

Home Insurance Policy

UK General Insurance Group (UKG) Additions

Underwritten by: UK General on behalf of Great Lakes
Reinsurance (UK) SE

November 2016

Policy Book

Welcome to Your Home Insurance Policy

Guidance and Explanations

This **Policy** is a contract of insurance between **You** and **us**, and is made up of this booklet and **Your Schedule**. It is based on the statements and information **You** gave **Your** insurance broker or the information that was given on **Your** behalf when **You** applied for the insurance.

We used that information to assess the cover **We** would provide for **You** and to set the premium and **Policy** conditions required for that cover.

A copy of **Your** questions and answers is available from the agent who sold **You** the **Policy**. **You** must check this information carefully and let **Your** agent know immediately if any part of the information **You** gave **Your** agent is wrong or has changed.

Important

You should read this **Policy**, **Your** statement of Fact and **Your Schedule** together. Words with specific meanings are defined on Pages 5 of the **Policy**.

If **You** needs change or any of the information on which the contract is based changes, **We** might need to alter the **Schedule**. Under the **Policy** conditions, **You** must tell **Your** agent about any changes. **We** will update the contract every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew the contract or make an alteration.

We agree to insure **You** under the terms and conditions set out in this **Policy** and the sections shown in the **Schedule** for loss, damage, injury or liability that happens during the **Period of Insurance**. **Your Schedule** advises which sections of this **Policy** apply. There are also some general exclusions on page 19 that apply to the entire contract of insurance.

This **Policy** is subject to **You** paying the requested premium and keeping to the conditions of the **Policy** herein.

Your Insurers

Additions Insurance is arranged by: Assurant Intermediary Ltd with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place 30 Fenchurch Street, London, EC3M 3AJ

Assurant Intermediary Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Governing law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

For and behalf of UK General Insurance Ltd



Karen Beales
Managing Director - Schemes

Home Insurance Policy - definitions

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule** and are highlighted in bold:

Accidental damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Bedroom

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

Buildings

Used wholly, or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by You, or for which You are legally responsible, all being situated at the address(es) in the **united Kingdom**.

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim You are making under this **Policy**. For example, We will not pay mobile telephone call charges following the loss of a mobile telephone.

Contents

Contents are defined as household furniture; fittings; **Personal effects** and Possessions including **valuables**, **money**, cycles, plus TV aerials and masts which are the **property** of You or members of **Your Family** permanently residing with You or for which You are legally liable. **Contents** includes **Office equipment** and office furniture used by You or **Your Family** for business or professional purposes up to £5,000 when in **Your Home**, owned by, or the legal responsibility of You or a member of **Your Family**.

Cost of rebuilding

The full cost of reconstruction of the Buildings in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

Credit Cards

Credit, cheque, debit, charge or cash cards held for personal or charitable purposes.

Endorsement(s)

A specific term, condition or variation to the **Policy**.

Excess

The first amount of any claim for which You are responsible.

Family

You, **Your** domestic partner and other relations that permanently reside with You.

Home

The **Property** shown at the address in the **Schedule**, fixtures and fittings that You are responsible for, and the **Property's** garages and outbuildings, all as the same address and all used by You for domestic purposes only. If there are no business visitors to the **Property** and no employees, one room may be used as an office. Unless We say otherwise in the **Schedule**, the main Building of **Your Property** must be made of brick, stone or concrete and have a slate, tile, metal or concrete roof.

Insured / You / Your

The person(s) as specified in the **Schedule**, or in the event of their death, their legally appointed representative.

Insurers / We / us / Our

UK General Insurance Ltd, on behalf of Great Lakes Reinsurance (UK) SE

Money

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

Office Equipment

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

Period of Insurance

The period shown in the **Schedule**, for which We agree to grant cover, providing that the full premium has been paid to us.

Policy

The **Policy** incorporates the **Policy** booklet, the **Schedule** and all terms, conditions and **endorsements** of **Your** insurance contract with us.

Personal effects

Clothing or other items normally carried on or about You, excluding the following:- **valuables**, **money**, household goods, pedal cycles, sports equipment, items relating to business, camping equipment.

Personal Possessions

Jewellery, watches, **valuables**, **money**, household goods, pedal cycles, sports equipment, items relating to business, camping equipment.

Property

The Buildings at the address (es) stipulated in the **Schedule**.

Schedule

The document which provides specific details of the insurance cover in force.

Sum Insured

The amount as shown in the **Schedule** and being the maximum amount **We** will pay in the event of any claim on this **Policy**.

Uninsurable risks

Wear and tear, depreciation, fungus, rot, vermin or insect damage, mechanical or electrical fault, process of cleaning, repairing, restoration, renovating or any gradually operating cause or process.

United Kingdom

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

Unoccupied

The **Property** is deemed to be **unoccupied** when it is not lived in by You. Unoccupancy is deemed to start from the date that You last vacated the **Property**, which may pre-date the inception of the insurance granted by this **Policy**.

Valuables

Articles made from precious metals, jewellery, watches, stamps, medals, **money**, photographic equipment, furs, curios, works of art and home computer equipment.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Section 1 - Buildings

(This section is included if shown on the **Schedule**)

We cover **Your Buildings** against loss or damage caused by the following **insured perils**:

What is covered	What is NOT covered
1. Fire, smoke, explosion, lightning, or earthquake.	<ul style="list-style-type: none"> a) loss or damage caused by smog, industrial or agricultural output b) the first £100 of every claim, unless otherwise specified in the Schedule.
2. Storm or flood.	<ul style="list-style-type: none"> a) loss or damage caused by frost b) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts c) loss or damage caused by rising water table levels d) the first £100 of every claim, unless otherwise specified in the Schedule.
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are unoccupied for 30 days or more b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped c) loss or damage caused by gradual emission d) the first £250 of every claim, unless otherwise specified in the Schedule.
4. Damage to Your plumbing installation caused by freezing or bursting.	<ul style="list-style-type: none"> a) loss or damage to Your plumbing external to Your Home or in any outbuilding b) loss or damage caused by corrosion, wear and tear or rust c) loss or damage occurring after Your Home has been unoccupied for more than 30 days in a row d) the first £100 of every claim, unless otherwise specified in the Schedule.
5. Theft or attempted theft caused by violent and forcible entry or exit.	<ul style="list-style-type: none"> a) theft or attempted theft by any person lawfully on the Property b) loss or damage whilst the Buildings are unoccupied for 30 days or more c) loss or damage caused by deception, unless deception is used solely to gain entry to Your Property d) the first £100 of every claim, unless otherwise specified in the Schedule.
6. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.	<ul style="list-style-type: none"> a) damage caused by domestic pets b) the first £100 of every claim, unless otherwise specified in the Schedule.
7. Riot, civil commotion, labour and political disturbances.	<ul style="list-style-type: none"> a) the first £100 of every claim, unless otherwise specified in the Schedule. b) losses not reported to the Police within 72 hours
8. Malicious damage or vandalism.	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are unoccupied for 30 days or more b) malicious damage or vandalism by person lawfully on the Property c) the first £100 of every claim, unless otherwise specified in the Schedule.

Section 1 - Buildings (continued)

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
9. Subsidence, landslip or heave of the site upon which the Buildings stand.	<ul style="list-style-type: none"> a) loss or damage caused by erosion of any coast or riverbank b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time c) loss or damage caused by structural repairs, alterations, demolitions or extensions d) loss or damage arising from faulty or defective workmanship, designs or materials e) normal settlement, shrinkage or expansion f) loss or damage that originated prior to the start of this Policy g) loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause h) loss or damage to Buildings caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the Buildings i) the first £1,000 of every claim, unless otherwise specified in the Schedule.
10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.	<ul style="list-style-type: none"> a) loss or damage caused by maintenance to trees b) loss or damage to gates and fences c) loss or damage to aerials, dishes and masts d) the first £100 of every claim, unless otherwise specified in the Schedule.
11. Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property .	<ul style="list-style-type: none"> a) loss or damage whilst the Buildings are unoccupied for 30 days or more b) loss or damage caused by chipping, denting or scratching c) the first £100 of every claim, unless otherwise specified in the Schedule.
12. Accidental damage to underground pipes, tanks, cables and services for which You are responsible.	<ul style="list-style-type: none"> a) loss or damage due to wear and tear or gradual deterioration b) loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs. c) the first £100 of every claim, unless otherwise specified in the Schedule.
13. Cost of alternative accommodation incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.	<ul style="list-style-type: none"> a) any amount in excess of 20% of the Building Sum Insured b) losses incurred in any period exceeding 12 months from the date that the Property became uninhabitable, unless shown otherwise in the Schedule c) loss or damage where a valid claim has not been accepted by Insurers under section 1, perils 1-10
14. Increased metered water charges incurred by You , which result from the escape of water, for which a successful claim has been made under Section 1, Peril 3 of this Policy.	<ul style="list-style-type: none"> a) any amount in excess of £5000 in any Period of Insurance.
15. Expenses incurred by You as a result of the removal of debris, compliance with Government or Local Authority requirements, architect and surveyor fees incurred in the reinstatement of the Building, following loss or damage caused by any of the perils listed in Section 1 of Your Policy .	<ul style="list-style-type: none"> a) any fees charged in the preparation of a claim.

Section 1 - Buildings (continued)

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
<p>16. Expenses incurred by You in locating the source and subsequent making good of damage, following loss or damage for which a successful claim has been made under Section 1, Peril 3 or Peril 12 of this Policy.</p>	<p>a) any amount in excess of £5,000 b) loss or damage to the apparatus from which water or oil has escaped.</p>
<p>17. Purchaser's Interest</p> <p>If You have contracted to sell the Buildings and the purchaser has not insured the Property before completion, the purchaser will have the contractual right to benefit of Section 1 of this Policy between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.</p>	
<p>18. Emergency Access</p> <p>We will provide cover for damage to the Home caused by forced access by the fire, police or ambulance services as a result of an emergency.</p>	<p>a) any amount in excess of £750 b) The excess shown in Your Schedule.</p>
<p>19. Replacement of Locks and Keys</p> <p>We will provide cover for replacement locks and keys if Your keys are lost or stolen or locks are damaged by a cause included in this section.</p>	<p>a) any amount in excess of £1,000.</p>
<p>20. Legal liability to the public, subject to a limit of indemnity of £2,000,000 (unless shown otherwise on the Schedule) in respect of all sums for which You are legally liable, as the owner of the Buildings, to pay as compensation for accidental death or injury to any person, or loss or damage to third party property, including defence costs and expenses incurred with Our prior consent.</p>	<p>a) bodily injury or death to any person who is engaged in Your service, or is a member of Your Family or household b) any claim arising directly or indirectly from the transmission of any communicable disease c) damage to property under Your custody or control d) any claim arising out of any profession, occupation or business, other than through private letting of the Property e) any claim arising out of the ownership, possession or operation of: i. any mechanically propelled vehicle (other than a private garden vehicle) operated within Your Property ii. any power operated lift iii. any aircraft or watercraft iv. a caravan, whilst being towed v. any dogs designated as dangerous under the Dangerous Dogs Act 1991 f) any claim arising out of pollution or contamination g) any claim where You are entitled to indemnity under any other insurance h) any cost or expense not agreed by us in writing.</p>

Additional Cover

(This extension does not apply unless shown on the **Schedule**)

<p>21. Accidental damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.</p>	<ul style="list-style-type: none">a) loss or damage caused by uninsurable risksb) loss or damage caused by vermin; fungus; insects or domestic petsc) loss or damage whilst the Buildings are unoccupied for 30 days or mored) the cost of normal maintenancee) loss or damage caused by wet or dry rot; faulty workmanship or design.f) loss or damage as a result of any Building alterations, renovations or repairsg) loss or damage specifically excluded from cover under Section 1 or General Exclusions of this Policyh) the first £100 of every claim, unless otherwise specified in the Schedule.
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Conditions that apply to Section 1 - Buildings Index-Linking clause

If **You** have provided **Your** agent with the Sums **Insured** in Section 1, these may be adjusted each month in accordance with The House Rebuilding Costs Index, issued by the Royal Institute of Chartered Surveyors. No additional premium will be charged for each monthly Increase.

At each renewal **You** will be requested to provide or confirm the Sums **Insured** which will be used as the basis to calculate the premium required. The Sums **Insured** will be shown on the renewal **Schedule**.

Basis of claims settlement

In the event of loss or damage to the Buildings, **We** will pay the full cost of reinstatement, as long as the Buildings are maintained in a good state of repair and they are **insured** for the full cost of reinstatement. If the Buildings have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the Sum(s) **Insured** bears to the full cost of reconstruction of the **Property**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for the **Property**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the Buildings **Sum Insured** reflects the total cost of reinstatement and associated fees.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the Building which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Section 2 - Contents

(This section is included if shown on the **Schedule**)

We will cover Your Contents against loss or damage caused by the following **insured perils**:

What is covered	What is NOT covered
1. Fire, smoke, explosion, lightning, or earthquake.	<ul style="list-style-type: none"> a) loss or damage caused by smog, industrial agricultural output b) the first £100 of every claim, unless otherwise specified in the Schedule.
2. Storm or flood.	<ul style="list-style-type: none"> a) Contents in the open b) loss or damage caused by frost c) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts d) loss or damage caused by rising water table levels e) the first £100 of every claim, unless otherwise specified in the Schedule.
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes. Including £1000 of additional metered water charges incurred by You and resulting from any of the causes 1-9 of Section 2 of this Policy	<ul style="list-style-type: none"> a) loss or damage whilst Your Home is unoccupied for 30 days or more b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped c) loss or damage caused by gradual emission d) the first £250 of every claim, unless otherwise specified in the Schedule
4. Theft or attempted theft caused by violent and forcible entry or exit.	<ul style="list-style-type: none"> a) theft or attempted theft by any person lawfully on the Property b) loss or damage whilst the Your Home is unoccupied for 30 days or more c) any amount in excess of £2,000 in respect of Contents contained within locked detached domestic outbuildings and garages d) any amount in excess of £500 in respect of Contents contained within unlocked detached domestic outbuildings and garages e) any amount in excess of £1,000 in respect of contents in the garden f) the first £100 of every claim, unless otherwise specified in the Schedule.
5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.	<ul style="list-style-type: none"> a) damage caused by domestic pets b) the first £100 of every claim, unless otherwise specified in the Schedule.
6. Riot, civil commotion, labour and political disturbances.	<ul style="list-style-type: none"> a) the first £100 of every claim, unless otherwise specified in the Schedule.
7. Malicious damage or vandalism.	<ul style="list-style-type: none"> a) loss or damage whilst Your Home is unoccupied for 30 days or more b) malicious damage or vandalism by any person lawfully on the Property c) the first £100 of every claim, unless otherwise specified in the Schedule.

What is covered	What is NOT covered
<p>8. Subsidence, landslip or heave of the site upon which the Buildings stand.</p>	<p>a) loss or damage caused by erosion of any coast or riverbank</p> <p>b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time</p> <p>c) loss or damage caused by structural repairs, alterations, demolitions or extensions</p> <p>d) loss or damage arising from faulty or defective workmanship, designs or materials</p> <p>e) normal settlement, shrinkage or expansion</p> <p>f) loss or damage that originated prior to the start of this Policy</p> <p>g) loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause</p> <p>h) loss or damage to Contents caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the Buildings</p> <p>i) the first £1,000 of every claim, unless otherwise specified in the Schedule.</p>
<p>9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p>	<p>a) loss or damage caused by maintenance to trees</p> <p>b) loss or damage to gates and fences</p> <p>c) loss or damage to aerials, dishes and masts</p> <p>d) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>10. Accidental damage to mirrors, fixed glass, glass topped furniture and ceramic hobs.</p>	<p>a) loss or damage whilst Your Home is unoccupied for 30 days or more</p> <p>b) loss or damage caused by chipping, denting or scratching</p> <p>c) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>11. Accidental damage in the Home to: Desktop computers, Audio, hi-fi, television, telecommunication, video or DVD equipment, Satellite television receiving equipment or television and radio aerials but not mobile phones, laptop computers, Ipads and tablet computers, computer software, hand-held computers or electronic toys.</p>	<p>a) loss or damage after the Property has been unoccupied for more than 30 days in a row</p> <p>b) loss or damage caused by electrical or mechanical breakdown</p> <p>c) loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration</p> <p>d) any amount exceeding £1,500 for any single item or set</p> <p>e) the excess shown in Your Schedule.</p>
<p>12. Costs of alternative accommodation incurred by You, as a result of Your Home becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy.</p>	<p>a) any amount in excess of 20% of the Contents Sum Insured</p> <p>b) losses incurred in any period exceeding 12 months from the date that the Property became uninhabitable, unless shown otherwise in the Schedule</p> <p>c) loss or damage where a valid claim has not been accepted by Insurers under section 2, perils 1-11.</p>
<p>13. Deep Freezer Contents We will pay up to the £1,000 for food in a domestic deep freezer in the Home made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.</p>	<p>a) loss or damage from fridges/freezers over 10 years from new</p> <p>b) deliberate act of the utility provider</p> <p>c) the excess shown in Your Schedule.</p>

Section 2 - Contents (continued)

(This section is included if shown on the Schedule)

What is covered	What is NOT covered
<p>14. Personal money and Credit Cards</p> <p>Loss of personal money belonging to You or Your Family up to £300 any one loss. Your liability under the terms of the personal Credit Cards including cheque, debit, charge or cash cards, issued in the British Isles to You or Your Family, up to a maximum of £1,000 any one loss.</p>	<p>a) any loss unless the terms and conditions under which the card is issued have been fulfilled</p> <p>b) losses not reported to the Police within 24 hours of discovery of loss</p> <p>c) any loss as a result of unauthorised use by a member of Your Family or a person residing with You</p> <p>d) loss caused by accounting errors or omissions</p> <p>e) depreciation in value</p> <p>f) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>15. Office Equipment</p> <p>We will pay up to the £5,000 for Office Equipment, computers, monitors, scanner and printers used for Your business.</p>	<p>a) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>16. valuables</p> <p>We will pay up to £2,000 any one item of valuables, subject to a maximum of £10,000 in total, unless specifically noted on Your Schedule.</p>	<p>a) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>17. Visitors' Personal effects</p> <p>We will pay up to £500 for visitors Personal effects whilst in Your Home unless otherwise insured.</p>	<p>a) the first £100 of every claim, unless otherwise specified in the Schedule..</p>
<p>18. Weddings, Birthdays and Religious Festivals</p> <p>The Sum Insured shown in the Schedule for Contents in the Home will be automatically increased by 10%, subject to a maximum of £3,000</p> <p>a) during the month of any religious festival or celebration</p> <p>b) for 30 days before and after Your wedding day : and</p> <p>c) for 7 days after Family birthdays to cover wedding, birthday, Christmas or other gifts</p>	<p>a) the first £100 of every claim, unless otherwise specified in the Schedule.</p>
<p>19. Replacement of Locks and Keys</p> <p>We will provide cover for replacement locks and keys if Your keys are lost or stolen or locks are damaged by a cause included in this Section</p>	<p>a) any amount in excess of £1000</p>
<p>20. Legal liability to the public, subject to a limit of indemnity of</p> <p>Additional Cover</p> <p>£2,000,000 (unless shown otherwise on the Schedule) in respect of all sums for which You are legally liable, as the owner of</p> <p>(This extension does not apply unless shown on the the Contents, to pay as compensation for accidental death or Schedule) injury to any person, or loss or damage to third party property,</p>	<p>a) bodily injury or death to any person who is engaged in Your service, or is a member of Your Family or household</p> <p>b) any claim arising directly or indirectly from the transmission of any communicable disease</p>
<p>What is covered including defence costs and expenses incurred with Our prior consent.</p>	<p>c) What is NOT covered damage to property under Your custody or control</p>

Sections 2 - Contents (continued)

(This section is included if shown on the Schedule)

<p>1. Accidental damage cover to the Contents contained within the Home in addition to those perils as listed in paragraphs 1 to 9 of this section.</p>	<p>d) any claim arising out of any profession, occupation or business, a) other than through private letting of the loss or damage specifically excluded from cPropertyver under Section 2</p> <p>e) any claim arising out of the ownership, possession or operation Contents or General Exclusions of this Policy</p> <p>b) of: loss or damage caused by normal wear and tear</p> <p>i. c) any mechanically propelled vehicle (other than a private garden loss or damage caused by vermin, insects, fungus or atmospheric vehicle) operated within or climatic conditions Your Property</p> <p>ii. d) any power operated liftloss or damage caused by cleaning or making repairs or iii. any aircraft or watercraft alterations</p> <p>iv. e) a caravan, whilst being towedloss or damage caused by pets</p> <p>v. f) any dogs designated as dangerous under the Dangerous Dogs Act loss or damage whilst the Buildings are unoccupied for 30 days 1991or more</p> <p>f) g) any claim arising out of pollution or contaminationloss or damage as a result of mechanical or electrical breakdown</p> <p>g) h) any claim where the first £100 of every claim, unless otherwise specified in the You are entitled to indemnity under any other insuranceSchedule</p>
	<p>h) any cost or expense not agreed by Us in writing.</p>
<p>21. Tenant's Liability (applicable if the Buildings are rented)</p> <p>Any amount which You become legally liable to pay as a tenant and not as an owner of the Buildings up to 20% of the Contents limit shown in the Schedule in respect of:</p> <p>a) damage to the Buildings by any of the Causes 1-11 of Section 1 of this Policy.</p> <p>22. Accidents to Domestic Employees</p> <p>We will pay for damages and claimants' costs and expenses which You or a member of Your Family become legally liable to pay as compensation for accidental death of or bodily injury to or illness or disease of any domestic employee up to £5,000,000 in connection with any one claim or series of claims made against You or Your Family arising out of any one event occurring during the Period of Insurance and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel islands.</p> <p>We will also pay legal costs and expenses incurred with Our written consent in the defence of any claim made against You or Your Family</p>	<p>a) liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family</p> <p>b) any agreement unless You would have been liable had the agreement not been made</p> <p>c) any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the united Kingdom</p> <p>d) liability arising from any business or profession</p> <p>e) liability for death of, bodily injury to, or illness or disease of any member of Your Family</p> <p>f) liability for which compulsory insurance or security is required by any road traffic legislation.</p>

Section 2 - Contents (continued)

(This section is included if shown on the Schedule)

23. Contents Temporarily Removed.

We will pay up to £5,000 for loss or damage to **Your Contents** caused by any of the perils listed in 1 to 9 of this section whilst temporarily removed from **Your Home** and in occupied premises where **You** or a member of **Your Family** is residing or employed within the **united Kingdom** and/or up to £2,000 to **Your Contents** belonging to **Your** offspring whilst at University or College and contained within halls of residence or private accommodation.

- a) loss or damage from theft unless involving forcible and violent entry or exit
- b) loss or damage from a mobile **home**, motor **home** or caravan
- c) **Contents** removed for sale or exhibition or to furniture storage areas
- d) loss or damage in a furniture depository
- e) loss or damage caused by storm or flood to **property** not in a building
- f) loss or damage listed under other exclusions.
- g) the first £100 of every claim, unless otherwise specified in the **Schedule**.

The maximum payable under this section is £5,000 in total. The maximum payable per single item under this section is £1,000. The maximum payable per single item for **Contents** whilst at a halls of residence or private student accommodation is £500 and specifically excludes laptops, mobile phones and I-pads or tablet computers

Additional Cover

(These extensions do not apply unless shown on the Schedule)

1. **Accidental damage** cover to the **Contents** contained within the **Home** in addition to those perils as listed in paragraphs 1 to 11 of this section.

- a) loss or damage specifically excluded from cover under Section 2 **Contents** or General Exclusions of this **Policy**
- b) loss or damage caused by normal wear and tear
- c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions
- d) loss or damage caused by cleaning or making repairs or alterations
- e) loss or damage caused by pets
- f) loss or damage whilst the Buildings are **unoccupied** for 30 days or more
- g) loss or damage as a result of mechanical or electrical breakdown
- h) the first £100 of every claim, unless otherwise specified in the **Schedule**.

Section 3 - Personal Possessions

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
<p>1) We will cover Your Personal Possessions up to a maximum of £2,000 in total - unless specified otherwise in Your Schedule, against accidental loss or damage within the limits of the united Kingdom. Cover is provided worldwide for up to 30 days in any one Period of Insurance.</p> <p>Accidental loss or damage to Personal Possessions comprising of;</p> <ul style="list-style-type: none"> i. articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable Personal effects (except mobile telephones) up to £2,000 for any one item unless specified on Your Schedule ii. sports equipment, including sporting guns and wearing apparel used for amateur sports purposes up to a limit of £2,000 for any one loss; iii. mobile telephones up to £250 for any one item and any one loss unless specified on Your Schedule; iv. personal money and Credit Cards up to £750 for any one loss; 	<ul style="list-style-type: none"> a) the excess shown in Your Schedule b) any loss or damage to contact or corneal lenses c) loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container d) documents or securities e) household goods, foodstuffs and domestic appliances f) Property more specifically insured g) sports equipment whilst in use h) activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering i) theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle j) tools or instruments used or held for business or professional purposes.

Conditions that apply to Section 2 - Contents and Section 3 - Personal Possessions

Index-linking clause

If **You** have provided **Your agent** with the Sums **Insured** in Section 1, these may be adjusted each month in accordance with The House Rebuilding Costs Index, issued by the Royal Institute of Chartered Surveyors. No additional premium will be charged for each monthly Increase.

At each renewal **You** will be requested to provide or confirm the Sums **Insured** which will be used as the basis to calculate the premium required. The Sums **Insured** will be shown on the renewal **Schedule**.

Basis of claims settlement

In the event of loss or damage to **Your Contents** or **Personal Possessions**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new, or pay the cost of repairing the item.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the Sum(s) **Insured** bears to the full cost of replacement of **Your Contents**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for **Your Contents**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Section 4 - Pedal Cycles

(This section is included if shown on the **Schedule**)

What is covered	What is NOT covered
Accidental loss or damage to Pedal Cycles owned by You or Your Family up to the sum insured as specified on Your Schedule .	<ul style="list-style-type: none">a) loss or damage listed under other exclusionsb) loss or damage while being used for track racing or business purposesc) theft while away from the Home unless in a building or securely locked to an immovable objectd) loss of or damage to accessories unless caused by an accident to the Pedal Cycle or unless the Pedal Cycle is stolen or destroyed by fire at the same time.e) the first £100 of every claim, unless otherwise specified in the Schedule.

Basis of claims settlement

In the event of loss or damage to **Your** Pedal Cycle, **We** will replace the damaged Pedal Cycle, provided that the **Sum Insured** In the event of loss or damage to **Your** Pedal Cycle, **We** will replace the damaged Pedal Cycle, provided that the **Sum Insured** is at least equal to the cost of replacing the Pedal Cycle. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item or pay the cost of repairing the item. A deduction will be made for wear and tear.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your** Pedal Cycle, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for **Your** Pedal Cycle, as shown in the **Schedule**.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

General Conditions -

Applicable to all sections of this insurance

Consumer Insurance Act

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

- a) supply accurate and complete answers to all the questions Your agent may ask as part of Your application for cover under the Policy;
- b) to make sure that all information supplied as part of Your application for cover is true and correct;
- c) tell Your agent of any changes to the answers You have given as soon as possible.

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

Claims Underwriting Exchange

We may use Your personal information to prevent crime. In order to prevent crime We may:

Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and underwriting exchange register. We may pass Your personal information to the operators of these registers, including but not limited to information relating to Your insurance Policy and any incident (such as an accident, theft or loss) to the operators of these registers.

Duty of Care

You must take actions to prevent loss or damage to Your Property and ensure that Your Property is maintained in a good state of repair. All protections installed for the protection of the Building must be regularly maintained and be in use when the Building is left unattended, or when any occupants have retired for the night.

Changes in circumstances

It is important that You keep Your agent advised of any change in Your circumstances. Your Policy has been based on the information You have given Your agent in the proposal and You must advise Your agent immediately of changes such as:

- Your Property becomes Unoccupied
- You, any member of Your Family is convicted of any criminal offence
- You, any member of Your Family is declared bankrupt, or has been served with a County Court Judgement
- You, any member of Your Family use the Home for business or professional purposes.

Unoccupancy

- 1) If the Buildings as specified in the Schedule will be left unattended for 14 days or more, You must immediately ensure that the gas and water system is turned off and drained at the mains, or any heating system in place must be set to maintain a continuous minimum temperature of 14 degrees Celsius
- 2) You must notify Your agent if the Buildings as specified in the Schedule are to become unoccupied for more than 30 days in any single period.

Notice of Building Works

You must notify Your agent prior to the start of any conversions, alterations and extensions to any Buildings specified in the Schedule.

Cancellation

If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to < us or Your agent > within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

If You wish to cancel Your Policy after 14 days You will be entitled to a pro-rata return of premium on the condition that no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. valid reasons may include but are not limited to:

- a) Fraud
- b) non-payment of premium
- c) Threatening and abusive behaviour
- d) non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Contracts (Rights of Third Parties Act)

No person, company or entity who is not party to this Policy shall have any rights to enforce any terms or conditions of this Policy. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

Other Insurance

If You have any other insurance which covers the same loss, damage or liability, We will only pay Our share of any claim.

General Exclusions - applicable to all sections of this policy

This Policy does not cover the following:

a) **Radiation**

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter. War loss or damage occasioned by the 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, nationalisation, requisition, destruction or seizure to property under the order of any government or public or local authority or other body.

b) **War**

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

c) **Terrorism**

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

d) **Deliberate Acts**

Loss or damage caused intentionally by You, or anyone working on Your behalf.

e) **Existing damage**

Loss or damage occurring prior to the commencement of Your insurance Policy.

f) **Sonic Pressure**

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

g) **Consequential Loss**

Consequential Loss as a result of any claim under this Policy. For example, the cost of phone calls following the theft of a mobile phone

h) **Wear and Tear**

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

i) **Computer data recognition and viruses**

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

j) **Motor vehicles**

Loss or damage caused to any motor vehicles (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.

k) **Domestic Pets**

Loss or damage caused by domestic pets, insects or vermin.

Claims Procedure and Conditions - Applicable to all sections of this insurance

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

- a) Provide **us** with full details of **Your** claim as soon as possible after the event and always within 30 days. In the first instance, please contact **Our** claims management service;
Direct Group **Property** Services (Nexus)
PO Box 800
Halifax
HX1 9ET
0344 412 4258
- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number
- c) Take all steps necessary to reduce further loss, damage or injury
- d) Provide **us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request
- e) Do not, under any circumstances effect full repairs without **Our** prior written consent
- f) Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing

On receipt of a notification of a claim, We may do the following:

- a) Enter any Building following loss or damage
- b) Negotiate, defend or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the Building and/ or any other **property** or item and handle any salvage appropriately.

UK General Insurance Ltd are an **Insurers** agent and in the matters of a claim act on behalf of the insurer.

Fraudulent/False claims

If You make any claim knowing the claim to be false or fraudulent, this insurance shall become void and all claims shall be forfeited. We have the right to notify the Police, or other relevant authority or body of any such instances or circumstances.

Complaints procedure & regulatory information

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints Regarding:

Sale of the Policy

Please contact **Your** agent who arranged the Insurance on **Your** behalf.

If **Your** complaint about the sale of **Your** Policy cannot be resolved by the end of the third working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds, LS10 1RJ
Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

Claims

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard, Doncaster, DN4 5PL
Tel: 0344 854 2072

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 03801

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square, London, E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Great Lakes Reinsurance UK (SE) is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection

Please note that any information provided to us will be processed by us and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.