



Monarch Home Insurance



POLICY DOCUMENT

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Introduction

Thank you for choosing Midas Monarch.

Your Policy wording, **Policy Schedule** and any **Endorsements** are all part of the **Policy**. **Your Policy** is evidence of the contract of insurance. **You** should read it carefully and keep it in a safe place.

In return for having accepted **Your** premium **We** will in the event of Injury, loss or damage happening within the **Period of Insurance** provide insurance as described in the following pages and referred to in **Your Schedule**.

In deciding to accept this insurance and in setting the terms, **We** have relied on the information **You** have given us in **Your** proposal or statement of fact. **You** must take care when answering any questions **We** ask by ensuring that any information provided is accurate and complete.

The insurance relates **ONLY** to those sections of the **Policy** which are shown in the **Schedule** as being included.

This policy has been arranged by Midas Underwriting Limited under Binding Authority Unique Market Reference number B10118B1890EPA. The written agreement allows Midas Underwriting Limited to sign and issue this **Policy** on behalf of Certain Underwriters at Lloyd's.

We recommend **You read this **Policy** carefully**

It is arranged in different sections. It is important that:

- **You** are clear which sections **You** have requested and want to be included;
- **You** understand what each section covers and does not cover;
- **You** understand **Your** own duties under each section and under the insurance as a whole.

Please contact **Your broker or agent** without delay if this document is not correct or if **You** would like to ask any questions.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Main Business of Insurer Statement

This insurance is underwritten by Certain Underwriters at Lloyd's, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA register www.fca.org.uk/register/.

IMPORTANT NOTICE

Your Home insurance **Policy** covers the cost of unexpected loss or damage. It does not cover:

- wear and tear
- maintenance costs e.g. loose roof tiles
- damage that happens over time e.g. damp, rot and damage from vermin.

It is a condition of **Your Policy** that **You** keep **Your** property in a good repair and take reasonable steps to avoid loss or damage. It is important to remember that you are responsible for maintaining **Your Home**.

Definitions

Each of the words and phrases listed below will have the same meaning wherever they appear in bold in this insurance.

Accidental Damage - Damage caused suddenly as a result of an unexpected, unforeseen and non-deliberate external force.

Bodily Injury - A physical injury, death or disease that is caused by a sudden, unexpected, external and visible event.

Buildings - **Your Home**, and its permanent fixtures and fittings (excluding polytunnels and similar structures) but including:

- tennis courts, paved terraces, paths, drives, walls, fences, gates and hedges
- permanently installed swimming pools and hot tubs but not their covers
- permanently connected drains, pipes, cables, service tanks, central heating oil tanks, wind turbines, solar panels and ground source heating pumps all sited within the boundaries of the land belonging to **Your Home**.

Business Equipment - Computers, keyboards, visual display units and printers, word-processing equipment, desktop publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment and office equipment owned by **You** used in connection with a business that may be run from the **Home**.

Collection - A group of more than ten items of a similar or identical type.

Computer Virus - Any loss or damage to any property (including computers and loss or corruption of data) caused by or in connection with an attack by electronic means including computer hacking or the introduction of any form of computer virus.

Contents - Household goods and personal property, within the **Home**, which are **Your** property or which **You** are legally responsible for.

Definitions (continued)

Contents includes:

- tenant's fixtures and fittings
- televisions and their aerials, digital receivers, radios, computers and ancillary equipment, and other audio and video equipment
- property in the open but within the **Premises** up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **Home**)
- **Money** up to £500 in total
- deeds and registered bonds and other personal documents up to £1500 in total
- stamps or coins forming part of a **Collection** up to £2,500 in total
- **Valuables** up to £5000 or 10% of the sum insured for **Contents** whichever is the greater, within the home (subject to a single article limit of £2000)
- The limit on any one item or **Collection** (excluding **Valuables**) is £10,000 or 20% of the sum insured whichever the lesser.
- pedal cycles up to £500 for any one cycle
- domestic oil in fixed fuel oil tanks up to £1000

Contents does NOT include:

- motor vehicles (other than domestic garden machinery, pedestrian controlled models or toys and mobility scooters), caravans, trailers or watercraft, or aircraft or their accessories
- any living creature
- trees, bushes, plants or shrubs other than those normally kept in the **Home**
- any part of the **Buildings**
- any property held or used for business purposes other than Business Equipment up to £5,000 in total
- any property insured under any other insurance.

Domestic Staff - A person employed to carry out domestic duties associated with **Your Home** and not employed by **You** in any capacity in connection with any trade profession or employment.

Electronic Equipment

- any computer equipment, system or software
- any product, equipment or machinery containing, connected to or operated by means of a data processor chip

Definitions (continued)

Electronic Failure - Any loss of or damage to any property (including computers and the loss or corruption of data) caused, caused by or in connection with the failure of any **Electronic Equipment**, whether belonging to **You** or not, to correctly recognise, accept, respond to or process any data or part of a data or any data or instruction.

Endorsement - A change to the terms and conditions of this insurance as shown on **Your Schedule**.

Europe - Anywhere in Europe, Jordan, Madeira, the Canary or Mediterranean Islands and those countries bordering the Mediterranean.

Excess - The first part of any claim **You** have to bear as stated in the **Policy** wording unless otherwise stated by **Endorsement** within the **Policy Schedule**. If more than one **Policy** section is affected by the same claim only one excess will be deducted. If the Excesses under each section are different the higher excess will be deducted.

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

Home - The private dwelling, garages and outbuildings used for domestic purposes at the **Premises** shown in the **Schedule**.

Landslip - Downward movement of sloping ground.

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes.

Period of Insurance - The length of time for which this insurance is in force, as shown on the **Schedule** and for which **You** have paid and **We** have accepted a premium.

Personal Possessions - Clothing, baggage, sports equipment, **Money** and other similar items normally carried about your person and all of which belong to **You**.

Personal Possessions does NOT include Credit cards, mobile phones, smart phones, tablets, portable computers, pedal cycles, unmanned aerial vehicles or aircraft also known as drones, sideways electric skateboards or similar (hoverboards), vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories; unless cover has been specifically arranged and is shown on **Your Schedule**.

Policy - **Your** Policy wording and most recent **Policy Schedule** including any **Endorsements**.

Premises - The address which is named in the **Schedule**.

Sanitary Ware - Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Definitions (continued)

Schedule - The Schedule forms part of this insurance and contains details of **Your Premises**, the sums insured, the **Period of Insurance** and the sections of this insurance which apply.

Settlement - Downward movement as a result of the soil being compressed by the weight of the **Building** within ten years of construction.

Standard Construction - Built of brick stone or concrete and roofed with slates or tiles

Storm - A period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph)*
or
- Torrential rainfall at a rate of at least 25mm per hour
or
- Snow to a depth of at least one foot (30cms) in 24 hours
or
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

*Equivalent to Storm Force 10 on the Beaufort Scale.

Subsidence - Downward movement of the ground beneath the **Building** other than **Settlement**.

Tenant - The occupier(s) of the **Premises** when let and signatory to the tenancy agreement.

Unfurnished - Without sufficient furniture and furnishings for normal living purposes.

United Kingdom - The United Kingdom will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and journeys between these countries.

Unoccupied - Not lived in by **You** or **Your family** or by any other person to whom **You** may have given **Your** permission for more than 30 consecutive days.

Valuables

- Articles of jewellery, pearls, gemstones, gold, silver and precious metal.
- Clocks and watches.
- Furs.
- Pictures and works of art.
- Any rare or unusual article that is collectable.
- Stamp and coin collections.

We / Us / Our - Midas Underwriting Limited on behalf of Certain Underwriters at Lloyd's.

You / Your / Insured - The person or persons named in the **Schedule**, **Your** domestic partner, children, **Your Family**, **Domestic Staff**, and any other person permanently living with **You** and not paying commercial rent.

Your Broker or Agent - The adviser who placed this Insurance on **Your** behalf.

It is important to remember that you are responsible for maintaining **Your Home** in a good state of repair.

General conditions applicable to the whole of this insurance

Each **Home** included under this insurance is considered to be covered as if separately insured. **You** and **Your family** must comply with the following general conditions to have full protection of the **Policy**.

If **You** or **Your family** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claim payment.

Your duties

1. Keeping **Your** sums insured at the correct level

You must at all times keep the sums insured at a level which represents the full value of the property insured

Full value means:

for the **Buildings**:

the necessary cost of rebuilding if the **Buildings** were completely destroyed which should include an amount for architects', surveyors', consulting engineers and legal fees, debris removal costs and other costs to comply with government or local authority requirements (This is not the market value)

for the **Contents**:

The current cost as new (other than clothes, furs and household linen)

For clothes, furs and household linen the current cost as new less an appropriate allowance for wear and tear.

2. Changes in **Your** circumstances

You must notify **Us** as soon as possible of any change which may affect this insurance in particular any of the following:

- a) change of address
- b) of any structural alteration to **Your Home**;
 - i) Where the cost of any structural alteration work exceeds £25,000 (such work may involve any external surfaces of the buildings being affected/changed i.e. roof replacement, extensions or similar, including works involving the use or process of heat)
 - ii) If **You** have entered into a contract which removes or limits **Your** legal rights against the contractor
- c) if **You** or **Your** family intend to let or sub-let **Your Home**
- d) if **You** or **Your** family intend to use **Your Home** for any reason other than private residential purposes
- e) if **Your Home** will be or becomes Unoccupied
- f) if **You** or **Your** family have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences

We will then advise **You** of any change in terms

If **You** are in any doubt please ask **Your Broker** or **Agent**

General conditions applicable to the whole of this insurance (continued)

3. Taking care of Your Property

You and **Your family** must take all reasonable precautions to avoid injury loss or damage and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage. **You** must maintain the property insured in good repair.

If **You** fail to comply with any of the above duties this insurance may become invalid.

4. Your Duty

It is **Your** duty to ensure that the terms and conditions of this **Policy** are duly observed and complied with by **You**

5. Disclosure and retrospective action

If **We** establish that **You** were careless in providing **Us** with the information **We** have relied upon in accepting this insurance and setting its terms and premium, **We** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of **Your** insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- reduce the amount **We** pay on a claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** policy in accordance with the cancellation condition on page 6.

If **We** establish that **You** deliberately or recklessly provided **Us** with false information, **We** will treat this insurance as if it never existed, decline all claims and retain the premium.

We or **Your Broker or Agent** will write to **You** if **We**:

- intend to treat this insurance as if never existed; or
- need to amend the terms of **Your** policy

6. Cancelling Your Cover

Statutory Cancellation Rights

You can cancel this **Policy** at any time by contacting **Your Broker or Agent**.

We can cancel this insurance by giving **You** 30 days' notice in writing. **We** will only do this for a valid reason, examples of valid reasons are:

- non-payment of premium;
- a change in risk occurring which means that we can no longer provide **You** with insurance cover;
- non-cooperation or failure to supply any information or documentation **We** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

General conditions applicable to the whole of this insurance (continued)

Refund of premium

This insurance has a cooling off period of 14 days from either:

- the date You receive the Policy documentation; or
- the start of the period of insurance

whichever is the later.

If this insurance is cancelled then, provided You have not made a claim, You will be entitled to a refund of any premium paid, subject to a deduction for any time for which You have been covered.

This will be calculated on a proportional basis. For example, if you have been covered for 6 months, the deduction for the time You have been covered will be half the annual premium.

7. Non-payment of premiums

Where possible **We** will try to seek an opportunity to resolve the matter with **You** before cancellation occurs.

8. Premiums paid and up to date

PAYMENTS BY DIRECT DEBIT

If the premiums are paid monthly these will be collected on the cover start date of the insurance shown in the **Schedule** and on the same day of each following month. If one or more instalments have been paid non-payment of a subsequent instalment will cancel this **Policy** with effect from the due date of the unpaid instalment, if the matter has not been resolved following **Our** attempts to resolve this with **You**.

9. Let Property

It is a condition of this policy that:

- a) All gas appliances, flues and associated pipe work are to be checked every 12 months by a registered engineer in accordance with Gas Safety Act and manuals for operating gas appliances are available within the **Premises**.
- b) All upholstered furniture must comply with the Fire and Furnishings (Fire Safety) Regulations 1988 (amended 1993).
- c) All electrical equipment is compliant with Electrical Equipment (Safety) Regulations 1994
- d) There is in place a minimum of a six month Assured Short hold Tenancy Agreement as defined within the Housing Act 1988 (as amended) or its equivalent outside England and Wales directly between the landlord and Tenant (unless it is a short period holiday let)

10. Authority to Renew Condition (Where You pay Your premium by direct debit)

If **We** are willing to continue providing cover and **Your broker or Agent** advises **You** beforehand of **Our** renewal terms, **you** authorise **Your broker or Agent** to renew this insurance, and any subsequent insurance on expiry, in accordance with **our** renewal terms at the time, unless **You** advise **Your broker or Agent** otherwise before renewal date.

General conditions applicable to the whole of this insurance (continued)

11. Your Building Sum Insured

It is important that **Your Building** sum insured is enough to rebuild **Your** property should the **Home** be completely destroyed.

You must notify us as soon as possible if the full rebuilding cost of your building exceeds the amount shown in your **Schedule**.

If the amount shown on **Your Schedule** represents less than 100% of the full rebuilding cost of **Your Buildings**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of **Your Buildings** shown on **Your Schedule** only represents 70% of the full rebuilding cost then we will not pay more than 70% of **Your** claim.

12. Your Contents Sum Insured

It is important that **Your Contents** sum insured is enough to replace **Your Contents** as new (but for clothing and household linen **We** may make a reduction for wear and tear) should all **Your Contents** be completely destroyed.

You must notify us as soon as possible if the full replacement value of **Your Contents** exceeds the amount shown in **Your Schedule**.

The full replacement value of **Your Contents** means the current cost to replace all **Your Contents** as new.

If the amount shown on **Your Schedule** represents less than 100% of the full replacement value of **Your Contents**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of **Your Contents** shown on **Your Schedule** only represents 70% of the full replacement value we will not pay more than 70% of **Your** claim.

13. Your Personal Possessions Sum Insured

It is important that **Your** sum insured is enough to replace **Your Personal Possessions** as new (but for clothing and household linen **We** may make a reduction for wear and tear).

You must notify us as soon as possible if the full replacement value of **Your Personal Possessions** exceeds the amount shown in **Your Schedule**.

The full replacement value of **Your Personal Possessions** means the current cost to replace all **Your Personal Possessions** as new.

If the amount shown on **Your Schedule** represents less than 100% of the full replacement value of **Your Personal Possessions**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of **Your Personal Possessions** shown on **Your Schedule** only represents 70% of the full replacement value we will not pay more than 70% of **Your** claim.

General exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of or damage to any property, or any loss or expenses resulting or arising from
2. any legal liability of nature caused by or in connection with or contributed to, by or arising from:-
 - I. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - II. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of.

b) War Exclusion

We will not pay for any loss or damage or liability in any way connected with, caused by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Date Change Clause

We will not pay for any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment which fails to recognise correctly any date change.

d) Electronic Failure clause

We will not pay for loss or damage to any equipment, integrated circuit, computer chip, and computer software or any other computer related equipment caused by **Electronic Failure**, computer error or any other malfunction.

e) Sonic Bangs

We will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic speed or supersonic speeds.

f) Reduction in Value

We will not pay for any reduction in market value of the property insured following repair or replacement paid for under this **Policy**.

g) Deception

We will not pay for any loss or damage suffered by **You** as a result of being deceived into knowingly parting with property unless it is only entry to the **Home**.

h) Confiscation

We will not pay for any loss or damage caused by confiscation, detention or seizure by:

- Customs, police or officials
- Order of any court of law
- Any statutory or regulatory authority

General exclusions applicable to the whole of this insurance (continued)

i) Terrorism

We will not pay for

1. Loss or destruction of or damage to any property, or any loss or expenses resulting or arising from or other loss, damage or additional expense following on from the event for which **You** are claiming;
2. Any legal liability of any nature;
3. Death or injury to any person;
Caused by or in any way connected with or contributed to, by or from biological or chemical contamination due to or arising from:
 - terrorism; and/or
 - steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion 'terrorism' means the act(s) of any person(s) or organisation(s) involving:

- the causing, or threatening of harm of any nature and by any means;
- putting the public or any section of the public in fear; in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

j) Structural alteration to **Your Home**

We will not pay for any loss or damage arising from structural alteration works to **Your Home**;

- i) Where the cost of any structural alteration work exceeds £25,000 (such work may involve any external surfaces of the buildings being affected/changed i.e. roof replacement, extensions or similar, including works involving the use or process of heat)
- ii) If **You** have entered into a contract which removes or limits **Your** legal rights against the contractor

Unless otherwise agreed by **Us**.

Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Claims conditions applicable to the whole of this insurance

You and **Your family** must comply with the following claims conditions to have full protection of the **Policy**.

If **You** and **Your family** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claim payment.

Your duties

In the event of a claim or possible claim under this insurance:

1. The first thing **You** must do:

If property is lost or theft or malicious damage is suspected **You** must inform the Police without delay and obtain a crime or lost property reference number **We** recommend that **You** check **Your Policy** cover

Check that the loss or damage is covered. This **Policy** contains details of what is covered and how claims are settled

2. **You** should always:

- contact **Us** (contact details below) or **Your Broker or Agent**
- take all steps to recover missing property
- take all steps to prevent further damage

3. Claims Process

Ryan Direct Group property services who handle claims on our behalf at Direct House, Lacy Way, Lowfields Business Park, Eland, HX5 9DB

Telephone: 0345 074 4789

Email: propertyservices@ryandirectgroup.co.uk

4. What **You** must do after making **Your** claim:

- tell **Us** and provide full details in writing without delay if someone is holding **You** or **Your family** responsible for damage to their property or bodily injury to them and send to **Us** without delay any writ summons letter of claim or other document
- if requested send written details of **Your** claim to **Us** within 30 days

To help prove **Your** claim **We** may require **You** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **Your** property;

To help assist in dealing with **Your** claim **We** may require **You** to obtain estimates for the replacement or repair of damaged property. **We** will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing **Us** with the above information as part of **Your** claim.

Claims conditions applicable to the whole of this insurance (continued)

5. What **You** must not do:

- admit or deny any claim made by someone else against **You** or **Your Family** or make any agreement with them, **We** have the right to negotiate settle or defend any such claim in **Your** name and on **Your** behalf and take possession of the property insured and deal with salvage.
- abandon any property to **Us**
- dispose of damaged items as **We** may need to see them.

If **You** fail to comply with any of the above duties this may invalidate any claim.

6. How **We** deal with **Your** claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **Your** name.
- take any action **we** consider necessary to enforce **Your** rights or **Our** rights under this insurance.
- enter any Building where loss or damage has occurred.

2. Other insurance

We will only pay our rateable proportion of any claim for loss, damage or liability covered under this insurance if that loss, damage or liability is covered wholly or in part under any other insurance. This clause does not apply to fatal injury (Section Two h).

3. Fraud

Throughout **Your** dealings with **Us**, **We** expect **You** to act honestly. If **You** or anyone acting for **You**;

- knowingly makes a fraudulent or exaggerated claim under **Your Policy**; or
- knowingly makes a false statement in support of a claim; or
- submits a knowingly false or forged document in support of a claim; or
- makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion

THEN

- **We** may prosecute fraudulent claimants;
- **We** may make the Policy void from the date of the fraudulent act;
- **We** will not pay any fraudulent claims;
- **We** will be entitled to recover from **You** the amount of any fraudulent claim already paid under **Your Policy** since the start date;
- **We** may not return any premium paid by **You** for the **Policy**;
- **We** may inform the Police of the circumstances.

Home, emergency, legal and debt counselling helplines

The following helplines are operated by ARAG Plc

Unfunded Emergency Assistance

Telephone: 0345 600 7856 (24 hours 365 days)

When an emergency occurs at your home in the UK requiring a tradesman such as a plumber, electrician or glazier, simply telephone the above number. You will be put through to an operator who will arrange to call out a suitably qualified contractor to deal with the emergency.

Please note that you are responsible for the payment of any fees or costs resulting from the use of this service but you may be reimbursed if you go on to make a valid claim under the policy.

Legal Advice

Telephone: 01275 376070 (24 hours, 7 days excluding bank holidays)

If you or any of your family who lives with you at your address has a personal legal problem, call the confidential legal advice helpline.

The advice covers personal legal matters within EU Law. Your query will be dealt with by a qualified specialist experienced in handling legal related matters. Correspondence will not be entered into.

Debt Counselling Assistance

Telephone: 01275 376070 (24 hours, 7 days excluding bank holidays)

For you and your family members needing confidential help and advice in relation to Debt problems, qualified counsellors are available to provide telephone support on this matter. Financial advice is not provided.

24 HOUR EMERGENCY GLASS REPLACEMENT AND BOARD UP SERVICE

Glassolutions provides an emergency service for board up, secure, glass replacement, lock replacement and shutters.

Telephone: 0870 870 7171

24 hours, 365 days a year.

Any repairs or arrangements made will be at **Your** expense but may be reimbursed within the policy terms and conditions if you make a valid claim under this policy.

Notice to the insured

Contractors (Rights of Third Parties) Act 1999 Clarification

A person who is not a third party to this insurance has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any terms of this insurance, but this does not affect any right or remedy of a third party which exists or is available under this act.

English Law

***You and We** can to choose the law which applies to this **Policy**. The laws of England and Wales will apply to this **Policy**.*

Data Protection Act

*Any information provided to **Us** regarding **You** will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims and complaints, if any, which may necessitate providing such information to third parties.*

*In order to prevent and detect fraud **We** may at any time:*

- *share information about **You** with other organisations and public bodies including the police;*
- *check and/or file **Your** details with fraud prevention agencies and databases, and if **You** provide **Us** with false or inaccurate information and **We** suspect fraud, **We** will record this. **We** and other organisations may also search these agencies and databases to:*
 1. *help make decisions about the provision and administration of insurance, credit and credit related services for **You** and members of **Your** household;*
 2. *trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** insurance policies;*
 3. *check **Your** identity to prevent money laundering, unless **You** furnish **Us** with other satisfactory proof of identity;*
 4. *undertake credit searches and additional fraud searches.*

We may send data in confidence for processing to companies acting on **Our** instructions including those located outside the European Economic Area. By taking out this insurance **Policy** **You** consent to such use of **Your** personal data.

We can supply, on request, further details of the databases **We** access or contribute to.

Complaints

Midas Underwriting Limited aim to provide the highest standard of service to every customer. We realise things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so that **We** can try to put things right.

Making Your Complaint

If **Your** complaint relates to how **Your policy** was sold to **You**, please contact **Your** broker or Agent.

If **Your** complaint is about a claim, please contact **Your** claims handler whose details will be shown in **Your** claims documents.

If **Your** complaint relates to **Your** policy please contact Midas Underwriting Limited at the following address:

The Nominated Complaints Officer
Midas Underwriting Limited,
36 Jubilee Road,
Newtownards,
BT23 4YH
Tel: 0330 123 5745
Email: complaints.officer@midasuw.com

When **You** make contact please provide the following information;

- **Your** name address and postcode, telephone number and e-mail address (if **You** have one).
- The type of **policy** and **Your policy** and/or claim number
- The reason for the complaint

Any written correspondence should be headed 'COMPLAINT' and **You** may include copies of supporting material.

If **You** are still not satisfied, **You** can ask the complaints department at Lloyd's to review **Your** case, the address is:

Complaints, Lloyd's,
One Lime Street,
London EC3M 7HA
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at www.lloyds.com/complaints and are also available from the above address.

Complaints (continued)

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London E14 9SR.
Tel: 0800 023 4567 if calling from a land line or
0300 123 9123 if calling from a mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.fos.org.uk

If **You** have purchased **Your** policy online **You** can also make a complaint via the EU's online dispute resolution (ODR) platform.

The website for the ODR platform is: <http://ec.europa.eu/odr>

This does not affect **Your** right to take legal action.

Our Promise to you

We will:

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed
- Do everything possible to resolve **Your** complaint
- We will learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service.

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department where we will arrange to have it reviewed at the appropriate level. We can be reached in the following ways:

Tel: 0117 917 1561
(hours of operation are 9am-5pm, Monday to Friday excluding bank holidays, for our mutual protection and our training purposes, calls may be recorded).
customerrelations@arag.co.uk
ARAG plc,
9 Whiteladies Road,
Clifton, Bristol, BS8 1NN

Complaints (continued)

Step 2

Should you remain dissatisfied you may be entitled to pursue your complaint further with Lloyd's. They can be reached in the following ways:

Tel: 0207 327 5693,
Fax: 0207 327 5225
complaints@lloyds.com
Policyholder & Market Assistance,
Market Services, Lloyd's, Fidentia House,
Walter Burke Way, Chatham Maritime,
Kent ME4 4RN

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you may refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from small businesses with an annual turnover of less than 2 million. They can be contacted at:

Tel: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile
Complaint.info@financial-ombudsman.org.uk
Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square, London, E14 9SR.

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

Section One - Buildings

WHAT IS COVERED	WHAT IS NOT COVERED
This insurance covers the Buildings for loss or damage caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) loss or damage due to anything that happens gradually
2. aircraft and other flying devices or items dropped from them	the Excess as shown on Your Schedule for every claim
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by Subsidence, Heave or Landslip other than as covered under number 9 of Section One c) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates, fences, paths and hedges d) loss or damage caused by frost e) loss or damage caused by rising ground water levels f) loss or damage to any felt roof where the felt roof is more than 10 years old g) for loss or damage due to wear and tear or any gradually operating cause
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by Subsidence, Heave or Landslip other than as covered under number 9 of Section One c) for loss or damage to domestic fixed fuel-oil tanks and swimming pools d) for loss or damage whilst the Home is Unfurnished e) loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless You have chosen Accidental Damage cover)

Section One - Buildings

WHAT IS COVERED

WHAT IS NOT COVERED

<p>This insurance covers the Buildings for loss or damage directly caused by</p>	<p>We will not pay</p>
	<ul style="list-style-type: none"> f) loss or damage caused by the failure or lack of grout and/or sealant g) for loss or damage due to wear and tear or any gradually operating cause h) for loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies
<p>5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</p>	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by wear and tear or anything that happens gradually c) for the cost of repair of the source of the damage unless the cause is covered elsewhere in this policy d) for loss or damage while the Home is Unfurnished
<p>6. theft or attempted theft</p>	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage while the Home is Unfurnished c) for loss or damage while the Home is let, let or sublet unless there is physical evidence of violent and forcible entry
<p>7. collision by any vehicle or animal</p>	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for damage caused by domestic pets
<p>8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p>	<p>the Excess as shown on Your Schedule for every claim unless the Home is let and such damage arises from the illegal cultivation of drugs by the Tenant which are classed as controlled under the Misuse of Drugs Act (1971), whereby the Excess increases to £2,500</p>

Section One - Buildings

WHAT IS COVERED

WHAT IS NOT COVERED

<p>This insurance covers the Buildings for loss or damage directly caused by</p>	<p>We will not pay</p>
<p>9. Subsidence or Heave of the site upon which the Buildings stand or Landslip</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, paved terraces, paths, walls, gates, fences, hot tubs service tanks and central heating oil tanks unless the Home is also affected at the same time by the same event</p> <p>c) for loss or damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event</p> <p>d) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>e) for loss or damage caused by coastal or riverbank erosion</p> <p>f) for loss or damage due to normal Settlement, shrinkage or expansion</p> <p>g) for loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions</p> <p>h) for loss or damage caused by the action of chemicals on, or the reaction of chemicals with any materials which form part of the Buildings</p> <p>i) any claim for which compensation has been provided or would have been provided but for the existence of this Policy, under any contract, legislation or guarantee</p>
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts</p>
<p>11. falling trees, telegraph poles or lamp-posts</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for loss or damage caused by trees being cut down or cut back within the Premises</p> <p>c) for loss or damage to gates and fences</p>

Section One - Buildings

WHAT IS COVERED

WHAT IS NOT COVERED

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This Section of the insurance also covers</p>	<p>We will not pay</p>
<p>A. the cost of repairing Accidental Damage to:</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • Sanitary Ware • ceramic hobs <p>all forming part of the Buildings</p>	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage while the Home is Unfurnished
<p>B. the cost of repairing Accidental Damage to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables 	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage due to wear and tear or anything that happens gradually c) Damage for which You are not legally responsible d) Damage to any part of the pipe or cable above ground level
<p>C.</p> <ul style="list-style-type: none"> • loss of rent due to You which You are unable to recover • additional costs of alternative accommodation, substantially the same as Your existing accommodation, which You have to pay for. while the Buildings cannot be lived in following loss or damage that is covered under Section One 	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) any amount over 20% of the sum insured for the Buildings
<p>D. expenses You will have to pay and which We have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the Building 	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) any expenses for preparing a claim or an estimate of loss or damage c) any costs if Government or local authority requirements have been served on You before the loss or damage

Section One - Buildings

WHAT IS COVERED

WHAT IS NOT COVERED

<ul style="list-style-type: none"> costs You have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the Buildings that is covered under Section One</p>	
<p>E. increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under cause 4 of Section One</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) more than £750 in any Period of Insurance. If You claim for such loss under Sections One and Two. We will not pay more than £750 in total</p>
<p>F. the period between exchange of contracts and completion when anyone buying the Home will have the benefit of Section One until the sale is completed or the insurance ends, whichever is sooner</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) if the Buildings are insured under any other insurance</p>
<p>G. the cost of tracing source of the damage covered under causes 4 and 5 and the replacement or repair of any walls, floors or ceilings damaged while carrying out the investigations</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) any amount over £5000</p>
<p>H. any loss or damage caused by the emergency services gaining access to the Premises in the course of their duty to safeguard life or property</p>	
<p>I. any loss or damage to plants, trees, bushes and shrubs at the Premises as a result of the insurance provided by causes 1 to 11 of Section One.</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) more than £1000 in any Period of Insurance</p> <p>c) any loss or damage arising from Storm, Flood or weight of snow.</p>

Section One - **Buildings** - Accidental Damage to buildings

The following cover applies only if the **Schedule** shows that it is included.

WHAT IS COVERED

WHAT IS NOT COVERED

This Extension covers the following	We will not pay
<p>Accidental Damage to the Buildings</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for loss or damage or any proportion of damage which We specifically exclude elsewhere under Section One</p> <p>c) for the Buildings moving, settling, shrinking, collapsing or cracking</p> <p>d) for loss or damage while the Home is being altered, repaired, cleaned, maintained or extended</p> <p>e) for loss or damage to outbuildings and garages which are not of Standard Construction</p> <p>f) for the cost of general maintenance</p> <p>g) for loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or anything that happens gradually</p> <p>h) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>i) for loss or damage from mechanical or electrical faults or breakdown</p> <p>j) for loss or damage caused by dryness, dampness, extremes of temperature or exposure to light</p> <p>k) for loss or damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks</p> <p>l) for any loss or damage caused by or contributed to by, or arising from any kind of pollution and/or contamination</p> <p>m) for loss or damage while the Home is Unoccupied</p>

Section One - Buildings

Conditions that apply to Section One (Buildings) only

1. Properties left **Unoccupied** for more than 30 consecutive days

Unless already agreed by **Us** and the **Premises** is not Occupied by **You** or **Your Family** or **Tenant** (if the **Premises** has been insured as let) for more than 30 consecutive days the following conditions and exclusions will apply:

a) **You** must:

- I. maintain the security precautions at the **Home** in good working order at all times and
- II. advise **Us** before any changes to the security at the **Home** are made and
- III. put all the security precautions into operation whenever the **Home** is left unattended;

b) **We** will not pay the first £500 of each claim under the following causes applicable to Section One **Buildings**

- **Storm, Flood** or weight of snow
- Escape of oil
- Theft or attempted theft
- Persons acting maliciously

c) **We** will not pay the first £2500 in respect of escape of water

d) during the period from 1st November to 1st April **We** will not pay a claim under Section One **Building** for Escape of water and/or Escape of oil unless

- I. central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained;
and
- II. the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

If **You** fail to tell **Us** within 90 days of the property becoming **Unoccupied** the insurance by Section One **Buildings** will be limited to loss or damage arising from Fire (excluding arson), lightning, explosion and earthquake only.

2. Inflation Protection

The sum insured on the **Buildings** is the amount shown in the **Schedule** adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. **Your** annual premium will be based on the adjusted sum insured.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the sum insured at the time of the damage represents the full rebuilding cost and provided that **You** ensure that the work is carried out without undue delay.

Section One - **Buildings** - Settling Claims

HOW WE DEAL WITH YOUR CLAIM

1. Replacement or Repair

We will pay the cost of work carried out in repairing or replacing the damaged parts of the **Buildings** including:

- i) reasonable professional fees relating to repair and/or replacement
- ii) removal of debris
- iii) the cost of complying with building regulations, local authority or other statutory requirements except where notice of the need to comply was given or sent to **You** before the damage occurred or these relate to undamaged parts of the **Buildings**.

We will pay the cost of repair or replacement LESS a deduction for wear, tear or betterment (where the **Buildings** would be improved by the repair or replacement) if:

- the **Buildings** have not been maintained in good repair or
- at the time of any damage the sum insured for **Buildings** is less than the full value of the **Buildings**. (For **Buildings** the full value means the cost of rebuilding if the **Buildings** were completely destroyed - This is not necessarily the market value).

We may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash. Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay a cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier. If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

- ### 2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

YOUR SUM INSURED

We will not reduce the sum insured under **Section One** after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.

LIMIT OF INSURANCE

UNDERINSURANCE

If at the time of any loss or damage the cost of rebuilding the whole of the buildings, in a new condition similar in size, shape and form, is more than the sum insured for buildings, **We** will pay only for the loss or damage in the same proportion. For example, if the sum insured for buildings only covers two-thirds of the cost of rebuilding the buildings, **We** will only pay two-thirds of the claim.

Section Two - Contents

WHAT IS COVERED	WHAT IS NOT COVERED
This insurance covers the Contents for loss or damage directly caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	a) the Excess as shown on Your Schedule for every claim b) loss or damage due to anything that happens gradually
2. aircraft and other flying devices or items dropped from them	the Excess as shown on Your Schedule for every claim
3. Storm, Flood or weight of snow	a) the Excess as shown on Your Schedule for every claim b) for contents in the open c) loss or damage cause by frost d) loss or damage caused by rising ground water levels
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	a) the Excess as shown on Your Schedule for every claim b) loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless You have chosen Accidental Damage cover) c) loss or damage caused by the failure or lack of grout and/or sealant
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by wear and tear or anything that happens gradually
6. theft or attempted theft	a) the Excess as shown on Your Schedule for every claim b) for loss or damage whilst the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry c) any amount over £5,000 for Contents , within detached domestic outbuildings and garages

Section Two - Contents

WHAT IS COVERED	WHAT IS NOT COVERED
This insurance covers the Contents for loss or damage directly caused by	We will not pay
7. collision by any vehicle or animal	a) the Excess as shown on Your Schedule for every claim b) loss or damage caused by domestic pets
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	the Excess shown on Your Schedule for every claim unless the Home is let and such damage arises from the illegal cultivation of drugs by the Tenant which are classed as controlled under the Misuse of Drugs Act (1971), whereby the Excess increases to £2,500
9. Subsidence or Heave of the site upon which the Buildings stand or Landslip	a) the Excess as shown on Your Schedule for every claim b) for loss or damage following damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage whilst the Buildings are under- going any structural repairs, alterations or extensions e) for loss or damage by coastal or river bank erosion f) for loss or damage caused by the action of chemicals on or the reaction of chemicals with any materials which form part of the Buildings g) any claim for which compensation has been provided, or would have been provided but for the existence of this Policy under any contract legislation or guarantee
10. falling trees, telegraph poles or lamp-posts	a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by trees being cut down or cut back within the Premises

Section Two - Contents

WHAT IS COVERED

WHAT IS NOT COVERED

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This section of the insurance also covers</p> <p>a) Accidental Damage to any Electronic Equipment, system or software, any product equipment or machinery containing, connected to or operated by means of a data processing chip within the Home</p>	<p>We will not pay</p> <p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>c) for loss or damage to tapes, records, cassettes, discs or computer software</p> <p>d) or any damage that arises from Computer Virus or Electronic Failure</p> <p>e) for loss or damage by insects, parasites, vermin or domestic pets</p> <p>f) damage to items designated and intended to be portable or to hand held Electronic Equipment and games, including laptops, tablets and mobile phones</p>
<p>b) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • Sanitary Ware forming part of the Buildings which You are legally responsible for as a Tenant and do not have other insurance for • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for the cost of repairing, removing or replacing frames</p>
<p>c) the Contents, if these are not already insured, whilst they are temporarily out of the Home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in Section Two while the Contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling 	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) for Contents outside the United Kingdom</p> <p>c) for Money or credit cards</p> <p>d) any amount over 20% of the sum insured under Section Two for Contents in a furniture store</p> <p>e) loss or damage by theft unless it involves forcible and violent entry to or exit from a building</p>

Section Two - Contents

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<ul style="list-style-type: none"> • in any buildings where You are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the Contents are being moved to Your new Home or to or from any bank, safe deposit or furniture store</p>	<p>f) loss or damage from a caravan, mobile home or motor home</p> <p>g) loss or damage to Business Equipment</p>
<p>d) up to twelve months rent You have to pay as occupier if the Buildings cannot be lived in following loss or damage that is covered under Section Two</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) any amount over 10% of the sum insured under Section Two for the Contents of the Building damaged or destroyed</p>
<p>e) costs of using other accommodation, substantially the same as Your existing accommodation, which You have to pay for if the Buildings cannot be lived in following loss or damage that is covered under Section Two</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) any amount over 10% of the sum insured under Section Two for the Contents of the Building damaged or destroyed</p>
<p>f) Your legal responsibility as a Tenant for loss or damage to the Buildings caused by loss or damage which is covered under Section Two</p>	<p>a) the Excess as shown on Your Schedule for every claim</p> <p>b) any amount over 10% of the sum insured under Section Two for the Contents of the Building damaged or destroyed</p> <p>c) for loss or damage caused by fire, lightning or explosion to the Buildings other than to the landlord's fixtures or fittings</p> <p>d) for loss or damage arising from Subsidence, Heave or Landslip</p>

Section Two - Contents

WHAT IS COVERED	WHAT IS NOT COVERED
This section of the insurance also covers	We will not pay
	e) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously f) for loss or damage while the Home is Unfurnished g) loss or damage to gates, hedges and fences
g) the cost of repairing Accidental Damage to <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables which You are legally responsible for as Tenant only 	a) the Excess as shown on Your Schedule for every claim b) for loss or damage due to wear and tear or anything that happens gradually c) Damage for which You are not legally responsible d) Damage to any part of the pipe or cable above ground level
h) fatal injury to You , happening at the Premises shown in the Schedule , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts: <ul style="list-style-type: none"> • £5000 for each Insured 	
i) costs You have to pay for replacing locks to safes, alarms and outside doors in the Home following theft or loss of Your keys	a) the Excess as shown on Your Schedule for every claim b) any amount over £1,000 in total

Section Two - Contents

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>j) increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section Two</p>	<p>a) the Excess as shown on Your Schedule for every claim b) more than £750 in any Period of Insurance. If You claim for such loss under Sections One and Two, We will not pay more than £750 in total</p>
<p>k) during the period of thirty days before and thirty days after of a celebration or religious festival that You celebrate the Contents sum insured is increased by 10% to cover gifts and additional food and drink. For all other purposes the sum insured is not increased by this item (K)</p>	<p>the Excess as shown on Your Schedule for every claim</p>
<p>l) loss or damage to visitors Personal Possessions by causes 1 to 10 of Section Two whilst they are contained within the Home</p>	<p>a) the Excess as shown on Your Schedule for every claim b) for loss or damage specifically excluded under the Contents section c) more than £500 for each visitor for any one claim</p>
<p>m) loss or damage to Domestic Staff's Personal Possessions by causes 1 to 10 of Section Two whilst they are contained within the Home</p>	<p>a) the Excess as shown on Your Schedule for every claim b) or loss or damage specifically excluded under the Contents section c) more than £500 for each member of Domestic Staff for any one claim</p>
<p>n) Students Contents whilst away at University/College</p> <p>We will pay for any loss or damage to Contents while the items are temporarily away from Your Home and kept in Your lodgings while You are at university or college anywhere in the United Kingdom</p>	<p>a) the Excess as shown on Your Schedule for every claim b) any amount over £5,000 in total c) any amount over £500 in total for Valuables d) for theft or attempted theft unless there is physical evidence of violent and forcible entry e) for loss of Money f) for loss by deception g) for loss or damage to guests' effects h) for bicycles, laptops, mobile phones, ipads or tablets unless specified</p>

Section Two - Contents - Accidental Damage to contents

The following cover applies only if the Schedule shows that it is included.

WHAT IS COVERED	WHAT IS NOT COVERED
This Extension covers the following	We will not pay
<p>Accidental Damage to the Contents within the Home</p>	<ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for damage or any proportion of damage which We specifically exclude elsewhere under Section Two EXCEPT in respect of exclusion (f) of Cause A c) for damage to Contents within garages and outbuildings d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage caused by chewing, tearing, scratching or fouling by animals f) any amount over £1000 in total for porcelain, china, glass and other brittle articles g) for Money, credit cards, documents or stamps h) for damage to contact, corneal or micro corneal lenses i) for damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dryrot, mould or frost or anything that happens gradually j) for damage arising out of faulty design, specification, workmanship or materials k) any damage that arises from Computer Virus or Electronic Failure l) for damage arising from demolition, structural alteration or structural repair of the Building m) for damage caused by dryness, dampness, extremes of temperature or exposure to light n) for any loss or damage caused by or contributed to by, or arising from any kind of pollution and/or contamination o) for loss or damage if the Buildings are Unoccupied

Section Two - Contents

Conditions that apply to Section Two (Contents) only

1. Properties left **Unoccupied** for more than 30 consecutive days

Unless already agreed by **Us** and the **Premises** is not occupied by **You** or **Your** Family or **Tenant** (if the **Premises** has been insured as let) for more than 30 consecutive days the following conditions and exclusions will apply:

a) **You** must:

- i. maintain the security precautions at the **Home** in good working order at all times and
- ii. advise **Us** before any changes to the security at the **Home** are made and
- iii. put all the security precautions into operation whenever the **Home** is left unattended.

b) **We** will not pay the first £500 of each claim under the following causes applicable to Section **Two Contents**

- Storm, flood or weight of snow
- Escape of oil
- Theft or attempted theft
- Persons acting maliciously

c) **We** will not pay the first £2500 in respect of escape of water

d) **We** will not pay for theft or attempted theft of **Valuables** under Section **Two Contents**

e) during the period from 1st November to 1st April **We** will not pay a claim under Section **Two Contents** for Escape of water and/or Escape of oil unless

- i. central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained;
and
- ii. the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

If **You** fail to tell **Us** within 90 days of the property becoming **Unoccupied** the insurance by Section **Two Contents** will be limited to loss or damage arising from Fire (excluding arson), lightning, explosion and earthquake only.

2. Inflation Protection

The sum insured on **Contents** is the amount shown in the **Schedule** adjusted monthly in line with the Durable Household Goods Section of the Consumer Price Index prepared by the National Statistics. **Your** annual premium will be based on the adjusted sum insured.

3. Proof of Value

If an item of **Valuables** is specified under this section and with a value in excess of £5000, should that item be lost or damaged, if **You** do not have an official valuation or receipt supporting the stated sum insured then **Your** claim may be affected.

Section Two - Contents

HOW WE DEAL WITH YOUR CLAIM

1. If **You** claim for loss or damage to the **Contents** **We** will at **Our** option repair, replace or pay for any article covered under Section Two. For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new
- **You** have paid or **We** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes and household linen
- pedal cycles

where **We** will take off an amount for wear and tear and depreciation.

We may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash.

Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay a cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier.

If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

YOUR SUM INSURED

We will not reduce the sum insured under Section Two after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.

LIMIT OF INSURANCE

We will not pay any more than the sum insured for the Contents of each Premises shown in the Schedule.

UNDERINSURANCE

If at the time of any loss or damage the cost of replacing or repairing your contents, is more than the sum insured for contents, **We** will pay only a share of the claim. For example, if the sum insured for contents only covers two-thirds of the cost of replacing or repairing the contents, **We** will only pay two-thirds of the claim.

Section Three - Accidents to domestic staff

This section applies only if the Contents are insured under Section Two

WHAT IS COVERED

WHAT IS NOT COVERED

We will pay	We will not pay
<p>for amounts You become legally liable to pay, including costs and expenses which We have agreed in writing, for Bodily injury by an accident happening during the Period of insurance anywhere in the World to Your Domestic staff employed in connection with the Premises shown in the Schedule</p>	<p>for Bodily injury in connection with or arising</p> <ul style="list-style-type: none"> • from any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> domestic garden equipment used within the Premises • from any communicable disease or condition • in Canada or the United States of America after the total period of stay has exceeded 30 days during the Period of Insurance

LIMIT OF INSURANCE

We will not pay more than £10,000,000 (including costs) for any one claim or series of claims arising from one event or one source or original cause.

Section Four - Legal liability to the public

This section applies only if the **Schedule** shows that either the **Buildings** are insured under Section One or the **Contents** are insured under Section Two of this insurance.

PART A

Part A of this section applies in the following way:

- if the **Buildings** only are insured, **Your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **Contents** only are insured, **Your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **Buildings** and **Contents** are insured, **Your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for Your legal liability</p> <p>(i) as owner or occupier for any amounts You become legally liable to pay as damages in respect of accidental</p> <ul style="list-style-type: none"> • Bodily Injury • damage to property happening at the Premises during the Period of Insurance, <p>OR</p> <p>(ii) as a private individual for any amounts You become legally liable to pay as damages in respect of accidental</p> <ul style="list-style-type: none"> • Bodily Injury • damage to property happening anywhere in the world during the Period of Insurance 	<p>We will not pay</p> <p>a) for Bodily Injury to</p> <ul style="list-style-type: none"> • You • any other permanent member of the Home • any person who at the time of sustaining such Injury is engaged in Your service <p>b) for Bodily Injury arising in connection with any communicable disease or condition</p> <p>c) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • You • any other permanent member of the Home • any person engaged in Your service <p>d) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days during the Period of Insurance</p> <p>e) arising in connection with any profession, occupation, business or employment</p> <p>f) which You have assumed under contract and which would not otherwise have attached</p>

Section Four - Legal liability to the public

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for Your legal liability</p>	<p>We will not indemnify You for any liability</p> <p>g) arising out of Your ownership, possession or use of:</p> <p>i) any motorised or horse drawn vehicle other than:</p> <ul style="list-style-type: none"> • domestic gardening equipment used within the Premises and • pedestrian controlled gardening equipment used elsewhere <p>ii) any power-operated lift</p> <p>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</p> <p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the Period of Insurance at the Premises named in the Schedule; and • reported to Us not later than 30 days from the end of the Period of Insurance; <p>in which case all such pollution and/or contamination arising out of such accident will be deemed to have happened at the time of such accident</p> <p>i) arising out of Your ownership, occupation possession or use of any land or building that is not within the Premises</p> <p>j) if You are entitled to payment under any other insurance, including but not limited to any house or travel insurance, until such insurance(s) is exhausted</p>

Section Four - Legal liability to the public

PART B

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for</p> <p>sums which You have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have paid on your behalf had the award been made against You rather than to You • there is no appeal pending • You agree to allow Us to enforce any right which We will become entitled to upon making payment 	<p>We will not pay</p>
<p>PART C</p> <p>We will pay You for</p> <p>any amount that You or Your family become legally liable to pay as compensation (including claimant’s costs and expenses) arising from Your ownership (but not occupation) of the Premises which causes accidental death, Bodily Injury or illness to any person or damage to property. This includes cover for defective work carried out by You or Your family or on Your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by You or Your family before the occurrence of bodily Injury or damage in connection with such private residence</p>	<ul style="list-style-type: none"> • for any liability if You are entitled to payment under any other insurance • for the cost of repairing any fault or alleged fault

LIMIT OF INSURANCE

We will not pay for

- in respect of pollution and/or contamination:- more than £2,000,000 in all
- in respect of any other liability covered under Section Four:-

more than £2,000,000 including costs for any one claim or series of claims arising out of any event or one source or original cause.

Section Five - Valuable and personal possessions

The following cover applies only if the **Schedule** shows that it is included.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This insurance covers</p> <p>Valuable and Personal Possessions listed in the Schedule (or specification(s) attached) against physical loss or damage anywhere in the United Kingdom, Europe and up to 60 days World-wide in any Period of Insurance</p>	<p>We will not pay</p> <ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for damage caused by plants, living creatures, wet or dry rot, fungus, atmospheric or climatic conditions, wear and tear or anything that happens gradually c) for damage from electrical or mechanical faults or breakdown d) any amount over £1500 for any one item (including articles forming a pair or set) unless stated otherwise in the Schedule (or specification(s) attached) e) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon f) for damage to guns caused by rusting or bursting of barrels g) for breakage of any sports equipment whilst in use h) for any loss of or damage to contact, corneal or micro corneal lenses, hearing aids, dental appliances unless otherwise stated in the specification forming part of the Schedule i) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under Your personal supervision j) Electronic Equipment unless otherwise stated in the specification(s) attached to the Schedule k) theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant unless from a locked concealed luggage boot or closed glove compartment following forcible and violent entry to a locked vehicle l) any amount over £2000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during Your absence from such rooms

Section Five - Valuables and personal possessions

WHAT IS COVERED	WHAT IS NOT COVERED
This insurance covers	<p>We will not pay</p> <p>m) for loss or damage to credit cards, mobile phones, smart phones, tablets, portable computers, pedal cycles, unmanned aerial vehicles or aircraft also known as drones, sideways electric skateboards or similar (hoverboards), vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories, including motorcycles, children’s motorcycles, children’s motorcars, quad bikes, children’s quad bikes, caravans, aircraft, watercraft, sailboards or surfboards</p> <p>n) articles used for business or professional purposes unless stated otherwise in the Schedule</p> <p>o) for loss or damage arising from depreciation in value or other loss or damage or additional expenses following on from the event for which You are claiming e.g. costs incurred in preparing the claim or loss of earnings</p> <p>p) for loss or damage to documents lottery and raffle tickets</p> <p>q) for loss or damage to parts, accessories, tools, fitted radio cassette players, compact disc players, MP3 players, DVD players and satellite navigation systems for the subjects excluded in (m) above</p> <p>r) for loss or damage where the property has been obtained by a person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable.</p> <p>s) for loss or damage to property more specifically insured by any other policy</p>

CONDITIONS THAT APPLY TO SECTION FIVE (VALUABLES AND PERSONAL POSSESSIONS) ONLY

1. Precious Stones (Regular maintenance of settings)

The setting of the stones in any item of jewellery exceeding the value of £7500 MUST be examined by a competent jeweller once every three years at least, and any defect remedied without delay at **Your** expense. If **You** do not do this, such items of jewellery will not be insured.

2. Proof of Value

If an item of **Valuables** is specified under this section and has a value in excess of £5000, should that item be lost or damaged, if **You** do not have an official valuation or receipt supporting the stated sum insured then **Your** claim may be affected.

Section Five - **Valuables and personal possessions**

How we deal with your claim

YOUR SUM INSURED

1. We will at Our option repair, replace or pay replacement as new for any article lost or damaged.

We will replace as new except for:

- i) clothing and items that are not repaired or replaced, when a deduction for wear and tear will be made
- ii) items that can be economically repaired (including clothing) where the cost of repair will be paid

We may repair, reinstate or replace the lost or damaged property. If We cannot replace or repair the property We may pay for the loss or damage in cash. Where We can offer repair or replacement through a preferred supplier, but We agree to pay a cash settlement, then payment will not exceed the amount We would have paid the preferred supplier. If no equivalent replacement is available then We will pay the full replacement cost of the item with no discount applied.

2. If any insured item consists of articles forming a pair or set with an insured value of £1,000 or over:

- We will not pay for the cost of replacing any undamaged article forming part of such pair or set.
- We will not pay more than a proportion of the insured value of such pair or set.

3. In the event that a **Personal Possession** specified in the **Schedule** is totally lost or destroyed, it will not continue to be insured but will be deleted from the date of the loss.

LIMIT OF INSURANCE

It is important that **Your** sum insured is enough to replace **Your Personal Possessions** as new (but for clothing and household linen We may make a reduction for wear and tear).

You must notify us as soon as possible if the full replacement value of **Your Personal Possessions** exceeds the amount shown in **Your Schedule**.

The full replacement value of **Your Personal Possessions** means the current cost to replace all **Your Personal Possessions** as new.

If the amount shown on **Your Schedule** represents less than 100% of the full replacement value of **Your Personal Possessions**, we will only be able to settle claims at the percentage you are insured for. For example, if the value of **Your Personal Possessions** shown on **Your Schedule** only represents 70% of the full replacement value we will not pay more than 70% of **Your** claim.

Section Six - Domestic freezer cover

The following cover applies only if the **Schedule** shows that it is included.

WHAT IS COVERED	WHAT IS NOT COVERED
This insurance covers	We will not pay
the cost of replacing Your food in Your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) the Excess as shown on Your Schedule for every claim b) for loss or damage caused by any electricity or gas company cutting off or restricting Your supply c) for loss or damage due to the failure of Your electricity or gas supply caused by a strike or anyother industrial action d) if the fridge or freezer is more than 10 years old when the food is damaged

LIMIT OF INSURANCE

We will not pay more than £750 unless otherwise stated in the **Schedule**.

Section Seven - Pedal cycle cover

The following cover applies only if the **Schedule** shows that it is included.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>This insurance covers</p> <p>The cost of replacing Your pedal cycles following:</p> <ul style="list-style-type: none"> • theft or attempted theft • Accidental Damage anywhere in the United Kingdom and Europe 	<p>We will not pay</p> <ul style="list-style-type: none"> a) the Excess as shown on Your Schedule for every claim b) for loss or damage to: <ul style="list-style-type: none"> • tyres, • lamps, • accessories, unless the cycle is stolen or damaged at the same time c) for damage due to wear and tear or anything that happens gradually d) for damage from mechanical or Electronic Failure or breakdown e) for loss or damage while the cycle is used for racing or pace making or is let out on hire or is used other than for private purposes f) to replace a stolen cycle unless it was locked to an immovable object by a suitable locking device or kept in a locked building at the time of the theft

LIMIT OF INSURANCE

We will not pay more than the sum(s) insured shown in the **Schedule**.

Section Eight - Money

The following cover applies only if the **Schedule** shows that it is included.

WHAT IS COVERED	WHAT IS NOT COVERED
Section Eight of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">• theft or accidental loss of Money anywhere in the World, provided that• within 24 hours of Your discovering any such loss or theft, You have notified the police	<ul style="list-style-type: none">a) the Excess as shown on Your Schedule for every claimb) to make up any shortage due to an accounting error or omissionc) for loss of value

LIMIT OF INSURANCE

We will not pay

- more than the sum insured stated in the **Schedule**