



Zurich Private Clients

Policy Document
Zurich Private Clients Home

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Welcome to Zurich Private Clients

Thank you for trusting us to insure and protect your valued possessions.

Zurich is one of the world's largest insurers with over 140 years' experience in protecting our customers against the unexpected, so you can rest assured that you're in safe hands. We have an experienced team of high net worth experts whose specialist knowledge in insuring high value properties, fine art, jewellery and annual travel, as well as high value motor vehicles, means we're able to accommodate your lifestyle and related insurance needs.

The real proof of an insurance policy is in the delivery and quality of the claims service. Our team of claims specialists are here to help, when you need us most.

Making a claim

To make a claim, telephone us on 0800 096 9999. (If outside the UK, telephone us on +44 179 350 2003)

To make a Legal protection claim, telephone us on 0117 933 0621

To make a Home assistance claim, telephone us on 0800 328 3306

To make a Cyber assistance claim, telephone us on 0330 102 8215

Buildings, Contents, Valuables, fine art and antiques, Liability, Lifestyle protection and Annual travel

We are here to help, no matter what time of day or night, anywhere in the world. Using the numbers shown above, you can report an emergency, claim or incident and receive immediate assistance and advice. Our telephone services are manned 24 hours a day, 365 days a year.

If you need to make a claim under your policy, we will be able to advise you upon policy cover and agree with you on how best to resolve the situation swiftly and to your satisfaction.

All you need to provide is your name and address, your client membership number or policy number if available and details of the claim or incident. There is no need to fill out any forms; we will act immediately to manage and resolve the incident. Your dedicated claims specialist will also keep you updated as to the progress of your claim all the way through until it is finalised.

If you prefer to report a claim in writing, please forward all relevant material to:

The Claims Department, Zurich Private Clients, PO Box 3587, Interface Business Park, Wootton Bassett, Swindon. SN4 4AJ or write to your insurance broker.

Legal protection, Home assistance and Cyber assistance

Please refer to the Legal protection, Home assistance and Cyber assistance section for full details of the DAS helpline services provided and for further information on how to make a claim.

Zurich Private Clients – We know what it means to you.

Introduction

This policy booklet, together with your statement of insurance, any amendment to cover notice and your agreement to pay the premium, is an agreement between you and us. This policy booklet and your statement of insurance explain in detail the covers as well as your responsibilities and any conditions you must comply with.

Please read your policy booklet, your statement of insurance and any amendment to cover notice carefully to ensure that you understand them and to ensure that they have been prepared in accordance with the cover you have requested. We have agreed to provide this insurance in accordance with the information you have given us directly or via your insurance broker during the application process or subsequently. If anything is missing or incorrect you should inform us or your insurance broker as soon as possible.

Your policy booklet details all the covers available when you purchase personal insurance from us. However, not all the covers may be applicable and your statement of insurance will show which covers are in force and the amounts insured where appropriate. You may request to increase or add elements of cover under your policy where required and we may adjust the premium to reflect this change.

We recommend that you keep a record, including copies of letters, of all information supplied in connection with your insurance. Unless agreed otherwise, we will communicate with you in English.

At the renewal of your policy, you will be provided with an updated statement of insurance. If we have made any changes to the cover provided under your policy, you will receive either an amendment to cover notice or a new policy booklet.

If you have motor insurance with Zurich Private Clients, you will receive a separate policy.

Your cancellation rights

If you decide that your policy does not meet your requirements, please inform us or your insurance broker within 14 days of receiving it and we will return the entire premium you have paid for the period of insurance. After 14 days any return premium will be calculated on a pro-rata basis.

We will not return any premium if an incident has occurred.

For renewals, if you decide that your policy does not meet your requirements, please inform us or your insurance broker within 14 days of your policy renewal date and we will return the entire premium you have paid for the period of insurance. After 14 days any return premium will be calculated on a pro-rata basis.

We will not return any premium if an incident has occurred.

Complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If **you** feel **we** have not delivered this, **we** would welcome the opportunity to put things right for **you**.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with **your** usual contact at Zurich or **your** broker or insurance intermediary as they will generally be able to provide **you** with a prompt response to **your** satisfaction.

Contact details will be provided on correspondence that **we** or **our** representatives have sent **you**. (For example on **your** welcome or renewal communication or on claim acknowledgement letters.)

Alternatively, **our** contact details are as follows:

Zurich Private Clients
P.O. Box 3586
Interface Business Park
Wootton Bassett
Swindon
SN4 4AH

Telephone: 0800 302 9080
E-mail: zpc@uk.zurich.com

Many complaints can be resolved within a few days of receipt

If **we** can resolve **your** complaint to **your** satisfaction within the first few days of receipt, **we** will do so. Otherwise, **we** will keep **you** updated with progress and will provide **you** with **our** decision as quickly as possible.

Next steps if you are still unhappy

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case.

We will let **you** know if **we** believe the ombudsman service can consider **your** complaint when **we** provide **you** with **our** decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of **our** decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

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

If the Financial Ombudsman Service is unable to consider **your** complaint, **you** may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Please refer to Legal protection, Home assistance and Cyber assistance important notes for any complaints relating to these sections.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **we** are unable to meet **our** obligations to **you**. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Definitions

*Any words and phrases which have the same meaning throughout this **policy** appear in bold type and are defined below. Additional and replacement definitions apply to and are shown in the Legal protection, Home assistance and Cyber assistance section of cover.*

Accident	A sudden, unexpected event which causes physical bodily harm.
Additional rebuilding expenses	The following expenses: <ul style="list-style-type: none">• Architects', surveyors', legal and other associated fees necessary to rebuild or repair your buildings;• the cost of clearing the site, demolishing and propping up or supporting parts of your buildings which have been damaged;• the additional costs of rebuilding or repairing the damaged parts of your buildings to comply with building regulations, as well as any local authority or other government requirements.
Aggravated burglary	An act of violence or threat of violence to you or your guest , by a person who has gained unlawful entry into your home , in the presence of you or your guest .
Aggravated theft	An act of violence or threat of violence to you by a person who has unlawfully taken or attempted to take any possessions from you whilst away from your home .
Air rage	An act of violence resulting in bodily injury to you whilst travelling as a passenger on an aircraft.
Amendment to cover notice	The most recent document in which any changes to the cover provided under your policy are shown.
Bodily injury	Physical bodily harm, including resulting sickness, disease or loss of life resulting from physical bodily harm.
Buildings	The home including outbuildings , underground service pipes, cables, sewers and drains that service the home , which you own.
Building works	Any work to your home or outbuildings including alteration, construction, demolition, renovation, repair, restoration or other similar work where the estimated cost of the work is less than £50,000.
Business	A full or part-time employment, trade, occupation, profession or farm operation which includes the raising or care of animals.
Business property	Computer equipment, printers, tablets, telecommunication equipment, office furniture, office supplies and any other similar items used to conduct business at your home which you own or for which you are legally responsible.

Definitions

Carjacking	<p>An act of violence or threat of violence to:</p> <ul style="list-style-type: none">• you whilst in or on a motorised land vehicle;• any person operating or occupying a motorised land vehicle which you own or for which you are legally responsible; <p>during its theft or attempted theft.</p>
Charity	<p>A non-profit making organisation set up with the sole intention of providing help and assistance to those in need.</p>
Contaminant	<p>An impurity resulting from the mixture of or contact of a substance with a foreign substance.</p>
Contents	<p>Personal property which you own or for which you are legally responsible.</p>
Contract works	<p>Any work to your home or outbuildings including alteration, construction, demolition, renovation, repair, restoration or other similar work.</p>
Covered aircraft	<p>Unmanned, pedestrian controlled aerial vehicles weighing 20kg or less including accessories.</p>
Covered land vehicles	<p>Any of the following which you own or for which you are legally responsible:</p> <ul style="list-style-type: none">• motorcycles with an engine capacity of 50cc or less;• domestic gardening vehicles;• quad bikes;• golf buggies;• model or toy vehicles;• segways;• vehicles used to assist the disabled.
Damages	<p>The amount required to satisfy a claim, including claimants' costs and claimants' expenses, whether settled or agreed to in writing by us or resolved by judicial procedure.</p>
Dismemberment	<p>The permanent and total loss of one or more of the following:</p> <ul style="list-style-type: none">• speech;• hearing;• one or both hands;• one or both feet;• sight in one or both eyes;• thumb;• finger;• toe;• ear;• nose;• genital organ.

Definitions

Domestic employee	A person you hire under a contract of service to perform work or services in your home and who is not hired to work for you in connection with your business .
Excess	The first amount of any claim that you are responsible for paying.
Fine art and antiques	Individual items, private collections and sets which are of artistic merit, historical value, novel, rare and/or unique, which you own or for which you are legally responsible, including: <ul style="list-style-type: none">• furniture;• paintings, drawings, etchings, prints and photographs;• tapestries, carpets and rugs;• books and manuscripts;• statues or sculptures (inside or outside the home);• porcelain and glass;• clocks, barometers, mechanical art and objets d'art;• precious metals.
Fixtures and fittings	Buildings additions, alterations, fixtures, improvements and installations which you own or for which you are legally responsible.
Green building products	Products that: <ul style="list-style-type: none">• use less energy, water and/or natural resources;• use less energy, water and/or natural resources in their creation;• provide a healthier environment for you.
Guest	A person invited by you into your home .
Hazardous activity	Any of the following: <ul style="list-style-type: none">• bungee jumping;• hang gliding or paragliding;• mountaineering or rock climbing normally requiring the use of guides or ropes;• off piste skiing unless accompanied by a suitably qualified guide;• parachuting;• parasailing or parascending, other than over water;• potholing or caving;• racing of any kind other than on foot or swimming;• scuba diving to depths of more than 30 metres;• sky diving;• white water rafting other than grade 1 to 3 inclusive.

Definitions

Home	The residence shown on your statement of insurance .
Hostage situation	An act of violence or threat of violence to you resulting in your unlawful detention.
Incident	A loss or accident to which this insurance applies including continuous or repeated exposure to the same general harmful conditions, which first occurs during the period of insurance .
Incidental business at your home	A self-employed business activity, other than renting out to others or incidental farming , conducted at your home , undertaken solely by you providing that the total gross annual revenue for these activities does not exceed £10,000.
Incidental business away from your home	A self-employed business activity including gardening, baby-sitting, caddying, leaflet or newspaper distribution and other similar activities undertaken solely by you providing that the total gross annual revenue for these activities does not exceed £10,000.
Incidental farming	A part-time farming activity including hunting, shooting and the raising or care of animals (excluding riding schools and riding establishments), providing that it does not involve the employment of others for more than 1,500 hours in any period of insurance and the total gross annual revenue for these activities does not exceed £25,000.
Insured person	<ul style="list-style-type: none">• You;• your children under 18 years of age who do not permanently reside with you;• your domestic employees whilst travelling with you.
Jewellery	Any of the following which you own or for which you are legally responsible: <ul style="list-style-type: none">• watches;• objects of personal adornment containing precious or semi-precious stones, gold, silver, platinum or any other precious metals or alloys;• unset precious and semi-precious stones.
Money	The following, which you own or which you use in connection with your business : <ul style="list-style-type: none">• current cash, cheques, traveller's cheques;• postal orders, money orders, bank drafts;• travel and other tickets with a fixed monetary value;• gift vouchers;• postage stamps, savings stamps or certificates;• phone cards;• premium bonds;• share certificates.
Outbuildings	Permanent structures within the grounds of your home .

Definitions

Period of insurance	The period of cover shown on your statement of insurance .
Permanent total disablement	Your inability to undertake any occupation for the 12 months immediately following an accident and at the end of that time being beyond reasonable hope of improvement.
Personal intimidation	The threat of stalking, physical injury or harassment to you , or damage to your home , caused by a third party who is subject to an injunction or order of a court of competent jurisdiction.
Planned trip	A journey commencing from and terminating at your home in the United Kingdom .
Policy	Your entire Zurich Private Clients policy, including this policy booklet, your statement of insurance and any amendment to cover notice .
Pollutant	Any solid, liquid, gaseous or thermal irritant, including but not limited to oil, smoke, vapour, soot, fumes, acids, alkalis, chemicals, biological agents and waste.
Precious metals	Any of the following which you own or for which you are legally responsible, which are made of gold, goldplate, silver, silverplate, pewter or platinum: <ul style="list-style-type: none">• silverware, tableware, trays, trophies and similar household articles;• bullion;• coins.
Property damage	Physical damage to, destruction of, or loss of use of tangible property.
Rebuilding cost	The amount required at the time of loss to repair, replace or rebuild the buildings whichever is least, using the same design, quality of materials and workmanship which existed immediately before the loss, including additional rebuilding expenses .
Road rage	An act of violence resulting in bodily injury to: <ul style="list-style-type: none">• you whilst in or on a motorised land vehicle;• any person operating or occupying a motorised land vehicle which you own or for which you are legally responsible.
Statement of insurance	The most recent document in which the covers that are in force, the amounts insured, where appropriate, and the information you provide are shown.
Trip	A journey commencing from and terminating at your home in the United Kingdom , which commences during the period of insurance .
Unattached land	Land which you own or for which you are legally responsible that does not form part of the curtilage of your home or the curtilage of any property that you own or for which you are legally responsible.

Definitions

Unfurnished	Without sufficient furnishings or contents for normal living purposes.
United Kingdom	England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.
Unoccupied	Not lived in by you or any other person authorised by you .
Valuables	Jewellery, collections, guns and furs, which you own or for which you are legally responsible.
We, us, our	Zurich Insurance Company Ltd.
You, your	The person or persons named on your statement of insurance , a spouse or partner who permanently resides with them and any member of their family who permanently resides with them, including students temporarily living away from home .

General policy conditions

*The following conditions apply to the whole of **your policy** and all of the covers in it. Additional conditions may apply and are shown in the relevant section of cover. **Your failure to comply with these conditions may result in your claim not being met, or not being met in full.***

Abandoning property	You cannot abandon property to us or a third party without our prior written consent.
Accuracy of information	<p>You must read your statement of insurance. If any information is missing, incorrect or has changed, you must inform us or your insurance broker as soon as possible as this may affect the premium or cover we provide.</p> <p>If you have given us inaccurate information this can affect your policy in one or more of the following ways:</p> <ul style="list-style-type: none">• If we would not have provided you with any cover we will have the option to void your policy, which means we will treat it as if it had never existed and repay the premium paid. We may also seek to recover any money from you for any claims we have already paid, including the amount of any costs or expenses we have incurred.• If we would have applied different terms to your policy, we will have the option to treat your policy as if those different terms apply.• If we would have charged you a higher premium for your policy, we will have the option to charge you the appropriate additional premium to be paid in full.
Arbitration	If we accept your claim, but you disagree over the amount you will be paid, you and we may refer the dispute to an independent arbitrator who will be appointed in accordance with current law in order to reach a mutual agreement. When this occurs, the arbitrator must decide on an award before you can bring proceedings against us .
Assignment	Nobody covered by your policy may assign or turn over any right or interest in your policy to anybody else without our prior written consent.
Bankruptcy or insolvency	We will meet our obligations under your policy irrespective of whether you become bankrupt or insolvent during the period of insurance .
Cancellation by us	<p>We may cancel your policy where there is a valid reason for doing so by giving you 7 days' notice in writing to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none">• where you advise us of a change of risk under your policy which we are unable to insure;• where you fail to respond to requests from us for further information or documentation;• where you have provided us with incorrect information and have failed to provide a reasonable explanation when requested;• the use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by you or any person acting on your behalf.
Cancellation by you	<p>You may cancel your policy at any time by contacting us or your insurance broker and advising the date you wish cancellation to be effective from.</p> <p>Any return premium will be calculated on a pro-rata basis. We will not return any premium if an incident has occurred in the period of insurance.</p>

General policy conditions

Cancellation due to non-payment If the premium is paid to **us** using **our** premium instalment scheme and a payment is missed, **we** may cancel **your policy** giving **you** 7 days' notice in writing to **your** last known address.

Carriers or bailees **We** will not pay a benefit under **your policy** to any carrier or bailee.

Changes to your policy after a loss If **we** pay the sum insured for a specified item listed on **your statement of insurance**, the item will be removed from **your statement of insurance** and no refund of premium will apply in respect of that item. Any replacement item added to **your policy** will be subject to an additional premium calculated on a pro-rata basis until the next renewal date of **your policy**.

Concealment of fraud If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- void **your policy** in the event of any fraud which occurred during the application process, which means **we** will treat **your policy** as if it had never existed; or
- terminate **your policy** with effect from the date of any fraud which occurred during the **period of insurance**;

and in either case, **we** will:

- not return to **you** any premium paid;
- not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
- seek to recover any money from **you** for any claim **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred;
- inform the police, other financial services organisations and anti-fraud databases, as set out in the Important notes document under Fraud prevention and detection.

Contract works **You** must notify **us** upon the completion of any **contract works**. If following the completion of **contract works** **your** sum insured is insufficient to meet the total cost of rebuilding **your home** and **outbuildings** in their current form, **we** will increase **your** sum insured and may charge an additional premium.

Co-operation after a loss **You** must, when **we** request, give **us** a signed description of the circumstances surrounding a loss and provide **us** with any records, documents, information or evidence that **we** require.

You must give **us** all the help and assistance **we** may need.

You must grant **us** access to examine **your buildings** and **contents** at all reasonable times.

You must not negotiate, admit or refuse any claim without **our** permission.

We will decide how to settle or defend any claim.

Under Annual travel cover, **we** may appoint medical advisors to examine the **insured person** as often as is considered necessary.

Under Lifestyle protection cover, **we** may appoint medical advisors to examine anyone seeking a benefit under this cover, as often as is considered necessary.

Cover enhancements **We** may extend or broaden the cover provided by **your policy**. If **we** do this during the **period of insurance** without increasing the premium, the extended or broadened cover will apply to **your policy** with effect from the date **we** make the changes in cover.

Currency conversion If any costs are incurred in a currency other than Pound sterling, the costs will be converted to Pound sterling using the exchange rate at the time the costs were incurred.

General policy conditions

Duplicate cover	<p>If a loss is payable under more than one part of your policy, we will pay you under the part that gives you the most cover, but not under more than one part.</p> <p>If you have both Contents and unspecified Valuables, fine art and antiques cover shown on your statement of insurance and a loss is covered under both sections, your amount of cover will be the combined value of the contents sum insured and the unspecified valuables, fine art and antiques limit subject to the special limits under Contents cover.</p> <p>In no instance will we make duplicate payments.</p> <p>When valuables, fine art and antiques are specified on your statement of insurance, your cover is limited to the specified sum insured on your statement of insurance for that specific item.</p>
Duty of care	<p>You must maintain your property in a good state of repair and you must also take all reasonable steps to prevent accidents, injury, illness, loss or damage.</p>
Examination under oath	<p>We have a right to examine under oath you, an insured person or anyone seeking a benefit under your policy as often as we require.</p>
Governing law	<p>Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply.</p> <p>You agree to submit to the exclusive jurisdiction of the courts in England and Wales.</p>
Mortgagee's clause	<p>The interest of the mortgagee shall not be prejudiced by any act or neglect by you or any legal occupier of your home that increases the risk of loss or damage without the authority or knowledge of the mortgagee, providing that the mortgagee, as soon as reasonably possible after becoming aware of the increased risk, shall give notice to us and pay an additional premium if required.</p>
Multiple claim excess waiver	<p>If a loss is payable under more than one part of your policy, only the highest of the excesses shown in your policy will apply.</p>
Non-payment of premium	<p>If your premium has not been paid, we may refuse your claim or take any unpaid premium from any claim payment we make to you.</p>
Notifying us of a loss	<p>You must notify us about any loss, damage or incident as soon as possible, whether or not it gives rise to a claim.</p> <p>You must report any loss, theft, attempted theft or malicious damage to the police immediately and obtain a police crime reference number.</p> <p>You must notify any bank card, credit card, debit card, charge card or other card issuing company as soon as possible if you suspect any potential loss or fraudulent use.</p> <p>You must notify us of any potential claim under the Director's and officer's liability section of your policy within 90 days of the commencement of the event giving rise to the claim.</p> <p>You must report any incident of air rage, personal intimidation or road rage to the police immediately and obtain a police crime reference number.</p> <p>You must notify us as soon as possible in the event of being admitted to hospital during a trip, or curtailing your trip for medical reasons.</p> <p>You must notify us of any potential claim for additional repatriation costs before incurring any additional repatriation costs.</p> <p>You must notify us as soon as possible of any impending prosecution, coroner's inquest or fatal accident inquiry.</p>
Other insurance	<p>If any claim is covered by any other insurance, we will not pay for more than our share of that claim.</p>
Period of insurance	<p>Your policy only applies to incidents and covered losses that occur during the period of insurance.</p>
Policy changes	<p>No change or modification to your policy shall be effective except if confirmed in writing by us or unless covered under the cover enhancements condition of your policy.</p>
Rights of third parties	<p>You and we are the only parties to your policy. Nothing in your policy is intended to give any person any right to enforce any term of your policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.</p>

General policy conditions

- Right to renew** If the premium is paid to **us** using our premium instalment scheme, **we** will renew **your policy** each year and continue to collect premiums using this method. **We** may vary the terms of **your policy**, including the premium, at renewal and **you** will be notified before **your** renewal date. If **you** decide that **you** do not want **us** to renew **your policy**, **you** must inform **us** or **your** insurance broker before the next renewal date. This does not affect **your** cancellation rights under **your policy**.
- Sanctions** Notwithstanding any other terms under this agreement, **we** shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **you** would violate any applicable trade or economic sanctions law or regulation.
- Subrogation** Following settlement of a covered loss, any right of recovery against a third party transfers to **us**. **You** must do everything **you** can to assist, and not do anything to impair, any right of recovery.

General policy exclusions

The following exclusions apply to the whole of your policy and all of the covers in it. Additional exclusions apply and are shown in the relevant section of cover.

Acts of war	We will not pay for any claim caused by or resulting from war, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
Biological and chemical hazards	We will not pay for any claim caused by or resulting from biological or chemical contamination regardless of how it is caused.
Computer error	We will not pay for any loss or damage caused by or resulting from, or any damages arising from an error in computer programming or instruction to the computer. We will pay for resultant damage unless stated otherwise in your policy or unless an exclusion applies.
Confiscation	We will not pay for any claim caused by or resulting from your property being confiscated, taken, damaged or destroyed by or under the order of any government or public authority.
Defective design	We will not pay for any loss or damage caused by or resulting from, or any damages arising from defective design, workmanship, maintenance or materials. We will pay for resultant damage unless stated otherwise in your policy or unless an exclusion applies.
Deliberate or criminal acts	We will not pay for any claim caused by or resulting from criminal acts, deliberate acts or deliberate omissions, by you or anyone acting on your behalf.
Gradual loss	We will not pay for any loss or damage caused by or resulting from a gradually operating cause including normal deterioration, warping, action of light, frost, damp, corrosion, rust and any kind of rot, mould or fungus. We will pay for resultant damage unless stated otherwise in your policy or unless an exclusion applies.
Indirect losses	We will not pay for any claim caused by or resulting from an indirect result of the event which led to the claim being made under your policy .
Insurable interest	We will not pay for any loss or damage to property in which you do not have an insurable interest at the time of the loss. If more than one person has an insurable interest in the property, the most we will pay is up to your insurable interest.
Mechanical or electrical fault	We will not pay for any loss or damage caused by or resulting from, or any damages arising from a mechanical or electrical fault, breakdown or failure. We will pay for resultant damage unless stated otherwise in your policy or unless an exclusion applies. We will pay for claims arising from a mechanical or electrical fault, breakdown or failure under Annual travel cover, Missed departure and Cyber assistance.
Nuclear or radiation hazards	We will not pay for any claim caused by or resulting from ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment.
Riot and civil commotion	We will not pay for any claim caused by or resulting from riot or civil commotion occurring outside the United Kingdom .
Sonic bangs	We will not pay for any claim caused by or resulting from pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Buildings cover

Buildings cover only applies if shown on **your statement of insurance**.

The sum insured for each location is shown on **your statement of insurance**.

You must maintain an appropriate sum insured to sufficiently meet the cost of rebuilding **your home** and **outbuildings** in their current form, including **additional rebuilding expenses**, if they are totally destroyed.

How we will settle your claim

Payment basis **Your statement of insurance** indicates the payment basis for **your buildings**.

Replacement cover Following a covered loss, **we** will pay the **rebuilding cost** up to the sum insured whether or not **you** actually repair, replace or rebuild **your buildings**.

Unlimited replacement cover Following a covered loss, **we** will pay the **rebuilding cost** even if this amount is greater than the sum insured shown on **your statement of insurance**.

Unlimited replacement cover is subject to the following conditions:

- If **you** do not repair, replace or rebuild **your buildings** at the same location, **your** payment basis will be Replacement cover.
- If **you** cannot repair, replace or rebuild **your buildings** because **your** primary mortgagee or its assignees have recalled **your** mortgage, **your** payment basis will be Replacement cover.

Partial loss If **your buildings** are partially damaged and **you** do not begin to repair, replace or rebuild **your buildings** within six months from the date of the loss, **we** will only pay the **rebuilding cost** less depreciation.

Matching of articles Following a covered loss to part of a pair, set or suite, **we** will pay the full replacement cost of the entire pair, set or suite if **you** surrender the undamaged part(s) of the pair, set or suite to **us**.

Inflation protection During the **period of insurance**, the sum insured will be adjusted each month to reflect the current effect of inflation. At the time of a covered loss, **your** sum insured will include any increase in the ABI/BCIS Household Rebuilding Cost Index or any other appropriate index.

We will not make a charge for any inflation protection during the **period of insurance**, but each time **your policy** is renewed, **we** will re-calculate the premium on the adjusted sum insured.

Excess The **excess** shown on **your statement of insurance** will apply to each and every covered loss unless stated otherwise in **your policy**.

Aggravated burglary and Aggravated theft excess waiver The **excess** shown on **your statement of insurance** will not apply to a covered loss for **aggravated burglary** or **aggravated theft**. This Aggravated burglary and Aggravated theft excess waiver does not apply to any compulsory **excess** shown on **your statement of insurance**.

Subsidence excess If the loss is as a result of subsidence, heave or landslide, the subsidence **excess** shown on **your statement of insurance** will apply unless a higher **excess** already applies to **your policy**.

Large loss excess waiver The **excess** shown on **your statement of insurance** will not apply to a covered loss that is greater than £10,000. This Large loss excess waiver does not apply to the subsidence **excess**, and/or any compulsory **excess** shown on **your statement of insurance**.

Buildings cover

What is covered

We will pay for loss or damage to **your buildings** unless stated otherwise in **your policy** or unless an exclusion applies.

Additional covers

We will also pay for the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies:

Additional living costs

Following a covered loss, if **your home** is not fit to live in we will pay the following expenses for the duration of time necessary to restore **your home** to a habitable condition:

- the cost of reasonable alternative similar accommodation for **you** and **your** domestic pets;
- rent which should have been paid to **you** including ground rent.

We will not pay for any loss of rent due to the termination of a lease or agreement.

Forced evacuation If a civil authority prohibits **your home** from being lived in, we will pay the following expenses until the prohibition is lifted:

- the cost of reasonable alternative similar accommodation for **you** and **your** domestic pets;
- rent which should have been paid to **you** including ground rent.

The prohibition must be as a direct result of loss or damage to a neighbouring property that would be a covered loss under **your policy**.

We will not pay for any loss of rent due to the termination of a lease or agreement.

Compensation for loss of life

If **you** suffer **bodily injury** caused by fire, lightning, impact by aircraft or explosion at **your home** which results in loss of life, we will pay £50,000, or less if limited by law. The loss of life must occur within 12 months of the date of the fire, lightning, impact by aircraft or explosion.

The most we will pay during any one **period of insurance** is £100,000.

There is no **excess** applicable to this cover.

Contents of a let home

If **your home** is let **unfurnished**, we will pay up to £5,000 for loss or damage to **your** carpets, curtains and domestic appliances.

Environment protection

Energy expenses Following a covered loss to **your** solar, wind or geothermal electrical power generating system, we will pay for **you** to purchase additional electrical power from a power utility company for the duration of time necessary to repair or replace **your** solar, wind or geothermal electrical power generating system.

We will not pay if **you** do not begin to repair or replace **your** solar, wind or geothermal electrical power generating system within 60 days from the date of the loss.

Energy income Following a covered loss to **your** solar, wind or geothermal electrical power generating system, we will pay **you** the income which would have been paid to **you** by a power utility company for the excess electrical power produced by **your** solar, wind or geothermal electrical power generating system for the duration of time necessary to repair or replace **your** solar, wind or geothermal electrical power generating system.

We will not pay if **you** do not begin to repair or replace **your** solar, wind or geothermal electrical power generating system within 60 days from the date of the loss.

The most we will pay is £25,000.

Buildings cover

Green building costs

Following a covered loss, we will pay to repair, replace or rebuild **your home** or **outbuildings**, whichever is least, with **green building products**.

The most we will pay for **green building products** is £5,000.

Essential alterations

If **you** are permanently disabled by an **accident** or illness which first occurs during the **period of insurance**, we will pay up to £100,000 which **you** incur with **our** permission for essential alterations to facilitate access to **your home** and allow **you** to live unassisted.

There is no **excess** applicable to this cover.

Gardens

We will pay up to 10% of the **buildings** sum insured at **your home** for loss or damage to trees, shrubs, plants and lawns. The most we will pay for any one tree, shrub or plant is £2,500.

We will not pay for any loss or damage caused by or resulting from storm or flood.

Land

Following a covered loss, we will pay up to 10% of the amount of the covered loss for any related stabilisation, excavation or replacement of land under or around the **buildings**.

Lock replacement

We will pay to replace locks and keys to any external doors, windows, intruder alarms and safes, installed in **your home** or **outbuildings**, if they are lost, damaged or stolen.

There is no **excess** applicable to this cover, unless a compulsory **excess** is shown on **your statement of insurance**.

New acquisitions

We will pay up to £50,000 for loss or damage to unfixed building materials and **fixtures and fittings** which **you** own whilst kept within the grounds of **your home** that are to be installed in **your home** or **outbuildings**.

Oil, gas and metered water

We will pay for loss of oil, gas or metered water from **your** household heating, cooking or water system at **your home** or **outbuildings**.

We will not pay for any loss of metered water if **your home** is:

- **unoccupied** for more than 60 consecutive days;
- undergoing **contract works** and is **unoccupied** for more than 30 consecutive days.

Preventative measures

Following a covered loss, we will pay up to £5,000 which **you** incur with **our** permission to take emergency measures to avoid or mitigate further loss or damage.

Reward

We will pay a discretionary monetary amount up to £5,000, to any individual or organisation other than **you** or the police, for information leading to the arrest and conviction of any person(s) who committed an illegal act which resulted in a covered loss under **your policy**.

There is no **excess** applicable to this cover.

Sale of the home

If **you** enter into a contract to sell **your home** and there is a covered loss to **your home** between the period of exchange of contracts (the offer to purchase in Scotland) and the completion of the sale of **your home**, we will agree to transfer the cover under this **policy** for that covered loss to the purchaser of **your home** once the sale is complete.

We will not pay for any loss or damage to **buildings** that are insured elsewhere.

Temporary removal of fixtures

We will pay up to 10% of the **buildings** sum insured at **your home** for loss or damage to permanent fixtures removed from the **buildings** for up to 60 days.

Buildings cover

Trace and access If oil, gas or water escapes from **your** household heating, cooking or water system at **your home** or **outbuildings**, we will pay the cost of finding the source of the escape of oil, gas or water as well as the cost of removing and replacing any part of **your home** or **outbuildings** necessary to repair **your** household heating, cooking or water system.

We will not pay:

- for any loss or damage to **your** household heating, cooking or water system itself;
- if **your home** is **unoccupied** for more than 60 consecutive days;
- if **your home** is undergoing **contract works** and is **unoccupied** for more than 30 consecutive days.

Trespass protection

We will pay up to 10% of the **buildings** sum insured at **your home** for the removal of litter or debris from within the grounds of **your home** following any unlawful trespassing.

Buildings exclusions

*The following exclusions apply to the Buildings cover of **your policy**. Additional exclusions apply and are shown in General policy exclusions.*

What is not covered

- Contract works** We will not pay for any loss or damage to;
- **contract works**;
 - **your home** or **outbuildings** caused by or resulting from **contract works**;
- where the estimated cost of those **contract works** exceeds 20% of the **buildings** sum insured or £1,000,000 whichever is less or where those **contract works** alter the square footage of **your home** or **outbuildings**.
- We will pay for loss or damage to, caused by or resulting from **building works**.
- Deception** We will not pay for any loss or damage caused by or resulting from deception, unless deception is only used to gain entry to **your home**.
- Erosion** We will not pay for any loss or damage caused by or resulting from coastal or river erosion.
- Loss by animals** We will not pay for any loss or damage caused by or resulting from vermin, insects or rodents.
- We will pay for resultant damage unless stated otherwise in **your policy** or unless an exclusion applies.
- Pollution or contamination** We will not pay for any loss or damage caused by or resulting from a **pollutant**, **contaminant**, smog, or industrial or agricultural smoke. We will not pay for the cost of extracting **pollutants** or **contaminants** from land or water, or the cost to remove, restore or replace polluted or contaminated land or water.
- We will pay for loss or damage to **your buildings** caused by or resulting from the escape of oil from any fixed tanks, apparatus or pipes but we will not pay for the cost of extracting oil from land or water, or the cost to remove, restore or replace land or water polluted or contaminated by oil.
- Storm and flood** We will not pay for any loss or damage to fences, hedges, gates other than electric or metal gates, piers, wharves or docks caused by or resulting from wind, storm, flood or weight of snow unless **your home** is damaged at the same time by the same cause.
- We will pay for loss or damage caused by or resulting from falling trees, telegraph poles and lampposts.
- Structural movement** We will not pay for any loss or damage caused by or resulting from the movement of **your buildings**, including bulging, expansion, shrinking or settling, or any subsequent cracking, unless caused by subsidence, heave or landslip.
- Subsidence, heave or landslip** We will not pay for any loss or damage to the grounds of **your home**, or to patios, terraces, hard tennis courts, swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, footpaths, drives, walls, gates, fences and railings, caused by or resulting from subsidence, heave or landslip unless **your home** is damaged at the same time by the same cause.
- We will not pay for any loss or damage to, or caused by or resulting from, the movement of solid floor slabs unless the foundations beneath the external walls of **your home** are damaged at the same time by the same cause.

Buildings exclusions

Subterranean alterations

We will not pay for any loss or damage to **your home** if **you** undertake **contract works** which involves subterranean alteration.

Unoccupied homes

If **your home** is **unoccupied**:

- for more than 60 consecutive days, **we** will not pay for any loss or damage caused by or resulting from escape of water from, or freezing or forcible or violent bursting of, fixed tanks, apparatus, pipes or appliances unless the heating and water system is drained and the appliance is turned off, or the heating is left on constantly at a minimum of 10 degrees Celsius;
- for more than 30 consecutive days and is undergoing **contract works**, **we** will only pay for loss or damage caused by or resulting from:
 - fire and smoke;
 - lightning and thunderbolt;
 - explosion;
 - earthquake;
 - impact by aircraft or other aerial devices or articles dropped or falling from them.

Contents cover

Contents cover only applies if shown on **your statement of insurance**.

The sum insured for each location is shown on **your statement of insurance**.

You must maintain an appropriate sum insured to sufficiently meet the cost of replacing all the **contents of your home** as new. To reduce the possibility of being underinsured **you** should regularly review **your** sums insured for **contents** and request an increase if necessary.

How we will settle your claim

Payment basis

Replacement cover Following a covered loss, **we** will pay the cost to repair or replace **your contents**, whichever is less, up to the sum insured.

Enhanced replacement cover Following a covered loss, **we** will pay up to 125% of the sum insured if the cost to repair or replace **your contents** is greater than the sum insured.

We will only pay Enhanced replacement cover if the sum insured can be substantiated by a professional valuation undertaken less than 3 years prior to the commencement of the most recent **period of insurance**.

Special limits The most **we** will pay for loss or damage to each of the following types of **contents** is £10,000:

- covered land vehicles;
- furs;
- guns;
- jewellery;
- money;
- precious metals;
- sailboards, surfboards, hand-propelled boats and their parts and accessories;
- securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports;
- trailers, caravans and non-motorised horseboxes.

These limits do not increase **your contents** sum insured or the sum insured of any other item covered elsewhere in **your policy**.

We will not pay for any loss or damage to:

- furs if an unspecified furs sum insured is shown on **your statement of insurance**;
- guns if an unspecified guns sum insured is shown on **your statement of insurance**;
- jewellery if an unspecified jewellery sum insured is shown on **your statement of insurance**.

Matching of articles Following a covered loss to part of a pair, set or suite, **we** will pay the full replacement cost of the entire pair, set or suite if **you** surrender the undamaged part(s) of the pair, set or suite to **us**.

Inflation protection During the **period of insurance**, the sum insured will be adjusted each month to reflect the current effect of inflation. At the time of a covered loss, **your** sum insured will include any increase in the Retail Price Index, Consumer Price Index, Consumer Durables Index or any other appropriate index.

We will not make a charge for any inflation protection during the **period of insurance**, but each time **your policy** is renewed, **we** will re-calculate the premium on the adjusted sum insured.

Contents cover

Excess	The excess shown on your statement of insurance will apply to each and every covered loss unless stated otherwise in your policy .
Aggravated burglary and Aggravated theft excess waiver	The excess shown on your statement of insurance will not apply to a covered loss for aggravated burglary or aggravated theft . This Aggravated burglary and Aggravated theft excess waiver does not apply to any compulsory excess shown on your statement of insurance .
Large loss excess waiver	The excess shown on your statement of insurance will not apply to a covered loss that is greater than £10,000. This Large loss excess waiver does not apply to any compulsory excess shown on your statement of insurance .

Contents cover

What is covered

We will pay for loss or damage to the **contents** of **your home** and **outbuildings** that occurs anywhere in the world unless stated otherwise in **your policy** or unless an exclusion applies.

Additional covers

We will also pay for the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies:

Additional homes

We will pay up to 20% of the **contents** sum insured shown on **your statement of insurance**, for loss or damage to **contents** kept at a residence **you** own or live in which is not shown on **your statement of insurance**.

The most **we** will pay is £50,000.

We will not pay for any loss or damage to **contents** that are insured elsewhere.

Additional living costs

Following a covered loss, if **your home** is not fit to live in **we** will pay the following expenses for the duration of time necessary to restore **your home** to a habitable condition:

- the cost of reasonable alternative similar accommodation for **you** and **your** domestic pets;
- the cost of reasonable storage for the **contents** of **your home**;
- rent which **you** still have to pay as a tenant including ground rent;
- rent which should have been paid to **you** including ground rent.

We will not pay for any loss of rent due to the termination of a lease or agreement.

Forced evacuation

If a civil authority prohibits **your home** from being lived in, **we** will pay the following expenses until the prohibition is lifted:

- the cost of reasonable alternative similar accommodation for **you** and **your** domestic pets;
- rent which **you** still have to pay as a tenant including ground rent;
- rent which should have been paid to **you** including ground rent.

The prohibition must be as a direct result of loss or damage to a neighbouring property that would be a covered loss under **your policy**.

We will not pay for any loss of rent due to the termination of a lease or agreement.

We will also pay up to £7,500 for emergency items that **you** purchase throughout the duration of the prohibition.

Business property

We will pay for loss or damage to **business property**.

The most **we** will pay for loss or damage to **business property** away from **your home** is £15,000.

Compensation for loss of life

If **you** suffer **bodily injury** caused by fire, lightning, impact by aircraft or explosion at **your home** which results in loss of life, **we** will pay £50,000, or less if limited by law. The loss of life must occur within 12 months of the date of the fire, lightning, impact by aircraft or explosion.

The most **we** will pay during any one **period of insurance** is £100,000.

There is no **excess** applicable to this cover.

Contents cover

- Freezer contents** We will pay the cost to replace food in **your** domestic freezer or refrigerator that **you** cannot use following a rise or fall in temperature.
- We will not pay if the rise or fall in temperature is a deliberate act of the power supply authority or the withholding or restricting of power by such an authority.
- There is no **excess** applicable to this cover, unless a compulsory **excess** is shown on **your statement of insurance**.
- Information replacement** Following a covered loss, **we** will pay the reasonable cost of employing an external professional body or person to re-enter information on to **your** computer if **your business** or personal facts or records stored in **your** computer are lost.
- Lock replacement** We will pay to replace locks and keys to any external doors, windows, intruder alarms and safes, installed in **your home** or **outbuildings**, if they are lost, damaged or stolen.
- There is no **excess** applicable to this cover, unless a compulsory **excess** is shown on **your statement of insurance**.
- Marquees** We will pay up to £50,000 for loss or damage to marquees and associated lighting, heating, equipment and furnishings that **you** hire temporarily and for which **you** are legally responsible, whilst at **your home**.
- We will not pay for any loss or damage to items that are insured elsewhere.
- Memorial stones** We will pay up to £5,000 for loss or damage to a memorial stone or plaque for **your** spouse or partner, parents or children.
- New acquisitions** We will pay up to 25% of the **contents** sum insured at **your home** for loss or damage to **your** newly acquired **contents**.
- You** must advise **us** of the acquisition within 90 days of the date of acquisition and pay the full additional premium from the date of acquisition. **We** reserve the right not to insure **your** newly acquired **contents** after the 90th day.
- Oil, gas and metered water** We will pay for loss of oil, gas or metered water from **your** household heating, cooking or water system at **your home** or **outbuildings**.
- We will not pay for any loss of metered water if **your home** is:
- **unoccupied** for more than 60 consecutive days;
 - undergoing **contract works** and is **unoccupied** for more than 30 consecutive days.
- Possessions of domestic employees and guests** We will pay for loss or damage to personal property whilst in **your home** belonging to **your domestic employees** and **your guests**.
- We will not pay for any loss or damage to:
- jewellery;
 - money;
 - items that are insured elsewhere.
- Possessions of relatives in residential care** We will pay for loss or damage to personal property belonging to **your** parents or **your** grandparents, who are resident in a nursing home or residential care home.
- We will not pay for any loss or damage to items that are insured elsewhere.

Contents cover

Preventative measures

Following a covered loss, **we** will pay up to £5,000 which **you** incur with **our** permission to take emergency measures to avoid or mitigate further loss or damage.

Reward

We will pay a discretionary monetary amount up to £5,000, to any individual or organisation other than **you** or the police, for information leading to the arrest and conviction of any person(s) who committed an illegal act which resulted in a covered loss under **your policy**.

There is no **excess** applicable to this cover.

Tenants' gardens

We will pay up to 10% of the **contents** sum insured at **your home** where **you** are a tenant or leaseholder for loss or damage to trees, shrubs, plants and lawns. The most **we** will pay for any one tree, shrub or plant is £2,500.

We will not pay for any loss or damage caused by or resulting from storm or flood.

Tenants' improvements

We will pay up to 10% of the **contents** sum insured at **your home** where **you** are a tenant or leaseholder for loss or damage to **fixtures and fittings**.

Tenants' trace and access

If oil, gas or water escapes from the household heating, cooking or water system at **your home** where **you** are a tenant or leaseholder, **we** will pay the cost of finding the source of the escape of oil, gas or water as well as the cost of removing and repairing any **fixtures and fittings** necessary to repair the household heating, cooking or water system.

We will not pay:

- for any loss or damage to the household heating, cooking or water system itself;
- if **your home** is **unoccupied** for more than 60 consecutive days;
- if **your home** is undergoing **contract works** and is **unoccupied** for more than 30 consecutive days.

Contents exclusions

*The following exclusions apply to the Contents cover of **your policy**. Additional exclusions apply and are shown in General policy exclusions.*

What is not covered

- Aircraft** We will not pay for any loss or damage to aircraft or their parts and accessories other than covered aircraft.
- Contract works** If **your home** is undergoing **contract works**, we will not pay for any loss or damage caused by or resulting from theft or attempted theft from **your home** unless violent force has been used to enter or exit **your home**.
We will pay for loss or damage caused by or resulting from theft or attempted theft from **your home** if **your home** is undergoing **building works**.
- Deception** We will not pay for any loss or damage caused by or resulting from deception, unless deception is only used to gain entry to **your home**.
- Loss by animals** We will not pay for any loss or damage caused by or resulting from vermin, insects or rodents.
We will pay for resultant damage unless stated otherwise in **your policy** or unless an exclusion applies.
- Loss to animals** We will not pay for any loss or damage to animals, birds, fish or any domestic pets.
- Lottery tickets and winnings** We will not pay for any loss or damage to lottery tickets or winnings.
- Motorised land vehicles** We will not pay for any loss or damage to motorised land vehicles or their parts and accessories, other than **covered land vehicles**.
We will not pay for any loss or damage to:
 - motorcycles with an engine capacity of 50cc or less;
 - domestic gardening vehicles;
 - quad bikes;which occurs away from the grounds of **your home**.
We will not pay for any loss or damage to any vehicle which is required to be registered for use on a public highway.
- Pollution or contamination** We will not pay for any loss or damage caused by or resulting from a **pollutant, contaminant, smog, or industrial or agricultural smoke**. We will not pay for the cost of extracting **pollutants or contaminants** from land or water, or the cost to remove, restore or replace polluted or contaminated land or water.
We will pay for loss or damage to **your contents** caused by or resulting from the escape of oil from any fixed tanks, apparatus or pipes but we will not pay for the cost of extracting oil from land or water, or the cost to remove, restore or replace land or water polluted or contaminated by oil.
- Tenants' property** We will not pay for any loss or damage to personal property belonging to **your tenants**.

Contents exclusions

Theft of equipment from a motorised land vehicle

We will not pay for any loss or damage caused by or resulting from theft or attempted theft of any of the following from a motorised land vehicle if the equipment is permanently installed, or removable from a housing unit which is permanently installed, in the vehicle:

- sound reproducing, receiving or transmitting equipment;
- equipment to view visual recordings;
- global positioning and navigational systems;
- data processing equipment;
- games consoles and accessories;
- scanning monitors, radar and laser detectors;
- any similar equipment including accessories and antennas.

Unoccupied homes

If **your home** is unoccupied:

- for more than 60 consecutive days, we will not pay for any loss or damage caused by or resulting from escape of water from, or freezing or forcible or violent bursting of, fixed tanks, apparatus, pipes or appliances unless the heating and water system is drained and the appliance is turned off, or the heating is left on constantly at a minimum of 10 degrees Celsius;
- for more than 30 consecutive days and is undergoing **contract works**, we will only pay for loss or damage at **your home** caused by or resulting from:
 - fire and smoke;
 - lightning and thunderbolt;
 - explosion;
 - earthquake;
 - impact by aircraft or other aerial devices or articles dropped or falling from them.

Watercraft

We will not pay for any loss or damage to watercraft, including jet skis, or their parts and accessories.

We will pay for loss or damage to sailboards, surfboards, hand-propelled boats and their parts and accessories.

Valuables, fine art and antiques cover

Valuables cover only applies if shown on **your statement of insurance**.

Fine art and antiques cover only applies if shown on **your statement of insurance**.

The sums insured for each category of **valuables** and **fine art and antiques** and for each specified item for each location are shown on **your statement of insurance**.

You must maintain an appropriate sum insured to sufficiently meet the cost of replacing all **your valuables** and **fine art and antiques** as new. To reduce the possibility of being underinsured **you** should regularly review **your** sums insured for **valuables** and **fine art and antiques** and request an increase if necessary.

How we will settle your claim

Payment basis Following a covered loss, **we** will pay as follows:

Partial loss If an item is partially lost or damaged, **we** will pay either:

- the cost to repair or restore the item to its condition immediately before the loss. If the value of the item after the repair or restoration is less than the market value immediately before the loss **we** will also pay the difference, or;
- the reduction in the market value of the item after the loss.

The most **we** will pay for a specified item is the sum insured for that item shown on **your statement of insurance**.

The most **we** will pay for an unspecified item is the sum insured for that category of **valuables** or **fine art and antiques** shown on **your statement of insurance**, or the unspecified limit per item shown on **your statement of insurance**, whichever is less.

Total loss If a specified item is lost or totally destroyed, **we** will pay the sum insured for that item shown on **your statement of insurance**.

If an unspecified item is lost or totally destroyed, **we** will pay the cost to replace the item. The most **we** will pay for an unspecified item is the sum insured for that category of **valuables** or **fine art and antiques** shown on **your statement of insurance**, or the unspecified limit per item shown on **your statement of insurance**, whichever is less.

Death of the artist Following a covered loss to a specified item of **fine art and antiques**, **we** will pay up to 200% of the sum insured for that item shown on **your statement of insurance** if its value has increased due to the death or permanent disablement of the artist during the current **period of insurance**.

Enhanced replacement cover Following a covered loss to a specified item of **fine art and antiques**, **we** will pay up to its market value even if this amount is greater than the sum insured for that item shown on **your statement of insurance**.

We will only pay Enhanced replacement cover if the sum insured for the specified item of **fine art and antiques** can be substantiated by a professional valuation undertaken less than 3 years prior to the commencement of the most recent **period of insurance**.

The most **we** will pay is the total sum insured for **fine art and antiques** shown on **your statement of insurance**.

Matching of articles Following a covered loss to part of a pair, set or suite, **we** will pay the full replacement cost of the entire pair, set or suite if **you** surrender the undamaged part(s) of the pair, set or suite to **us**.

The most **we** will pay for a specified item is the sum insured for that pair, set or suite shown on **your statement of insurance**.

The most **we** will pay for an unspecified item is the sum insured for that category of **valuables** or **fine art and antiques** shown on **your statement of insurance**, or the unspecified limit per item shown on **your statement of insurance**, whichever is less.

Inflation protection During the **period of insurance**, the sums insured will be adjusted each month to reflect the current effect of inflation. At the time of a covered loss, **your** sums insured will include any increase in the Retail Price Index, Consumer Price Index, Consumer Durables Index or any other appropriate index.

We will not make a charge for any inflation protection during the **period of insurance**, but each time **your policy** is renewed, **we** will re-calculate the premium on the adjusted sums insured.

Valuables, fine art and antiques cover

Excess

The **excess** shown on **your statement of insurance** will apply to each and every covered loss unless stated otherwise in **your policy**.

Aggravated burglary and Aggravated theft excess waiver

The **excess** shown on **your statement of insurance** will not apply to a covered loss for **aggravated burglary** or **aggravated theft**. This Aggravated burglary and Aggravated theft excess waiver does not apply to any compulsory **excess** shown on **your statement of insurance**.

Large loss excess waiver

The **excess** shown on **your statement of insurance** will not apply to a covered loss that is greater than £10,000. This Large loss excess waiver does not apply to any compulsory **excess** shown on **your statement of insurance**.

Valuables, fine art and antiques cover

What is covered

We will pay for loss or damage to **your valuables** or **fine art and antiques** that occurs anywhere in the world unless stated otherwise in **your policy** or unless an exclusion applies.

We will only pay for loss or damage to **jewellery** shown on **your statement of insurance** as kept in the bank, whilst kept in the bank.

Additional covers

We will also pay for the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies:

Defective title We will pay the sum insured for a specified item of **fine art and antiques** if **you** are required by law to return the item to its rightful owner, because it is proved that **you** do not have good title to it.

We will only pay Defective title cover if:

- the item was bought by **you** since the inception of **your policy**;
- **you** advise **us** of the claim during the **period of insurance**;
- **you** made reasonable enquiries about the item's provenance before **you** bought the item.

The most **we** will pay during any one **period of insurance** is £100,000.

We will not pay for any items that were inherited or given to **you**.

Jewellery kept in a bank We will pay for loss or damage to **jewellery** shown on **your statement of insurance** as kept in the bank, whilst temporarily removed from the bank for a maximum of 30 days during any one **period of insurance**.

The most **we** will pay for **jewellery** temporarily removed from the bank is £50,000.

New acquisitions We will pay up to 25% of the total sum insured for that category of **valuables** or **fine art and antiques** shown on **your statement of insurance** for loss or damage to **your** newly acquired **valuables** or **fine art and antiques**.

You must advise **us** of the acquisition within 90 days of the date of acquisition and pay the full additional premium from the date of acquisition. **We** reserve the right not to insure **your** newly acquired **valuables** or **fine art and antiques** after the 90th day.

Preventative measures Following a covered loss, **we** will pay up to £5,000 which **you** incur with **our** permission to take emergency measures to avoid or mitigate further loss or damage.

Reward We will pay a discretionary monetary amount up to £5,000, to any individual or organisation other than **you** or the police, for information leading to the arrest and conviction of any person(s) who committed an illegal act which resulted in a covered loss under **your policy**.

There is no **excess** applicable to this cover.

Unfinished commissions We will pay up to 25% of the total **fine art and antiques** sum insured shown on **your statement of insurance**, for the amount **you** have paid or are contracted to pay for an item of **fine art and antiques** **you** have commissioned during the **period of insurance** which cannot be completed due to the death or permanent disablement of the artist during the **period of insurance**.

Valuables, fine art and antiques exclusions

The following exclusions apply to the Valuables and fine art and antiques cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

Contract works If **your home** is undergoing **contract works**, we will not pay for any loss or damage caused by or resulting from theft or attempted theft from **your home** unless violent force has been used to enter or exit **your home**.

We will pay for loss or damage caused by or resulting from theft or attempted theft if **your home** is undergoing **building works**.

Deception We will not pay for any loss or damage caused by or resulting from deception, unless deception is only used to gain entry to **your home**.

Loss by animals We will not pay for any loss or damage caused by or resulting from vermin, insects or rodents.
We will pay for resultant damage unless stated otherwise in **your policy** or unless an exclusion applies.

Pollution or contamination We will not pay for any loss or damage caused by or resulting from a **pollutant, contaminant, smog, or industrial or agricultural smoke**.

We will pay for loss or damage to **your valuables, fine art and antiques** caused by or resulting from the escape of oil from any fixed tanks, apparatus or pipes.

Professional restoration and cleaning We will not pay for any loss or damage caused by or resulting from the process of being professionally repaired, restored, retouched, altered, renovated or cleaned.

Unoccupied homes If **your home** is unoccupied:

- for more than 60 consecutive days, we will not pay for any loss or damage caused by or resulting from escape of water from, or freezing or forcible or violent bursting of, fixed tanks, apparatus, pipes or appliances unless the heating and water system is drained and the appliance is turned off, or the heating is left on constantly at a minimum of 10 degrees Celsius;
- for more than 30 consecutive days and is undergoing **contract works**, we will only pay for loss or damage caused by or resulting from:
 - fire and smoke;
 - lightning and thunderbolt;
 - explosion;
 - earthquake;
 - impact by aircraft or other aerial devices or articles dropped or falling from them.

Liability cover

Your liability as owner of **your buildings** and its land is only covered if **you** have a **buildings** sum insured for the relevant **home** shown on **your statement of insurance**.

Your personal liability, **your** liability as occupier of **your buildings** and **your** liability to **domestic employees** are only covered if **you** have a **contents** sum insured shown on **your statement of insurance**.

How we will settle your claim

Liability limit This insurance applies separately to each of **you** against whom a claim is made or a lawsuit is brought, but **we** will not pay more than the liability limits shown below, regardless of how many claims, **homes** or people are involved in the **incident**.

Excess There is no **excess** applicable to any claim under this section of cover unless stated otherwise in **your policy**.

What is covered

We will pay for the following covers unless stated otherwise in **your policy** or unless an exclusion applies:

Property owner's liability We will pay up to £10,000,000 for **damages you** are legally liable to pay as owner of **your buildings** and its land for **bodily injury** or **property damage**.

Personal liability We will pay up to £10,000,000 for **damages you** are legally liable to pay for **bodily injury** or **property damage**, that occurs anywhere in the world.

Occupier's liability We will pay up to £10,000,000 for **damages you** are legally liable to pay as occupier of **your buildings** for **bodily injury** or **property damage**.

Domestic employer's liability We will pay up to £10,000,000 for **damages you** are legally liable to pay for all covered claims in respect of any one **incident** for **bodily injury** to any **domestic employee**. The **incident** must arise from the work the person is employed to do for **you** as a **domestic employee** or in **incidental farming** work they do for **you** and it must occur in the **United Kingdom** or during a temporary trip abroad.

Additional covers

We will also pay for the following additional covers unless stated otherwise in **your policy** or unless an exclusion applies:

Credit cards, forgery and counterfeiting Credit cards, forgery and counterfeiting is only covered if **you** have a **contents** sum insured shown on **your statement of insurance**.

We will pay up to £50,000 for any amount **you** are legally obliged to pay resulting from:

- the theft or loss of a bank card, credit card, debit card or charge card issued in **your** name provided that **you** have followed the terms and conditions under which the card was issued;
- loss caused by forgery or alteration of any cheque or negotiable document;
- loss caused by accepting any counterfeit paper currency in good faith.

Liability cover

- Defective premises liability** Defective premises liability is only covered if **you** have a **buildings** sum insured shown on **your statement of insurance**.
- We will pay up to £10,000,000 for **damages you** are legally liable to pay under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in respect of any private home which **you** previously owned or occupied and where no other insurance covers the liability.
- In addition, the insurance provided in respect of liability arising by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 will continue for a period of seven years from the date of cancellation of this **policy** in respect of the **buildings** insured at the date of cancellation but will not apply where a more recently effected or current insurance policy covers **your** liability.
- Defence costs** We will pay legal defence costs and legal expenses which **you** incur with **our** permission.
- In jurisdictions where **we** may be prevented from defending **you** for a covered loss, because of local laws or other reasons, **we** will only pay those legal defence expenses which **you** incur with **our** permission for **your** defence.
- Our** duty to defend any claim or suit arising out of a single **incident** ends when the amount **we** have paid in **damages** for that **incident** equals the liability limit.
- Director's and officer's liability** Director's and officer's liability is only covered if **you** have a **contents** sum insured shown on **your statement of insurance**.
- We will pay up to £5,000,000 for **damages you** are legally liable to pay arising out of any voluntary work as a director or officer for an organised and registered **charity**.
- An **excess** of £500 will apply to each and every covered loss.
- Golfer's extension** Golfer's extension is only covered if **you** have a **contents** sum insured shown on **your statement of insurance**.
- We will pay for the following whilst **you** are playing golf or participating in any activity at a golf club anywhere in the world:
- Hole-in-one cover** We will pay up to £1,000 for expenses incurred in the event of **you** achieving a 'hole-in-one' during an official competition. The score cards and certificate from **your** club or competition secretary must be submitted to **us** in the event of a claim.
- Personal accident** We will pay up to £50,000, or less if limited by law, if **you** suffer an **accident** whilst playing golf which results in loss of life, **dismemberment** or **permanent total disablement**. The loss of life, **dismemberment** or **permanent total disablement** must occur within 12 months of the **accident**.
- Third party damage** We will pay up to £10,000,000 for **property damage** to another person's property caused by **you** playing golf, irrespective of legal liability.
- Liability as a tenant** Liability as a tenant is only covered if **you** have a **contents** sum insured for the relevant home shown on **your statement of insurance**.
- We will pay up to £10,000,000 for **damages you** are legally liable to pay because of **your** tenancy of the **home** or any buildings occupied as student accommodation by **you** following loss or damage that would be insured under the Buildings cover of this **policy**, regardless of whether the buildings are insured under **your policy**.

Liability cover

Reversal of damages

We will pay up to £10,000,000 for **damages** you have been awarded in a court of the **United Kingdom** if they have not been paid to **you** within 3 months of the date of the award, provided this **policy** would have insured **you** if the award had been made against **you** rather than in **your** favour and providing that no appeal is pending.

You must repay to us any amount we pay, if **you** subsequently receive the **damages**.

Sponsorship protection

We will pay up to £2,500 to a **charity** or other non-profit making organisation if **you** are unable to participate in an event for which **you** have been sponsored due to an **accident** or illness, if the sponsors do not pay their sponsorship donation.

Unattached land

Unattached land is only covered if you have a **buildings** sum insured shown on **your statement of insurance**.

We will pay up to £10,000,000 for **damages** you are legally liable to pay as owner of **your** newly acquired **unattached land** in the **United Kingdom** for **bodily injury** or **property damage**.

You must advise us of the acquisition within 90 days of the date of acquisition and pay the full additional premium from the date of acquisition. We reserve the right not to insure **your** newly acquired **unattached land** after the 90th day.

Liability exclusions

The following exclusions apply to the Liability cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

Aircraft	We will not pay for any damages arising from the ownership, possession, use, maintenance, loading or unloading of any aircraft other than covered aircraft .
Bodily injury to you	We will not pay for any damages for bodily injury to you.
Business activity	<p>We will not pay for any damages arising from a business activity carried out by you.</p> <p>We will pay for damages arising from:</p> <ul style="list-style-type: none">• the ownership, possession or use of your home being rented to others;• incidental business at your home;• incidental business away from your home;• incidental farming.
Communicable disease	<p>We will not pay for any damages arising directly or indirectly from the transmission of any communicable illness, disease or virus whether transmitted intentionally or unintentionally.</p> <p>We will not pay for any damages arising directly or indirectly from any threat or exposure or any consequences resulting from that illness, disease or virus.</p>
Contract works	<p>We will not pay for any damages arising from contract works where the estimated cost of those contract works exceeds 20% of the buildings sum insured or £1,000,000 whichever is less or where those contract works alter the square footage of your home or outbuildings or involve subterranean alteration.</p> <p>We will pay for damages arising from building works.</p>
Contractual liability	We will not pay for any damages arising from a contract or agreement, other than your liability as a tenant, whether written or not, which imposes a liability which would not have existed without the contract or agreement.
Dangerous dogs	We will not pay for any damages arising from the ownership, possession or use of any dog described in Section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 and any amending legislation.
Domestic employer's liability	We will not pay for any damages arising from any judgment or award given or made outside the courts of a member of the European Union.
Libel, slander or defamation	We will not pay for any damages arising from libel, slander or defamation.

Liability exclusions

Motorised land vehicles	<p>We will not pay for any damages arising from the ownership, possession or use of any motorised land vehicles, other than covered land vehicles.</p> <p>We will not pay for any damages arising from the ownership, possession or use of any:</p> <ul style="list-style-type: none">• motorcycles with an engine capacity of 50cc or less;• domestic gardening vehicles;• quad bikes; <p>for an incident which occurs away from the grounds of your home.</p> <p>We will not pay for any damages arising from the ownership, possession or use of any vehicle which is required to be registered for use on a public highway.</p>
Pollution or contamination	<p>We will not pay for any damages arising from a pollutant, contaminant, smog, or industrial or agricultural smoke, unless it can be proven to our satisfaction that the damages have been incurred as a result of a sudden, identifiable, unintended and unexpected event that took place in its entirety at a specific time and place.</p> <p>We will not pay for any damages arising from the extraction of pollutants or contaminants from land or water, or the removal, restoration or replacement of polluted or contaminated land or water, unless it can be proven to our satisfaction that the damages have been incurred as a result of a sudden, identifiable, unintended and unexpected event that took place in its entirety at a specific time and place.</p>
Professional services	<p>We will not pay for any damages arising from you performing or failing to perform professional services, including advice, for which you are legally responsible or licensed.</p>
Property in your care	<p>We will not pay for any damages for property which you own, is held in trust by you or is in your custody or control.</p>
Punitive damages	<p>We will not pay for any punitive fines, penalties or damages.</p>
Unlicensed firearms	<p>We will not pay for any damages arising from the ownership, possession or use of any unlicensed firearm.</p>
Watercraft	<p>We will not pay for any damages arising from the ownership, possession or use of any watercraft, including jet skis.</p> <p>We will pay for damages arising from the ownership, possession or use of sailboards, surfboards and hand-propelled boats.</p>

Lifestyle protection cover

Lifestyle protection cover only applies if shown on your statement of insurance.

How we will settle your claim

- Lifestyle protection limit** This insurance applies separately to each covered person, but we will not pay more than the lifestyle protection limits shown below, regardless of how many homes or people are involved in the incident.
- Excess** There is no excess applicable to any claim under this section of cover unless stated otherwise in your policy.

What is covered

We will pay for the following covers unless stated otherwise in your policy or unless an exclusion applies:

- Aggravated burglary** We will pay the following costs and benefits incurred with our permission as a direct result of aggravated burglary:
- up to £10,000 for reasonable, temporary accommodation if you move out of your home, incurred within 12 months of the aggravated burglary;
 - up to £10,000 to improve the security at your home, incurred within 12 months of the aggravated burglary;
 - up to £10,000 for expenses you incur if you permanently relocate away from your home, incurred within 12 months of the aggravated burglary;
- We will not pay for any costs if your home was already for sale prior to the aggravated burglary;
- up to £10,000 for you to use professional security guards or for you to seek advice from professional security consultants, incurred within 12 months of the aggravated burglary;
 - up to £20,000 per person for lost personal income incurred within 12 months of the aggravated burglary.
- The most we will pay is £40,000 for each aggravated burglary;
- up to £25,000 per person for psychiatric services prescribed by a physician incurred within 12 months of the aggravated burglary.
- The most we will pay is £50,000 for each aggravated burglary;
- up to £25,000 per person for medical expenses prescribed by a physician incurred within 12 months of the aggravated burglary.
- The most we will pay is £50,000 for each aggravated burglary;
- £100,000, or less if limited by law, per person for death or dismemberment occurring within 12 months of the aggravated burglary.
- The most we will pay is £200,000 for each aggravated burglary.

Lifestyle protection cover

Aggravated theft We will pay the following costs and benefits which you incur with our permission as a direct result of aggravated theft:

- up to £20,000 per person for lost personal income, incurred within 12 months of the aggravated theft.
The most we will pay is £40,000 for each aggravated theft;
- up to £25,000 per person for psychiatric services prescribed by a physician incurred within 12 months of the aggravated theft.
The most we will pay is £50,000 for each aggravated theft;
- up to £25,000 per person for medical expenses prescribed by a physician incurred within 12 months of the aggravated theft.
The most we will pay is £50,000 for each aggravated theft;
- £100,000, or less if limited by law, per person for death or dismemberment, occurring within 12 months of the aggravated theft.
The most we will pay is £200,000 for each aggravated theft.

Air rage We will pay the following costs which you incur with our permission as a direct result of air rage:

- up to £25,000 per person for psychiatric services prescribed by a physician incurred within 12 months of the air rage.
The most we will pay is £50,000 for each air rage;
- up to £25,000 per person for medical expenses prescribed by a physician incurred within 12 months of the air rage.
The most we will pay is £50,000 for each air rage.

Carjacking We will pay the following costs and benefits incurred with our permission as a direct result of carjacking:

- up to £5,000 per person for accommodation expenses necessarily incurred to remain with the driver or occupant of the vehicle, whilst they are receiving medical treatment during the 12 months immediately following the carjacking;
- up to £5,000 per person for any other expenses necessarily incurred within 12 months of the carjacking;
- up to £20,000 per person for lost personal income, incurred within 12 months of the carjacking.
The most we will pay is £40,000 for each carjacking;
- up to £25,000 per person for psychiatric services prescribed by a physician, incurred within 12 months of the carjacking.
The most we will pay is £50,000 for each carjacking;
- up to £25,000 per person for medical expenses prescribed by a physician, incurred within 12 months of the carjacking.
The most we will pay is £50,000 for each carjacking;
- £100,000, or less if limited by law, per person for death or dismemberment, occurring within 12 months of the carjacking.
The most we will pay is £200,000 for each carjacking.

Lifestyle protection cover

Hostage situation We will pay the following costs and benefits which **you** incur with **our** permission as a direct result of a **hostage situation**:

- up to £20,000 per person for lost personal income, incurred within 12 months of the **hostage situation**.

The most **we** will pay is £40,000 for each **hostage situation**;

- up to £25,000 per person for psychiatric services prescribed by a physician, incurred within 12 months of the **hostage situation**.

The most **we** will pay is £50,000 for each **hostage situation**;

- up to £25,000 per person for medical expenses prescribed by a physician incurred within 12 months of the **hostage situation**.

The most **we** will pay is £50,000 for each **hostage situation**;

- £100,000, or less if limited by law, per person for death or **dismemberment**, occurring within 12 months of the **hostage situation**.

The most **we** will pay is £200,000 for each **hostage situation**.

Personal intimidation

We will pay the following costs which **you** incur with **our** permission as a direct result of **personal intimidation**:

- up to £10,000 for reasonable, temporary accommodation if **you** move out of **your home**, incurred within 12 months of the **personal intimidation**;
- up to £10,000 to improve the security at **your home**, incurred within 12 months of the **personal intimidation**;
- up to £10,000 for **you** to use professional security guards or for **you** to seek advice from professional security consultants, incurred within 12 months of the **personal intimidation**;
- up to £10,000 per person for psychiatric services prescribed by a physician incurred within 12 months of the **personal intimidation**.

The most **we** will pay during any one **period of insurance** is £30,000.

Road rage

We will pay the following costs incurred with **our** permission as a direct result of **road rage**:

- up to £25,000 per person for psychiatric services prescribed by a physician, incurred within 12 months of the **road rage**.

The most **we** will pay is £50,000 for each **road rage**;

- up to £25,000 per person for medical expenses prescribed by a physician, incurred within 12 months of the **road rage**.

The most **we** will pay is £50,000 for each **road rage**.

Lifestyle protection exclusions

*The following exclusions apply to the Lifestyle protection cover of **your policy**. Additional exclusions apply and are shown in General policy exclusions.*

What is not covered

Intentional acts We will not pay for any costs or benefits arising from **you** or **your guest** committing or attempting to commit:

- suicide;
- an intentional act of **dismemberment**.

Persons known to you We will not pay for any costs or benefits arising from the acts of any of the following, except under Personal intimidation cover:

- **you**;
- **your** relative or ex-relative;
- an estranged or former spouse of **you**, **your** relative or ex-relative;
- a domestic partner or former domestic partner of **you**, **your** relative or ex-relative.

Legal protection, Home assistance and Cyber assistance

Legal protection, Home assistance and Cyber assistance cover is underwritten and administered by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of DAS.

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Registered in England and Wales | number 103274 | Website: www.das.co.uk

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if **we** cannot meet **our** obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, www.fscs.org.uk

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL

Registered in England and Wales | Company Number 5417859 | Website: www.daslaw.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Legal protection cover only applies if shown on **your statement of insurance**.

Helpline services

The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of DAS.

You can contact **our** UK-based call centre 24 hours a day, seven days a week. However, **we** may need to arrange to call **you** back depending on **your** enquiry. To help **us** check and improve **our** service standards, **we** may record all calls.

When phoning, please tell **us** **your** policy number. Please do not phone **us** to report a general insurance claim.

EuroLaw Legal advice service

We provide confidential advice over the phone on any personal legal issue, under the laws of the **United Kingdom**, any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Tax advice service

We offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisors 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Health and medical information service

We will give **you** information over the phone on general health issues and advice on a wide variety of medical matters. **We** can provide information on what health services are available in **your** area, including local NHS dentists.

Health and medical information is provided by a medically qualified person 9am – 5pm, Monday to Friday, excluding public and bank holidays. If **you** call outside these times, a message will be taken and a return call arranged within the operating hours.

Legal protection, Home assistance and Cyber assistance

For the following 3 assistance services, you will be responsible for paying the costs for the help provided

Veterinary assistance service

If your pet is injured, we can help find a vet who can offer treatment

Childcare assistance

We will arrange help following an emergency (such as illness or injury to you) if a regular service child minder cannot attend or you have to leave children at home unexpectedly.

Home help

We will arrange help following an emergency (such as illness or injury to you) when help is needed to run the home. We can help find cleaning staff, au pairs and housekeepers.

To contact any of the above helpline services, please phone: 0117 933 0621

Counselling service

We will provide you with a confidential counselling service over the phone if you are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary or professional services. You will pay any costs for using the services to which we refer you.

This helpline is open 24 hours a day, seven days a week.

To contact the counselling helpline, please phone: 0344 893 9012

Identity theft service

If you are a resident in the UK or the Channel Islands, we will provide you with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

This helpline is open 8am – 8pm, seven days a week.

To contact the identity theft helpline, please phone: 0344 893 9012

We cannot accept responsibility if the helpline services are unavailable for reasons we cannot control.

Legal protection, Home assistance and Cyber assistance definitions

*The following definitions apply to the Legal protection, Home assistance and Cyber assistance covers of **your policy**. Additional definitions apply and are shown in Definitions.*

Computer virus	Any malicious software (malware), program code or programming instruction designed to cause damage to your home systems .
Costs and expenses	<ul style="list-style-type: none">• For Legal protection cover, all reasonable and necessary costs chargeable by the representative and agreed by us in accordance with the DAS Standard terms of appointment;• For Legal protection cover, the costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.• For Cyber assistance and Cyber crime:<ol style="list-style-type: none">a) all reasonable and necessary costs and expenses we agree to in writing for investigating, rectifying or resolving your claim. <p>For Cyber legal defence:</p> <ol style="list-style-type: none">a) all reasonable and necessary costs and expenses we agree to in writing for investigating, settling or defending a claim against you;b) the costs incurred by third parties as a result of a claim being brought against you, if you have been ordered to pay them, or you pay them with our agreement.
Cryptocurrencies	Any digital asset (such as Bitcoin) within a decentralised (operating independently from a central bank) payment network of accounts, balances and transactions that uses secure communication to prevent counterfeiting and fraudulent payments.
Cyber event	<ul style="list-style-type: none">• malicious deletion, corruption, unauthorised access to, or theft of data; or• damage or disruption caused by computer virus, hacking or denial of service attack; affecting your home systems .
Damage	Total or partial loss, damage, destruction, or corruption.
DAS Standard terms of appointment	The terms and conditions, including the amount we will pay the representative , that we apply to the relevant type of claim. This could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an representative the amount is currently £100 per hour. This amount may vary from time to time.
Data	Facts, concepts, information, ideas, text, recordings and images which are converted to a form which is processed by your home systems , but not including software and programs.
Date of occurrence	<p>For civil cases other than for Tax protection, the date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the first of these events (This is the date the event happened, which may be before the date you first became aware of it.);</p> <p>For criminal cases, the date when you began, or are alleged to have begun, to break the criminal law in question;</p> <p>For Tax protection, the date when HM Revenue & Customs first notifies you in writing of their intention to make an enquiry.</p>

Legal protection, Home assistance and Cyber assistance definitions

Denial of service attack	Malicious and unauthorised attack which prevents the use of or access to your home systems by disrupting their connection to the internet.
Emergency	The insured event is sudden, unexpected and requires immediate corrective action to: a) prevent damage or further damage to your home ; or b) make your home secure; or c) relieve unreasonable discomfort, risk to health or difficulty to an insured person .
Emergency Assistance Limit	£1,500 (including VAT) for the call-out charge, labour costs, parts and materials for each incident following an emergency . This does not include any amount payable in respect of hotel accommodation .
Hacking	Malicious or unauthorised access to any home systems by electronic means.
Home	<ul style="list-style-type: none">• Your principal home or a second/weekend/holiday home shown on your statement of insurance, used or lived in by you or used as holiday accommodation by anyone else with your permission;• For Home assistance cover this includes attached or integral garages but does not include walls, gates, hedges, fences, outbuildings (other than where an outbuilding is used as a residential dwelling or for your profession or trade), sheds, detached garages or anything outside the legal boundary of the property.
Home systems	Any personal computing or electronic device that connects to the internet or to other electronic devices and any associated data , software and programs.
Hotel accommodation	The room-only cost of one night's accommodation for you if your home remains uninhabitable following an emergency . The most we will pay for hotel accommodation is £400 (including VAT).
Identity theft	The theft or unauthorised use of your personal identification which has resulted in the unlawful use of your identity.
Main heating system	The main hot-water or central-heating system in your home . This includes pipes that connect components of the system but not cold-water supply or drainage pipes. It does not include any non-domestic heating or non-domestic hot-water systems or any form of solar heating.
Nuisance	Any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it.
Plumbing and drainage	The cold-water supply and drainage system within the boundary of your home and for which you are legally responsible. This does not include: a) pipes for which your water supply or sewerage company are responsible; b) rainwater drains and soakaways.
Preferred law firm	A law firm or barristers' chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit regularly. They are appointed according to the DAS Standard Terms of Appointment .
Reasonable prospects	For civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We , or a preferred law firm on our behalf, will assess whether there are reasonable prospects .

Legal protection, Home assistance and Cyber assistance definitions

- Representative** The preferred law firm, law firm, accountant or other suitably qualified person we will appoint to act on your behalf.
- Territorial limits**
- Anywhere in the world for Bodily injury and Contract disputes;
 - **United Kingdom** for Clinical negligence, Court attendance, Employment Disputes, Identity theft protection, Legal defence, Planning application appeals, Property protection, Service occupancy and Tax protection.
- Vermin** Wasps' and/or hornets' nests, rats, mice; or grey squirrels.
- We, us, our**
- DAS Legal Expenses Insurance Company Limited.
- You, your** The person or persons named on **your statement of insurance**, a spouse or partner who permanently resides with them and any member of their family who permanently resides with them, including **domestic employees** and students temporarily living away from **home**. Anyone claiming under this policy must have the policyholder's agreement to claim.

Legal protection cover

Helping you with your legal problems

If you wish to speak to our legal teams about a legal problem, please phone us on **0344 893 9011**. We will ask you about your legal issue and if necessary call you back to give you legal advice.

When you need to make a claim

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this policy, phone us on **0344 893 9011** and we will give you a reference number. At this point we will not be able to tell you whether you are covered but we will pass the information you have given us to our claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

Our agreement

We agree to provide the insurance described in this policy section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy section, provided that:

- **reasonable prospects** exist for the duration of the claim;
 - the **date of occurrence** of the insured incident is during the **period of insurance**;
- or during the currency of a previous equivalent legal expenses insurance policy, provided that:
- the previous legal expenses insurance policy required you to report claims during its currency
 - you could not have notified a claim previously as you could not have reasonably been aware of the insured incident
 - cover has been continuously maintained in force
 - any claim that should have been covered under a previously operative legal expenses insurance policy will not be covered by us
 - the available limit of indemnity shall be limited to the lesser of the sums payable under this or your previous policy
 - any legal proceedings will be dealt with by a court, or other body which we agree to, within the **territorial limits**; and
 - the insured incident happens within the **territorial limits**.

We, or a **preferred law firm** on our behalf, will assess whether there are **reasonable prospects**.

Anyone claiming under this section must have the policyholder's agreement to claim.

What we will pay

We will pay a **representative**, on your behalf, **costs and expenses** incurred following an insured incident, provided that:

- in respect of an appeal or the defence of an appeal, you tell us within the time limits allowed that you want to appeal. Before we pay the **costs and expenses** for appeals, we must agree that **reasonable prospects** exist;
- for an enforcement of judgment to recover money and interest due to you after a successful claim under this policy, we must agree that **reasonable prospects** exist.

The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £250,000.

The most we will pay in **costs and expenses** is no more than the amount we would have paid to a **preferred law firm**. The amount we will pay a law firm, where acting as a **representative** is currently £100 per hour. This amount may vary from time to time.

Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in **costs and expenses** is the value of the likely award.

Legal protection cover

What we will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS Standard terms of appointment** and these will not be paid by **us**.

What is covered

We will pay a **representative** for **costs and expenses** for the following insured incidents unless stated otherwise in **your policy** or unless an exclusion applies:

Bodily injury A specific or sudden accident that causes **your** death or **bodily injury**.

Clinical negligence An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes **your** death or **bodily injury**.

Contract disputes

Goods or services A contractual dispute arising from an agreement or an alleged agreement which **you** have entered into in a personal capacity for:

- buying or hiring in goods or services;
- selling goods;
- renting **your home** as a tenant.

Your home A contractual dispute arising from an agreement or an alleged agreement entered into in a personal capacity for the buying or selling of **your home**.

Court attendance Your absence from work:

- to attend any court or tribunal at the request of the **representative**;
- to perform jury service;
- to carry out activities specified in **your identity theft** action plan under the Identity theft protection section of **your policy**.

The most **we** will pay is **your** net salary or wages for the time that **you** are absent from work less any amount **you** are given by the court.

Employment disputes

Employee disputes A dispute relating to **your** contract of employment or future employment.

Employer disputes Defence of **your** legal rights in legal proceedings in respect of any dispute with:

- a **domestic employee**, prospective **domestic employee** or ex-**domestic employee** arising from or relating to a contract of employment with **you**;
- a **domestic employee**, prospective **domestic employee** or ex-**domestic employee** arising from an alleged breach of their statutory rights under employment legislation.

Legal protection cover

Identity theft protection

Following a call to the identity theft helpline service, once it has been established **you** are the victim of identity theft, **we** will:

- assign a personal caseworker who will provide phone advice and a personal action plan to help regain **your** identity;
- pay the costs **you** incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies;
- pay the cost of replacement documents to help restore **your** identity and credit status;
- pay **costs and expenses** to reinstate **your** identity including costs for the signing of statutory declarations or similar documents;
- pay **costs and expenses** to defend **your** legal rights in a dispute with debt collectors or any party taking legal action against **you** arising from or relating to identity theft;
- pay loan-rejection fees and any re-application administration fee for a loan when **your** original application has been rejected.

Provided that:

- **you** have notified **your** bank or building society as soon as possible;
- **you** must tell **us** if **you** have previously suffered **identity theft**, and
- **you** have taken all reasonable action to prevent continued unauthorised use of **your** identity.

Legal defence

Employment

Defence of **your** legal rights if an event arising from **your** work as an employee leads to:

- **you** being interviewed by the police or others with the power to prosecute;
- **you** being prosecuted in a court of criminal jurisdiction;
- civil action being taken against **you** under:
 - legislation for unlawful discrimination;
 - data protection legislation.
 - a disciplinary case being brought against **you** by the relevant authority.

Motor vehicle

Defence of **your** legal rights if an event leads to **your** prosecution for an offence connected with the use or driving of a motor vehicle.

Planning application appeals

We will negotiate on **your** behalf following the refusal of the Local Planning Authority to grant planning permission following **your** request for planning approval provided that:

- **you** have taken all reasonable steps to ensure planning permission is granted, such as consulting with the Local Authority prior to submitting **your** application;
- **you** have exhausted every alternative option to secure planning approval prior to launching a planning application appeal.

The most **we** will pay for planning application appeals is £5,000.

Legal protection cover

Property protection

A civil dispute relating to **your home** or **contents** following:

- an event which causes or could cause physical damage to such material property. The amount in dispute must be more than £100;
- a **nuisance**;
- a trespass.

Please note **you** must have, or there must be reasonable prospects of establishing **you** have, the legal ownership or right to the land or personal possessions that are the subject of the dispute.

If **you** are using a **preferred law firm**, **you** will be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects**. If **you** are using **your** own law firm, this will be within 21 days of their appointment (following confirmation **your** claim has **reasonable prospects**). If **you** do not pay this amount the cover for **your** claim could be withdrawn.

Service occupancy

A dispute against a **domestic employee** or **ex-domestic employee** to recover possession of **your home**.

Tax protection

A comprehensive examination by HM Revenue & Customs that considers all areas of **your** self-assessment tax return but not enquiries limited to one or more specific area.

Legal protection conditions

The following conditions apply to the Legal protection cover of your policy. Your failure to comply with these conditions may result in your claim not being met, or not being met in full. Additional conditions apply and are shown in General policy conditions.

Arbitration If there is a disagreement about the handling of a claim and it is not resolved through our internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

Costs and expenses You must instruct the representative to have costs and expenses taxed, assessed or audited, if we ask for this.

You must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered.

Law that applies This policy is governed by the law that applies in the part of the United Kingdom, where you normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

Legal action we have not agreed Any legal action you take that we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.

Legal representation On receiving a claim, if legal representation is necessary, we will appoint a preferred law firm as your representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.

If the appointed preferred law firm cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the representative.

If you choose a law firm as your representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount we will pay a law firm (where acting as the representative) is currently £100 per hour. This amount may vary from time to time.

The representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

Offers of settlement You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent.

If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.

We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.

If you settle a claim or withdraw it without our agreement, or you do not give suitable instructions to a representative, we can withdraw cover and we will be entitled to reclaim from you costs and expenses we have paid.

Legal protection conditions

Representation If the **representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.

Second opinion We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

Your responsibilities

- **You** must co-operate fully with **us** and the **appointed representative**;
- **You** must give the appointed representative any instructions that **we** ask **you** to.

Legal protection exclusions

*The following exclusions apply to the Legal protection cover of **your policy**. Additional exclusions apply and are shown in **General policy exclusions**.*

What is not covered

- Bodily injury** We will not pay for any claim relating to:
- clinical negligence (please refer to insured incident **Clinical negligence**);
 - the defence of **your** legal rights other than the defence of a counter-claim;
 - illness or **bodily injury** that happens gradually;
 - psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused **bodily injury** to **you**.
- Clinical negligence** We will not pay for any claim relating to:
- the failure or alleged failure to correctly diagnose **your** condition;
 - psychological injury or mental illness that is not associated with **you** having suffered **bodily injury**.
- Contract disputes** We will not pay for any claim relating to:
- a) the settlement payable under an insurance policy (**we** will cover a dispute if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim)
 - b) a dispute arising from any loan, mortgage, pension, investment or borrowing
 - c) a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings (other than disputes arising from **you** buying or selling **your** principal home or **you** renting **your** principal home as a tenant). However, **we** will cover a dispute with a professional adviser in connection with these matters.
- Costs and expenses** We will not pay for any **costs and expenses**:
- incurred before **our** written acceptance of a claim.
- Legal action we have not agreed** Any legal action **you** take that **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
- Court attendance** Any claim if **you** are unable to prove **your** loss.
- Defamation** We will not pay for any claim relating to written or verbal remarks that damage **your** reputation.
- Dispute with us** We will not pay for any claim relating to a dispute with **us** or Zurich Insurance Company Ltd.
- Employment disputes** We will not pay for any claim:
- Employee dispute**
- arising from or relating to any employers' disciplinary hearings or internal grievance procedures;
 - relating solely to **bodily injury**;
 - for a settlement agreement while **you** are still employed.

Legal protection exclusions

- Employer dispute**
- arising from or relating to any employers' disciplinary hearings or internal grievance procedures;
 - arising from or relating to any transfer of business which falls within the scope of the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005;
 - unless the **domestic employee** is, or the **ex-domestic employee** was, employed within the **United Kingdom**.
- Fines and penalties** We will not pay for any fines, penalties, compensation or damages **you** are ordered to pay by a court or other authority.
- Identity theft protection** We will not pay for claims arising from or relating to:
- fraud committed by anyone entitled to make a claim under this section;
 - losses arising from **your** business activities.
- Judicial review** We will not pay for any claim relating to a judicial review, coroner's inquest or fatal accident inquiry.
- Keeping to the policy terms** You must:
- keep to the terms and conditions of this policy
 - take reasonable steps to avoid and prevent claims
 - take reasonable steps to avoid incurring unnecessary costs
 - send everything **we** ask for, in writing, and
 - report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.
- Late notification** We will not pay for any claim that has not been reported to **us** within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- Legal defence** We will not pay for any claim relating to:
- parking or obstruction offences;
 - **you** driving a motor vehicle for which **you** do not have valid motor insurance;
 - hacking, unauthorised access or other type of cyber attack affecting stored personal data.
- Litigant in person** We will not pay for any claim where **you** are not represented by a law firm, barrister or tax expert.
- Planning application appeals** We will not pay for claims arising from or relating to planning applications **you** make which are not for land **you** already own at the site of **your home**.

Legal protection exclusions

Property protection

We will not pay for any claim relating to:

- a contract entered into by **you**;
- someone legally taking **your** material property from **you**, whether **you** are offered money or not;
- restrictions or controls placed on **your** material property by any government, public authority or local authority;
- work done by, or on behalf of, any government, public authority or local authority, unless the claim is for accidental physical damage;
- mining subsidence;
- the defence of **your** legal rights other than the defence of a counter-claim;
- the occupation of any building or land either by someone trying to take possession from **you** or for which **you** are trying to take possession;
- the enforcement of a covenant by or against **you**;
- any building or land except **your home**.

Service occupancy

We will not pay for any claim:

- unless the **domestic employee** is, or the **ex-domestic employee** was, employed within the **United Kingdom**;
- relating to the defence of **your** legal rights other than the defence of a counter-claim.

Tax protection

We will not pay for any claim:

- if **you** are self-employed, a sole-trader or in a business partnership;
- relating to an investigation or enquires by HM Revenue & Customs Special Investigations or the HM Revenue & Customs Prosecution Office.

Home assistance

How we can help

Once **you've** checked that **your** emergency is an insured event, it's important that **you** tell **us** about it as soon as **you** can. If **we** accept **your** claim, **we** will arrange and pay for a contractor to resolve the insured event taking into account what would be fair and reasonable in the circumstances. **We** will either:

- i) carry out a temporary repair (or a permanent repair if this is no more expensive); or
- ii) take other action, such as isolating a leaking component or gaining access to **your** home.

At all times **we** will decide the best way of providing help.

To claim under **your** policy, please check the information below, which tells **you** when **we** can help and what **you're** covered for, then phone **us** on **0800 328 3306**. **We** will ask **you** to confirm:

- **your** name and **your** home address including postcode
- the nature of the problem.

Our phone lines are open 24 hours a day, 365 days a year. To help **us** check and improve **our** service standards, **we** may record all calls.

We ask that **you** don't arrange for a contractor yourself because **we** won't pay for this or for any work that **we** haven't agreed to in advance. Also, please make sure there is someone aged 18 or over at home when **our** contractor arrives.

When we cannot help

- **You** should immediately contact the fire, ambulance or police service in a situation that could result in serious risk to **you** or substantial damage to **your** home.
- If **you** think there is a gas leak, **you** should contact the National Gas Emergency Service on **0800 111 999**.
- If there is an emergency relating to a service such as the mains water or electricity supply, **you** should contact **your** supplier.

We will always try to get to **you** as soon as possible but sometimes it may take **us** longer than **we** would like because the weather is bad, **you** are in a remote location or parts needed to complete the repair are unavailable.

If providing help would put **our** contractors in danger, for example carrying out roof repairs in high winds or repairing damp electrics, **we** will wait until the conditions have improved before sending someone out.

What we will pay

- 1) **We** will arrange and pay for a contractor to take action up to the emergency assistance limit for each insured event.
- 2) If **your** home remains uninhabitable overnight following an insured event, **we** will reimburse **you** for hotel accommodation. **You** must send **us** all relevant invoice(s) before **we** will reimburse **you**. The decision on whether **your** home is uninhabitable will take into account whether it would be fair and reasonable for **you** to remain in **your** home.

What we will not pay

- a) Any costs per **emergency** which exceed the **emergency assistance limit**; and/or
- b) Any costs of overnight accommodation which exceed the amounts specified under **hotel accommodation**.

Home assistance

What is covered

You are insured for the incidents as set out below during the **period of insurance**.

Roof damage	Any damage to the roof of your home where internal damage has been caused or is likely.
Plumbing and drainage	Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in your home .
Main heating system	Failure of the main heating system in your home .
Domestic power supply	Failure of your home's domestic electricity, or domestic gas supply, but not the failure of the mains supply.
Toilet unit	Damage to, or mechanical failure of, a toilet bowl or cistern that results in complete loss of the only toilet, or of all toilets in your home .
Home security	Damage to, or the failure of, external doors, windows or locks which leaves your home insecure.
Lost keys	The only available set of keys to your home are lost, stolen or damaged and unusable and you cannot replace them, or cannot gain normal access to your home .
Vermin	The sudden infestation by vermin in your home which prevents the use of the loft or one or more rooms in your home and/or control of bees' nests.

Home assistance exclusions

The following exclusions apply to the Home assistance cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

We will not pay for:

Communal areas	Any claim which would require us to undertake repairs or any other remedial or corrective action to: <ul style="list-style-type: none">i any shared areas or communal parts of a property (or for which you do not have sole responsibility); orii any shared fixtures and fittings, facilities or services outside the legal boundary of your home.
Connected homes	The failure, or other issues with the working of, connected home devices e.g. cannot turn heating or lighting on because of a network outage.
Costs we have not agreed	Costs incurred by you before we have accepted a claim.
Damage caused during repairs	Damage caused where it is necessary to gain access to carry out repairs.
Deliberate acts	A claim arising from a deliberate act or omission by you.
Failure to carry out previously recommended repairs	An incident which happens because you failed to carry out work or repairs that you were advised to undertake which would've meant the incident didn't happen.
Guarantee and warranty	Equipment or facilities that are under guarantee or warranty from the maker, supplier or installer.
Home maintenance	Normal day-to-day home maintenance that you should carry out or pay for (such as servicing of heating and hot-water systems).
Incorrect installations or repairs	A claim relating to the failure of equipment or facilities that results from them being incorrectly installed, repaired, modified or maintained, or that is caused by a design fault that makes them inadequate or unfit for use.
Main heating	We will not pay where there is a combined output of more than 70 Kw/hr for all boilers in your home.
Mains supplies	A claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply, or your failure to buy or provide enough gas, electricity or other fuel source.
Nobody at home	Costs incurred where our approved contractor has attended at an agreed time but nobody aged 18 or over was at your home.
Rented properties	A property that you rent or let other than where you have consented to your home being used as holiday accommodation.
Repair is uneconomical	Any repair to a boiler, storage heater or any other heating or domestic appliance that is more than the cost of replacing it.

Home assistance exclusions

Replacement boilers or appliances	The costs, or any contribution towards the costs, of replacing a boiler, storage heater or any other heating or domestic appliance. (We will pay up to the emergency assistance limit for any repairs that are carried out.)
Risk to health and safety	A claim where the incident cannot be resolved safely by our approved contractor (or which requires specialist assistance) because of the presence of dangerous substances or materials (such as asbestos), or where conditions make attempting a repair dangerous.
Septic tanks, cess pits and fuel tanks	The malfunction or blockage of septic tanks, cess pits or fuel tanks.
Subsidence, landslip and heave	A claim arising from subsidence, landslip or heave .
Toilet unit	We will not pay for damage if there is at least one functioning toilet in your home .
Unoccupied homes	A claim where your home has been left unoccupied for 60 or more consecutive days.
Vermin	We will not pay for damage caused by vermin outside the main dwelling e.g. in garages and other outbuildings .

Home assistance conditions

*The following conditions apply to the Home assistance cover of **your policy**. **Your failure to comply with these conditions may result in your claim not being met, or not being met in full. Additional conditions apply and are shown in General policy conditions.***

- | | |
|--|---|
| Maintenance | You must maintain your home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of your home. |
| Keeping to the policy terms | You must try to prevent anything happening that may cause a claim and take steps to keep any amount we have to pay as low as possible. |
| Replacement parts | We will attempt to provide replacement parts where necessary but cannot be held responsible if these are delayed or unavailable. |
| Circumstances beyond our control | We will make every effort to provide the service at all times, but we will not be responsible for any liability arising from our inability to provide assistance as a result of circumstances beyond our reasonable control. |
| Losses not directly covered by this section | We will not pay for losses that are not directly covered by this section. For example, we will not pay to replace a carpet damaged by a leak or for time taken off work because of an incident. |
| Other insurances | If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, we will only pay our share of the claim even if the other insurer refuses the claim. |

Cyber assistance

Reporting a claim

Important information

When you make a claim, it is very important that you meet all of the requirements of this policy, particularly policy condition 'reporting a claim' on page 66. If you do not, we may not pay part or all of your claim.

Report your claim

- Call us on **0330 102 8215**. Available 24 hours a day, seven days a week
- Have your policy number ready and we'll ask you about your claim

Please do not admit responsibility or liability, or arrange for a contractor yourself without our express permission. We will not pay for any work which has not been authorised by us in advance.

Our agreement

We agree to provide the insurance described in this policy for you, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this policy, provided that:

- a) the cyber event or insured incident is discovered during the period of insurance;
- b) any claim first made against you by a third party occurs during the period of insurance;
- c) any legal proceedings, or any other proceeding to resolve the insured incident will be dealt with by a court, or other body which we agree to, within the United Kingdom.

What we will pay

We will pay on your behalf, costs and expenses and compensation awards incurred following an insured incident provided that:

The most we will pay during the period of insurance for all claims resulting from one or more event arising at the same time or from the same originating cause is £100,000.

If there is more than one person named on the statement of insurance, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you.

What we will not pay

The first £100 of each and every Cyber assistance and Cyber crime claim. You will be asked to pay this excess once your claim has been settled.

If more than one excess is applicable to your claim, you will only be asked to pay one excess.

What is covered

Cyber assistance We will pay costs and expenses incurred for the following arising as a direct result of a cyber event:

Home systems restoration Investigating, reconfiguring and rectifying any damage to your home systems, and restoring data;

Computer virus removal Locating and removing a computer virus from your home systems;

Cyber assistance

Cyber crime	We will pay costs and expenses for the following which you discover during the period of insurance:
Fraud	<p>Your Financial loss as a result of a fraudulent or fake communication or input, destruction or modification of data in your home systems which results in:</p> <ol style="list-style-type: none">i) money being taken from any accountii) goods, services, property or financial benefit being transferrediii) any credit arrangement being made <p>Provided you have not received anything in return.</p>
Telephone hacking	Payments to your telephone service provider that you become liable for as a result of hacking into your home systems.
Cyber ransom	<p>Responding to a ransom demand, if anyone has or threatens to:</p> <ol style="list-style-type: none">i) disrupt your home systems by introducing a computer virus, or to initiate a hacking attack or denial of service attack against you;ii) release, publish, corrupt, delete or alter your data if this would cause you harm or damage your reputation <p>Provided as you can demonstrate that you have reasonable grounds to believe that the threat is not a hoax, and you have reported it to the police.</p>
Cyber legal defence	We will pay costs and expenses to defend your legal rights arising as a result of:
a) Data Privacy	<p>You failing to:</p> <ul style="list-style-type: none">• secure;• prevent unauthorised access to; or• prevent publication of or use of data in your home systems (including any inadvertent interference with any right to privacy or publicity or breach of confidence);
b) Computer virus transmission	You unintentionally transmitting, or failing to prevent or restrict the transmission of a computer virus, hacking attack or denial of service attack from your home systems to a third party;
c) Compensation awards	<p>In respect of a claim we have accepted under insured incident Cyber legal defence we will pay for an order of compensation.</p> <p>Provided that any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in advance by us.</p> <p>We can, but do not have to, take control of investigating, setting, or defending any claim made against you under insured incident Cyber legal defence. We would take this action in your name. If necessary, we will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint your solicitor, but only on a fee basis similar to that of our own solicitor, and only for work done with our permission in writing.</p>

Cyber assistance exclusions

The following exclusions apply to the Cyber assistance cover of your policy. Additional exclusions apply and are shown in General policy exclusions.

What is not covered

- Cyber assistance** A claim relating to the following:
- the cost to recreate **data** (including **cryptocurrencies**) if **you** cannot restore it from other sources;
 - the value of **data** (including **cryptocurrencies**) to **you**, even if the **data** cannot be restored.
- Cyber crime** A claim relating to the following:
- the loss, destruction, modification or transfer of **cryptocurrencies**.
*please note this exclusion only applies to insured incident **Cyber Crime (a) Fraud***
 - the payment of a ransom demand.
*please note this exclusion only applies to insured incident **Cyber Crime (c) Cyber ransom***
- Cyber legal defence** A claim relating to the following:
- court proceedings where the solicitor appointed for **you** believes **you** are more likely than not to lose **your** case
- Advance fee fraud** An advance fee fraud, fraud or scam where **you** provide an up-front payment based on the expectation of receiving in return a larger amount of money or something with a greater value.
- Business activities** Any activities carried out by **you** for business or professional purposes.
- Circumstances before your policy started**
- circumstances which existed before any cover provided by this section started, and which **you** knew about.
 - claims or circumstances which **you** have already reported, or which **you** should have reported, to a previous insurer before the **period of insurance**.
- Confiscation** **Your** property being confiscated or damaged by, or under the order of, any government, public or police authority.
- Other insured parties** Any dispute or claim between **you** and any anyone entitled to make a claim under this section.
- External network failure** Any loss caused by or resulting from the failure or interruption of any electrical power supply network or telecommunication network not owned and operated by **you**. This exclusion shall not apply to losses caused by or resulting from physical damage, if otherwise insured by **your** policy, to the electrical power supply network, telecommunication network or other property.
- Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.
- Patent** Infringement of any patent.

Cyber assistance exclusions

Wear and tear

Losses due to:

- a) wear and tear, gradual deterioration or rust;
- b) scratching or chipping of painted or polished surfaces;
- c) erosion or corrosion; or
- d) gradual reduction in performance.

However, **we** will pay for loss resulting from the causes above which **we** would otherwise have paid under this section.

Court awards and fines

- fines, penalties, or other damages that a court or other authority orders **you** to pay;
- compensation that a court or other authority orders **you** to pay except under insured incident **Cyber legal defence (d) Compensation awards**.

A dispute with DAS

Any claim under this section for a dispute with **us**. For disagreements with **us** about the handling of a claim, refer to Cyber assistance condition **Arbitration**.

Motor vehicles

Any claim relating to motor vehicles, including hybrid and electric motor vehicles.

Wilful acts

Any wilful act or omission by **you** (or on **your** behalf) deliberately intended to cause a claim under this policy.

Sanction limitation

We will not make any payment under the policy if doing so would expose **us** to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any other jurisdiction whose laws **we** are legally obligated to comply with.

Cyber assistance conditions

*The following conditions apply to the Cyber assistance cover of **your policy**. **Your failure to comply with these conditions may result in your claim not being met, or not being met in full. Additional conditions apply and are shown in General policy conditions.***

Reporting a claim As soon as **you** know about any incident or circumstance that may result in a claim under this section **you** must:

- take all reasonable steps and precautions to prevent further **damage** or other loss covered by this section;
- immediately tell the police about any loss or **damage** relating to crime and get a crime reference number;
- tell **your** insurance intermediary who arranged **your** policy (or **us**), providing full details, as soon after the incident or circumstances as possible;
- tell **your** insurance intermediary who arranged **your** policy (or **us**), providing full details, within 14 days in the case of **you** knowing about an incident or circumstance that has resulted in or may result in **you** receiving a claim against **you**.

In addition **you** must also:

- immediately send **us** every letter, writ, summons or other document **you** receive in connection with the claim or circumstance and record all information relating to a claim against **you** covered under insured incident **Cyber legal defence**;
- keep any damaged **home systems** and other evidence, and allow **us** to inspect it;
- co-operate with **us** fully and provide all the information **we** need to investigate **your** claim or circumstance;
- give **us** details of any other insurances **you** may have which may cover loss covered by this section;
- attempt to recover financial loss relating to **your** claim under insured incident **Cyber crime** from a bank or other financial institution that may be responsible for refunding all or part of the loss; and
- tell **us** if **you** recover money from a third party in relation to a claim (**you** may need to give the money to **us**).

You must not admit responsibility or liability, or agree to pay any money or provide any services on **our** behalf, without **our** express permission.

Enforcing your rights

We may, at **our** expense, take all necessary steps to enforce **your** rights against any third party. **We** can do this before or after **we** pay a claim. **You** must not do anything before or after **we** pay **your** claim to affect **our** rights and **you** must give **us** any help and information **we** ask for.

You must take reasonable steps to make sure that **you** protect **your** rights to recover amounts from third parties.

Disposing of home systems

You must make sure that **you** take precautions for disposing of and destroying **home systems** in order to protect **data**. If **your home system** is subject to a claim, **you** must not dispose of or destroy it unless instructed to do so by **us**.

Reasonable care **You** must:

- make sure that **your home systems** are used and maintained as recommended by the manufacturer or supplier; and
- take all reasonable steps and precautions to prevent or reduce **damage** or other loss covered by this section.

Cyber assistance conditions

Defence software Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

Arbitration If there is a disagreement about the handling of a claim and it is not resolved through our internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk)

If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

Law that applies This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Legal protection, Home assistance and Cyber assistance important notes

*The following data protection and complaint information applies to the Legal Protection, Home assistance and Cyber assistance cover of **your** policy.*

Data protection

To comply with data protection regulations **we** are committed to processing your personal information fairly and transparently. This section is designed to provide a brief understanding of how **we** collect and use this information.

We may collect personal details, including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing products and services, and this may include underwriting, claims handling and providing legal advice. **We** will only obtain personal information either directly from you, the third party dealing with your claim or from the authorised partner who sold you the policy.

Who we are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by **us** and members of the DAS UK Group are covered by **our** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted through dataprotection@das.co.uk.

How we will use your information

We may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact you for your feedback. If the policy includes legal advice **we** may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place the information may also be sent outside the EEA so the service provider can administer the claim.

We will take all steps reasonably necessary to ensure that the data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

We will not disclose the personal data to any other person or organisation unless **we** are required to by **our** legal and regulatory obligations. For example, **we** may use and share personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via **our** website.

What is our legal basis for processing your information?

It is necessary for **us** to use the personal information to perform **our** obligations in accordance with any contract that **we** may have with the person taking out this policy. It is also in **our** legitimate interest to use **your** personal information for the provision of services in relation to any contract that **we** may have with the person taking out this policy.

How long will your information be held for?

We will retain **your** personal data for 7 years. **We** will only retain and use **your** personal data thereafter as necessary to comply with **our** legal obligations, resolve disputes, and enforce **our** agreements. If **you** wish to request that **we** no longer use **your** personal data, please contact **us** at dataprotection@das.co.uk.

What are your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held
- the right to have inaccuracies corrected for personal data held
- the right to have personal data held erased
- the right to object to direct marketing being conducted based upon personal data held
- the right to restrict the processing for personal data held, including automated decision-making
- the right to data portability for personal data held.

Legal protection, Home assistance and Cyber assistance important notes

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via Email: dataprotection@das.co.uk

How to make a complaint about the processing of personal data

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If **you** remain dissatisfied then **you** have the right to apply directly to the Information Commissioner's Office for a decision. The Information Commissioner can be contacted at:-

Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.uk

How to make a complaint

We always aim to give **you** a high quality service. If **you** think **we** have let **you** down, **you** can contact **us** by:

- phoning 0344 893 9013
- emailing customerrelations@das.co.uk
- writing to the Customer Relations Department | DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
- completing **our** online complaint form at www.das.co.uk/about-das/complaints

Further details of **our** internal complaint-handling procedures are available on request.

If **you** are not happy with the complaint outcome or if we've been unable to respond to **your** complaint within 8 weeks, **you** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk).

You can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123
- emailing complaint.info@financial-ombudsman.org.uk
- writing to The Financial Ombudsman Service | Exchange Tower | London | E14 9SR

Further information is available on their website: www.financial-ombudsman.org.uk

Using this service does not affect **your** right to take legal action.

Annual travel cover

Annual travel cover only applies if shown on **your statement of insurance**.

How we will settle your claim

Basis of cover	This insurance applies separately per insured person per trip or planned trip .
Excess	An excess of £250 will apply to each and every covered loss unless stated otherwise in your policy .
Aggravated burglary and Aggravated theft excess waiver	The excess shown above will not apply to a covered loss for aggravated burglary or aggravated theft . This Aggravated burglary and Aggravated theft excess waiver does not apply to any compulsory excess shown on your statement of insurance .
Large loss excess waiver	No excess will apply to a covered loss that is greater than £10,000. This Large loss excess waiver does not apply to any compulsory excess shown on your statement of insurance .

What is covered

We will pay for the following covers unless stated otherwise in **your policy** or unless an exclusion applies:

Cancellation	<p>We will pay up to £25,000 for the cost of unused travel, accommodation and excursions you have paid or you are contracted to pay, if the trip or planned trip is necessarily and unavoidably cancelled as a direct result of any of the following:</p> <ul style="list-style-type: none">• bodily injury, illness or death of:<ul style="list-style-type: none">– an insured person;– a person with whom the insured person has arranged to travel or stay with;– a close relative, close friend or business colleague;• inability to travel of an insured person or a person with whom the insured person has arranged to travel with, due to:<ul style="list-style-type: none">– their compulsory quarantine;– them being called as a court witness;– an official requirement for them to attend emergency duty in military, medical or public service;– them being called for jury service.<p>We will not pay for cancellation due to jury service unless postponement has been denied by the Clerk of Court;</p>• you being made redundant and qualifying for redundancy payment under current legislation;• a requirement for you to attend your home following a covered loss:<ul style="list-style-type: none">– as a result of a police request, or;– to prevent further damage to your home;• any advice or instruction by the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) against all travel to, or all but essential travel to, a country or one of its regions;• an inability to travel for at least 12 hours due to the cancellation or delay of the outbound scheduled public transport;• damage to your pre-arranged accommodation rendering it uninhabitable for the duration of your stay.
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The most we will pay for any one **trip** or **planned trip** is £100,000 regardless of the number of **insured persons**.

Annual travel cover

- Curtailement** We will pay up to £25,000 for the cost of unused travel, accommodation and excursions **you** have paid or **you** are contracted to pay, and an **insured person's** additional repatriation costs, if the **trip** is necessarily and unavoidably curtailed as a direct result of any of the following:
- **bodily injury**, illness or death of:
 - an **insured person**;
 - a person with whom the **insured person** has arranged to travel or stay with;
 - a close relative, close friend or business colleague;
 - an official requirement for **you** to attend emergency duty in military, medical or public service;
 - a requirement for **you** to attend **your home** following a covered loss:
 - as a result of a police request, or;
 - to prevent further damage to **your home**;
 - any advice or instruction by the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) to depart or consider departing a country or one of its regions;
 - damage to **your** pre-arranged accommodation rendering it uninhabitable for the remainder of **your** stay.

The most we will pay for any one **trip** is £100,000 regardless of the number of **insured persons**.

- Emergency medical expenses** We will pay up to £10,000,000 if an **insured person** becomes ill, sustains **bodily injury** or requires dental treatment for emergency pain relief, during a **trip** outside the **United Kingdom** for the following, when reasonably and necessarily incurred:
- ambulance, hospital, medical, and surgical costs;
 - additional repatriation costs;
 - additional travel and accommodation costs;
 - additional travel and accommodation costs for up to 2 people who are required on medical advice to travel to or remain with the **insured person**;
 - funeral expenses outside the **United Kingdom**.

We will not pay for any costs or expenses arising from a medical condition for which an **insured person** is awaiting the results of medical tests or investigations or is on a hospital waiting list.

- Personal accident** We will pay £50,000, or less if limited by law, if an **insured person** suffers an **accident** when on a **trip** which results in loss of life, **dismemberment** or **permanent total disablement**. The loss of life, **dismemberment** or **permanent total disablement** must occur within 12 months of the date of the **accident**.

The most we will pay during any one **period of insurance** is £100,000.

There is no **excess** applicable to this cover.

- Catastrophe** We will pay up to £2,000 for the reasonable cost of additional transport and accommodation to enable an **insured person** to continue their **trip** if:
- they are unable to travel for least 12 hours due to the cancellation or delay of the scheduled public transport on which an **insured person** is booked to travel, or;
 - their pre-booked accommodation is inaccessible or uninhabitable.

Annual travel cover

Delay and detour We will pay £150 for each completed 12 hour delay if the scheduled public aircraft on which an **insured person** is booked to travel at either the start or the end of the **trip** is:

- delayed for more than 12 hours after the scheduled departure time;
- cancelled 12 hours after the scheduled departure time, or;
- forced to make an unscheduled stop which results in a delayed arrival of more than 12 hours at the **insured person's** scheduled destination.

The most we will pay is £300.

There is no **excess** applicable to this cover.

Delayed baggage We will pay up to £500 for emergency items that an **insured person** necessarily purchases if their baggage is temporarily lost in transit for more than 12 hours.

There is no **excess** applicable to this cover.

Delayed return We will pay up to £100 per day for the following additional costs if **your trip** is necessarily extended following a covered loss:

- kennel fees;
- cattery fees;
- pet sitter fees;
- house sitter fees.

The most we will pay is £500.

There is no **excess** applicable to this cover.

Golf

Equipment We will pay up to £50 per day for the cost of hiring golf equipment following loss, damage or temporary loss in transit for more than 12 hours, of an **insured person's** own or hired golf equipment.

The most we will pay is £750.

There is no **excess** applicable to this cover.

Course closure We will pay £50 per day if the course on which an **insured person** was booked to use is closed and there is no suitable alternative available.

The most we will pay is £750.

There is no **excess** applicable to this cover.

Golf expenses We will pay up to £2,000 for the cost of unused green, hire or tuition fees, **you** have paid or **you** are contracted to pay, following:

- **bodily injury**, illness or death of an **insured person**;
- loss or damage of an **insured person's** course pass.

Hijack We will pay up to £15,000 for the cost of unused travel, accommodation and excursions **you** have paid or **you** are contracted to pay, and an **insured person's** additional repatriation costs, if the scheduled public aircraft on which an **insured person** is travelling is hijacked.

Annual travel cover

Hospital benefit We will pay £100 for each completed 24 hours that **you** spend in hospital as an inpatient if **you** become ill or sustain **bodily injury** during a **trip**.

The most **we** will pay is £1,500.

There is no **excess** applicable to this cover.

Loss of documents Following loss or damage to an **insured person's** passport, visa, travel documents or driving license whilst on a **trip**, **we** will pay up to £2,000 for the reasonable cost of additional transport and accommodation incurred whilst obtaining replacements or temporary replacements.

Missed departure We will pay up to £2,000 for the reasonable cost of additional transport and accommodation to enable an **insured person** to continue their **trip** if they fail to board their scheduled public transport due to the following:

- the failure of public transport in which they were travelling or were booked to travel to reach their scheduled public transport, or;
- the accident or breakdown of a vehicle in which they were travelling or were booked to travel to reach their scheduled public transport.

Search and rescue We will pay up to £5,000 which **you** incur for the cost of search and rescue by emergency services to avoid or mitigate **bodily injury** to an **insured person**.

Winter sports

Equipment We will pay up to £50 per day for the cost of hiring skiing or snowboarding equipment following loss, damage or temporary loss in transit for more than 12 hours, of an **insured person's** own or hired skiing or snowboarding equipment.

The most **we** will pay is £750.

There is no **excess** applicable to this cover.

Piste closure We will pay £50 per day if the piste on which an **insured person** was booked to use is closed and there is no suitable alternative available.

The most **we** will pay is £750.

There is no **excess** applicable to this cover.

Ski expenses We will pay up to £2,000 for the cost of unused ski passes, hire or tuition fees, **you** have paid or **you** are contracted to pay, following:

- **bodily injury**, illness or death of an **insured person**;
- loss or damage of an **insured person's** ski pass.

Annual travel exclusions

*The following exclusions apply to the Annual travel cover of **your policy**. Additional exclusions apply and are shown in **General policy exclusions**.*

Activities	We will not pay for any loss caused by or resulting from an insured person participating in: <ul style="list-style-type: none">• any sport as a professional;• armed forces activities other than under Cancellation and Curtailment;• any hazardous activity.
Aerial activity	We will not pay for any loss caused by or resulting from an insured person's use of any aircraft unless as a passenger.
Intentional acts	We will not pay for any loss caused by or resulting from an insured person : <ul style="list-style-type: none">• committing or attempting to commit suicide;• intentionally injuring themselves;• intentionally putting themselves in unnecessary danger, unless in an attempt to save human life.
Maximum age limit	We will not pay for any loss for an insured person aged 80 or over at the commencement of the period of insurance . We will not pay for any loss for a trip or planned trip outside of the European Union member states, Norway and Switzerland, for an insured person aged 75 or over at the commencement of the period of insurance .
Maximum trip	We will not pay for any loss for a trip or planned trip exceeding 90 days.
Medical advice	We will not pay for any loss caused by or resulting from: <ul style="list-style-type: none">• an insured person's failure to obtain any recommended vaccines/inoculations or medications prior to their trip;• an insured person travelling against the advice of a physician.
Medical conditions	We will not pay for any loss caused by or resulting from: <ul style="list-style-type: none">• a psychological condition, including but not limited to anxiety, stress, depression, psychiatric or eating disorders, or phobias, from which an insured person is suffering;• medical or surgical treatment for which an insured person travelled to obtain;• a medical condition which an insured person knew about at the time the trip or planned trip was booked unless the condition is normally stable and under control and the insured person has not been treated as an in-patient or out-patient in relation to the condition more than once in the last 12 months.
Predictable events	We will not pay for any loss caused by or resulting from an incident or circumstance that you knew or should reasonably have known about at the time the trip or planned trip was booked or at the commencement of the period of insurance , whichever was later.
Travel advice	We will not pay for any loss caused by or resulting from an insured person travelling to a country or one of its regions against any advice or instruction by the Foreign and Commonwealth Office (FCO) or equivalent government or national authority, or the World Health Organisation (WHO).

Annual travel exclusions

United Kingdom travel We will not pay for any loss for a **trip** or **planned trip** within the **United Kingdom** unless it includes a minimum of 2 nights in paid accommodation.

Use of drugs We will not pay for any loss caused by or resulting from an **insured person** taking or using any drugs other than in accordance with a physician's prescribed instructions.

Zurich Private Clients

www.zurich.co.uk/high-net-worth

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