unless that **cyber incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **cyber act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act**.
(c) Subject to all the terms, conditions, limitations and exclusions of this **policy** or any **endorsement** thereto, should **data processing media** owned or operated by you suffer physical loss or physical damage insured by this policy, then this policy will cover the cost to repair or replace the **data processing media** itself plus the costs of retrieving or reconstructing any data up to a limit of £10,000. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **data processing media**. However, this policy excludes any amount pertaining to the value of such data, to you or any other party, even if suchdata cannot be recreated, gathered or assembled.
(d) In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
(e) This exclusion supersedes and, if in conflict with any other wording in the **policy** or any **endorsement** thereto having a bearing on **cyber loss**, data or data processing media, replaces that wording.

For the purposes of this exclusion:
cyber act shall mean an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **data processing media**.

Cyber incident shall mean
1. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **data processing media**; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **data processing media**.

Cyber loss shall mean any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

Data processing media shall mean any property on which data can be stored but not the data itself.

13. Terrorism
Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from, or in connection with, any act of terrorism.

For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical, radiological and/or nuclear force or contamination by any person(s), whether acting alone, or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

14. Wear and Tear
Loss or damage caused by wear and tear or anything which happens gradually or rot (unless caused directly by an escape of water incident specifically covered by this policy.)

15. General Exceptions
Any loss, damage or liability caused by or arising from:
- an incident that does not arise from one identifiable event;
- your home undergoing demolition, structural alteration or structural repair;
- your home being used for illegal activities;
- lack of maintenance;
- restoration, dismantling, renovation, breakdown or repair;
- faulty design or workmanship or the use of faulty materials;
- any process of cleaning, drying, dyeing, heating or washing;
- insects, parasites, vermin, fungus or mildew;
- pets or domestic animals (except as covered by Section 2 – Contents paragraph 8 page 31 Occupiers and personal liability);
- atmospheric or climatic conditions or frost (except as covered by Section 1 – Buildings paragraph 6 page 18 frost damage).

General Conditions – Sections 1 to 3

Sections 4 and 5 have separate general conditions which are detailed on pages 44 and 52.

It's very important you read this page, as it details your responsibilities.

1. What you need to do
In order for us to provide the cover described in your policy you and your family must take care to follow all the terms and conditions of your policy. If you or your family do not adhere to these terms and conditions cover may not be provided.

Please also take time to read your statement of fact and policy schedule. If any information is incorrect or not true to the best of your knowledge or belief, or your cover levels on any section are not sufficient to allow the full replacement or repair of your buildings, contents or personal possessions, or if you are unsure, please contact OneClickCover as soon as possible as this could affect your insurance cover.

If any of the information is incorrect, we may take one or more of the following actions:
- cancel the policy;
- declare your policy void (treating your policy as if it had never existed);
- change the terms of your policy;
- refuse to deal with all or part of any claim or reduce the amount of any claim payments

2. Taking care of your home
You and your family must take all necessary steps to prevent loss, damage, accidents or injury to your buildings and/or contents and to protect and maintain the buildings in a good condition and a good state of repair.

If you make a claim under your policy and we determine that the loss, damage, liability, cost or expense that led to the claim was caused or made worse by you failing to take necessary steps under this condition we may:
- refuse to pay the claim;
- reduce the amount of any payment we make for the claim;
- make a deduction for wear and tear.

General conditions

3. Changes in Your Circumstances
You must tell us as soon as possible if there are any changes to any of the details you have provided us with as this could affect your insurance cover.

Your statement of facts will show the information you have provided us with.

Examples of these changes are:
(a) a change of address;
(b) if someone lives in the home other than you and your family;
(c) if the home becomes unoccupied or unfurnished;
(d) if the replacement values of the contents or personal possessions exceed the limits shown in your policy schedule;
(e) if you or your family or anyone currently living with you are charged or are convicted of any offence other than driving offences;
(f) if you or your family or anyone currently living with you have been declared bankrupt or are subject to bankruptcy proceedings or have received a County Court Judgment; (CCJ) or Individual Voluntary Arrangement (IVA);
(h) if the home is being used for business or professional purposes;
(i) if the home is not in a good state of repair;
(j) if the home is undergoing structural alteration, structural repair, restoration or renovation;
(k) if any of the information provided in the statement of facts has changed.

Please note that if you or we make any changes to your policy,
- you may have to pay an extra premium;
- you may receive a partial refund on the premium;
- we may apply an additional endorsement; or
- if we are no longer able to cover your insurance needs we may cancel in line with "Cancelling Your Policy".

4. Other Insurance
If any other insurance policies cover the same loss, damage or liability as your policy, we will only pay our share of the amount of any claim.

5. Fraud
If you or your family:
- makes a claim under your policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of your deliberate act or if the loss or damage was caused with your agreement or knowledge;
- have committed fraud under any other insurance policy; or
- makes an untrue statement, fails to provide us with information we or OneClickCover have requested, or knowingly provides inaccurate information about information about their circumstances in order to obtain insurance cover.

We may:
- declare the policy void (treating your policy as if it had never existed) from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on your policy;
- recover any previous claims paid under your policy;
- not return any premium; or
- cancel your policy.

We also may inform the police, other financial services and anti-fraud databases.

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

7. Claims procedure – See Page 14 for more details
After any loss, damage or incident, you or any person insured by your policy must:
- report the incident to us as soon as possible by phoning us on the relevant claims number below;

– claim under Sections 1 to 3 on **0345 030 8157**;
– Family Legal Expenses claim under Section 4 on **0344 770 1040**; or
– Home Emergency Cover claim under Section 5 on **01384 884 040**.

- give us all the information and help that we ask for, including details of anyone else involved;
- send us every letter, claim, or legal document as soon as possible without answering it;
- tell us as soon as possible if there is to be a prosecution, inquest or other court proceedings.

8. Arbitration
If we accept your claim but you do not agree with the amount we will pay you we will refer the matter to an arbitrator chosen by you and us. You cannot take any action against us until you and we have received the arbitrator's final decision or within 6 weeks of the arbitrator being chosen by you and us.

9. Unoccupancy
If you know that your home is not going to be lived in for more than 30 days in a row you must advise us as soon as possible in order to provide us with the opportunity to review the risk (e.g. apply an additional premium or endorsement).

When your home is not lived in and not used overnight by you or your family for more than 30 days in a row we will regard your home as unoccupied. In these circumstances we will not provide full cover as stated under the policy sections applicable and the stated exclusions will apply.

By lived in we mean has been slept in for 5 consecutive nights every month or 2 consecutive nights every week. Regular visits to the property externally or internally and occasional overnight stays by you or someone with your permission will not constitute normal occupancy of the property and the restrictions on the policy will apply.

We consider your home to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission).

We consider your home to be unoccupied from the date that you or your family last left the home, which may be before the date your policy started.

10. Building work
If you are planning to have any structural work undertaken at your home for example an extension, demolishing any walls, renovation or any form of building work and the estimated cost is more than £50,000, you must tell us about any plans at least 14 days before the work commences. We will then assess the risk and provide any terms to the policy we deem necessary. We will not pay any claim for loss or damage caused by and/or arising either directly or indirectly due to the building work taking place, without prior agreement. You do not need to inform us if you are undertaking things such as internal painting and decorating, tiling, replacement of bathroom suites and/or kitchen fixtures and fittings including sinks, wash basins and showers. Internal joinery, plastering, installation/repair of central heating and external window replacement.

11. Joint Insured
OneClickCover home insurance policies provide cover for all permanent occupants of the property, however, only the Policyholder or Additional Policyholder will be authorised to discuss details of the policy with our claims or customer support teams.

12. Claims free years
If you do not make a claim during the period of insurance, we will take this into account when we calculate your premium at the next renewal date.

Privacy and Data Policy

Important Note: The definitions used within the remainder of this document do not apply to this section.

This notice sets out how we will use your personal data, and in particular, details the following:

1. Who we are

OneClickCover Limited (company number 10861483) is registered as a company in England and Wales, with its registered address at TOR, Saint Cloud Way, Maidenhead SL6 8BN. We are a provider of insurance services in the financial services sector in the United Kingdom. What this means is that OneClickCover arranges and administers insurance policies in conjunction with our insurance partners.

Insurance is the pooling and sharing of risk in order to provide protection against a possible event risk occurring. In order to do this, information about you, including your personal data, needs to be shared between different providers within the insurance journey, including insurers, data providers and those involved in claims management (together, we call these parties "insurance participants" in this notice). OneClickCover and the Insurance Participants are committed to safeguarding the personal data you give us.

When we discuss personal data, we are referring to any information which could possibly identify you, whether on its own, or when combined with other information that we have or could reasonably be expected to have. This notice is designed to help you understand how we and other Insurance Participants process your personal data through the insurance journey, from the point you obtain a quote directly from us, through to taking out a policy, making a claim under your policy and renewing your policy.

Please read this privacy notice carefully, together with any other information that we may provide on specific occasions when we ask to collect or process your personal data, so that you are fully aware of how and why we are using it. Note that certain other Insurance Participants will have their own privacy notices which apply to how they handle your personal data. Please consult those as well if you wish more information.

Any questions?

If you have any data protection questions in relation to this privacy notice about how we use your personal data in general or if you would like to make a request to exercise any of the rights you have over your personal data please don't hesitate to get in touch with us.

In relation to the personal data we collect and use we are the 'data controller.' This means we decide the purpose and manner in which your personal data is used and processed. The Insurance Participants may also be data controllers of your personal data and this is explained more fully below.

2. The data we may collect about you (your personal data).

Types of personal data	Details
Individual details	Name, address (including proof of address), other contact details (e.g. email and telephone numbers, date of birth).
Financial information	Bank account or payment card details, income or other financial information.
Risk details	Information about you which we need to collect in order to assess the risk to be insured and provide a quote. We will not collect previous claims or criminal convictions data directly, but we may receive a "yes" or "no" response to whether you have any relevant health conditions or criminal convictions which may have an appreciable effect on the quote we provide to you.
Policy information	Information about the quotes you receive and policies you take out.
Credit and anti-fraud data	Credit history, credit score, and information received from various anti-fraud databases relating to you.
Previous and current	Information about previous and current claims.

Privacy and data policy

Privacy and Data Policy

3. Where we might collect your personal data from

We may receive your personal data through various channels; over the phone, through our website, and securely transferred to us from other Insurance Participants. We might collect your personal data from various sources, including:

- you;
- your family members, employer or representative;
- other Insurance Participants;
- credit reference agencies, anti-fraud databases, sanctions lists, court judgements and other databases;
- government agencies such as the DVLA and HMRC;
- open electoral register;
- in the event of a claim, third parties including the other party to the claim (claimant/ defendant), witnesses, experts (including medical experts), loss adjusters, solicitors, and claims handlers

The sources we collect data from in each case will depend on the context and your particular circumstances.

Disclosing other people's information to us
You should show this notice to anyone whose personal data you provide to OneClickCover. You must ensure that any such personal data you supply relating to anyone else is accurate and that you have obtained their consent to the use of their personal data for the purposes set out above.

Where you authorise a third party on the policy, it is our standard practice to speak to either you or the third party regarding the policy, after completing relevant identity checks.

Telephone call recording
Telephone calls with us will be recorded for training, quality and complaint handling purposes. We engage third parties to carry out compliance monitoring on our behalf, and personal data including call recordings, is made available to such parties for this purpose.

4. Sharing your personal data

As well as using your personal data ourselves, OneClickCover may share your personal data in a number of ways:

a) OneClickCover will share personal data with our insurance provider and claims handling agents, who may be data controllers in their own right.
b) We may also share your personal data with law enforcement bodies, reinsurers and regulators such as the Financial Conduct Authority, as is necessary and permitted by law. In addition, in the event of a merger, acquisition, or any form of sale of some or all of our assets to a third party, we may disclose your personal data to the third parties concerned or their professional advisors as is necessary.
c) To assist us in providing insurance services to you, it is necessary for us to use third party suppliers. In using these third party suppliers, we often have to share and allow access to personal data to enable them to carry out the relevant services. Where we do this, we have put contracts in place in order to make sure that your personal data is always protected in accordance with the Data Protection Act 2018.

Examples of important areas where we use third party suppliers include for the purposes of:

- web and data hosting;
- cloud software;
- claims management;
- print production;
- market research;
- pricing and analytics;
- providing credit;
- credit searches;
- brand and product development;
- fraud prevention;
- professional advisors (e.g. lawyers and accountants);
- compliance monitoring, quality management and audit; and
- debt management and collection.

We will ensure that any third party we use has entered into a contract with us which fully sets out their duties, including in relation to protecting the processing of your personal data. We will not disclose your personal data unless we have a lawful reason to do so.

5. The purposes and legal grounds we use for processing your personal data

OneClickCover will use and process your personal data in a variety of ways or 'purposes'. We must have a legal ground to process that personal data for the activity we are undertaking.

A summary of the legal grounds we use to process personal data are below:

(i) In order to provide you with insurance quotes, set up and maintain your insurance policy, carry out fraud and credit checks and handle claims the legal ground for processing your personal data is that it is necessary for the performance of your insurance policy. Failure to provide the requested personal data may mean we are unable to obtain a quote or incept a policy for you.

(ii) For the following purposes for processing data the legal ground we use to process that personal data is that it is necessary to fulfil our legitimate interests. Therefore it is in our legitimate interest to process personal data for the purposes of:–

- network and information security;
- pricing modelling and analytics;
- defence and prosecution of legal claims;
- investigation or prosecution of fraud;
- transfer books of business, sale or reorganisations of the business;
- direct marketing by post and phone.

Further information on how we assess our legitimate interests can be made available on request.

6. Direct Marketing

OneClickCover may contact you by post and telephone for our legitimate marketing purposes in order to let you know about offers and other products and services. With your consent we may from time to time contact you by SMS or email with details of our other products and services.

We may collect personal data about you which, when combined with the personal data you have given us, helps us to target and tailor communications which we believe may be more relevant to you.

If you would like to opt out of receiving marketing correspondence of any kind, please let your broker know.

We do not sell or pass on your details to any third parties for the purposes of marketing their own products or services.

7. Profiling and automated processing of personal data

When calculating insurance premiums we may compare your personal data against industry averages. Your personal data may also be used to create the industry averages going forward. This is known as profiling and is used to ensure premiums reflect risk.

Profiling may also be used by us to assess personal data you provide to understand fraud patterns.

Privacy and Data Policy

We might make some decisions based on profiling and without human intervention (known as automated decision making).

The legal ground OneClickCover uses to carry out automated processing is that it is necessary for the purposes of entering into, or performance of, your insurance policy. OneClickCover uses automated processing for the following purposes:-

(i) Risk analytics and insurance premium pricing
We will process your personal data to determine your premium and assess a number of risk rating factors relating to your insurance policy. To give an example, if you provide us with your postcode, we will examine records of nearby properties, and consider whether any of them have experienced flooding, subsidence or other forms of environmental damage. We use a large number of these characteristics in order to build up a profile of your property and make predictions based on that in order to determine the price of your insurance premium.

(ii) Fraud prevention and detection
In order to prevent or detect fraud we will check your details with various fraud prevention agencies and anti-fraud databases, who may record a search. These checks include processing conducted automatically by computers.

Insurers pass information to the Claims Underwriting Exchange database, run by the Motor Insurers' Bureau (MIB). The aim is to help us check information provided and also to prevent fraudulent claims. We may at any time search the database including when we deal with your request for insurance.

If fraud is suspected, information will be shared with insurers and fraud prevention agencies. We search these databases when we deal with your request for insurance, at renewal, if changes are made to the policy or, in the event of an incident or claim. Other users of the fraud prevention databases, such as law enforcement agencies, may use this information in their own decision making processes. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it, to our claims management business partners. All telephone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

We may also share your information with law enforcement agencies, other organisations and public bodies where we reasonably believe it is necessary for the prevention and detection of fraud, crime or where required to do so under a court order.

If your application for insurance has been declined and you believe this to be incorrect please explain why to your broker who will review the circumstances.

(iii) Credit reference checks

Soft Search

We may conduct credit reference checks at one or more of the UK's credit reference agencies (**"CRAs"**) in certain circumstances. In all cases these checks will be carried out to confirm identity, help prevent fraud and calculate premiums. This is a soft search which means it is only visible to you (if you request a copy of your credit file at the credit reference agencies) and is not visible to other organisations. This type of credit reference check will not affect your credit file.

The search will be visible on your credit report but it won't affect your credit rating as it's not an application for credit. The CRAs may add the details of our searches and personal data that we hold about you to their records relating to you.

Quotation Search

In a small number of cases, including in order to obtain premiums from certain insurers, a fuller credit reference check which we call a quotation search may need to be conducted with the CRAs. If this is the case you will be informed. We will conduct that type of search only with your explicit consent. This type of search will leave a footprint on your credit file which is visible to other lenders and companies unrelated to us (for example, other CRA customers).

This type of search and the personal data about you may be used and disclosed by the CRAs to other lenders and companies to enable them to trace your whereabouts, recover debts that you owe and to verify your identity.

The Information Commissioners Office has provided guidance on how CRA checks work and how long information is retained for https://ico.org. uk/media/ for-the public/documents/1282/ creditexplained-dp-guidance.pdf (PDF 953KB).

Records remain on file at the CRAs for six years after they are closed, whether settled by you or defaulted. CRAs may use this personal data for the purpose of carrying out statistical analysis about credit ratings.

(iv) Marketing
We will process your personal data to enable us to develop, review and improve the services which we offer and to enable us to provide you with relevant information through our marketing programme.

We may use your information to make decisions about you using technology to track or profile your online journey such as how you arrive on our website and for assessing which products might be most suitable for you.

If you believe the outcome of any automated processing has resulted in an outcome that you did not expect please explain why to a member of staff who will review the circumstances. You can contact us on support@oneclickcover.com to explain the circumstances.

8. Cookies

A cookie is a small text file that can be stored on your computer/device and is a standard feature on most modern websites in order to support your browser whilst navigating, to keep your website preferences and help to tailor your online experience.

We use cookies for a number of things. If you would like to read about them in more detail please see our full Cookie Policy on our website where we have listed which cookies we use and how to remove them from your device.

9. Retention of your personal data

OneClickCover will delete personal data in line with its retention policies. Personal data will be retained for the minimum amount of time necessary for each type of activity that we conduct.

For the purposes of supporting our complaint handling, quality management, regulatory requirements and to defend against legal claims, personal data associated with the provision of quotes, inceptions and management of policies will be retained for a maximum of 7 years from the conclusion of your relationship with us.

Personal data will be retained for 7 years for the purpose of analysing and assessing risk in relation to insurance claims.

Personal data relating to quotes requested and subsequently not taken up by you will only be processed for marketing purposes for 2 years.

Should you wish to stop receiving any form of marketing contact please let us know.

Call recordings will be retained for 3 years. Certain call recordings may be held for longer in the event that they are required to support specific regulatory investigations, complaints handling or the prevention and detection of crime.

10. International transfers and third party processors

As we have set out above, third parties may be used by us to ensure we can provide all or part of the service to you. In these instances, while the personal data you provide will be disclosed to them, it will only be used for services for which we have engaged that third party.

When we engage a third party to process any personal data, we conduct appropriate data protection and information security due diligence. We use audits, evidence certifications, penetration and vulnerability tests and conduct on site reviews where appropriate. All transfers of personal data between OneClickCover and our suppliers are sent using a secure method.

Privacy and Data Policy

11. Your rights and contact details of the ICO

As we control how your personal data is used we are the data controller and you are the 'data subject.' Under data protection regulations you have rights as a data subject.

You may have the right as a data subject to require us to:

- provide you with further details on the use we make of your personal data;
- provide you with a copy of the personal data you have provided to us;
- provide information that you have provided to us to either you or a third party in a commonly-used electronic format;
- update any inaccuracies in the personal data we hold about you;
- delete any of the personal data that we no longer have a lawful reason to retain;
- where you have consented to OneClickCover processing your personal data for a particular purpose, to withdraw your consent so that we stop that particular processing;
- object to any processing based on the legal ground OneClickCover is processing it in its legitimate interests unless our reasons for under taking that processing outweigh any prejudice to your dataprotection rights; and
- restrict how we use your personal data whilst a complaint is being investigated.

In certain circumstances we may need to restrict the above rights in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege). We will explain this to you as necessary.

YOUR RIGHT TO COMPLAIN TO THE ICO

If you are not satisfied with our use of your personal data or our response to any request by you to exercise any of your rights in this section, or if you think that we have breached data protection law, then you have the right to complain to the Information Commissioner's Office ("ICO").

Please see below for contact details of the ICO

Information Commissioners Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
Tel: 0303 123 1113 (local rate) or
01625 545 745 (National rate)
Email: casework@ico.org.uk

If you have any questions in relation to our use of your personal data , you should first contact the Data Protection Officer at OneClickCover Limited, TOR, Saint Cloud Way, Maidenhead SL6 8BN.
Email compliance@oneclickcover.com

If you would like to contact us about how we use your information you can contact us on **support@oneclickcover.com.**

More information

Other things you should know about us and how what we do is regulated

Registration and Regulatory Information

OneClickCover Limited (company number 10861483) is registered as a company in England and Wales, with our registered addressed at TOR, Saint Cloud Way, Maidenhead SL6 8BN. OneClickCover Limited authorised and regulated by the Financial Conduct Authority under number 842 400.

Details of the Insurers for Sections 1 – 3 of your policy will be held within your schedule.

Financial Services Compensation Scheme

The Insurers and OneClickCover Insurance are all covered by the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from the FSCS if the Insurers cannot meet their obligations. Home Insurance is covered for 90% of the claim without any upper limit. You can get more information about this at www.fscs.org.uk or you can phone the FSCS on 0800 678 1100 or 0207 741 4100. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Law

You and we can choose the law that governs your policy. Unless you and we agree differently in writing, English law will apply and the English courts alone shall have jurisdiction in any dispute. We supply the policy documents only in English, and will always communicate with you in English.

We may record phone calls for training and monitoring purposes.