

Home Insurance Policy

Assurant Additions

Underwritten by: UK General Insurance Limited on behalf of **Watford Insurance Company Europe Limited**

Policy Book

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Welcome to Your Home Insurance Policy

Guidance and Explanations

Please take time to read the full Policy document to make sure You understand the cover provided.

In return for the payment of Your premium We will provide the insurance cover detailed in Your Policy Schedule and this Policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the Period of Insurance.

Your Policy is valid for the Period of Insurance as shown on Your Policy Schedule.

Please refer to the Policy documents provided to You when the Policy was purchased or amended, for details of the type and level of cover Your Policy provides.

Information You have provided

You must take reasonable care to provide accurate and complete answers to all the questions You are asked when You take out, make changes to, or renew this Policy.

You must notify Your agent as soon as possible if any of the information in Your Policy documents is incorrect or if You wish to make a change to Your Policy.

If You do not provide accurate and complete answers to the questions You are asked, or You fail to notify Your agent of any incorrect information or changes You wish to make, Your Policy may not operate in the event of a claim, we may charge You an additional premium, We may not pay any claim in full or Your Policy could be invalid.

Changes that may affect your cover

You must tell Your agent as soon as possible about any changes to the information You provided when You purchased or renewed this Policy, for example:

- If You have any building work carried out
- If there is a change of occupancy
- If Your Property becomes Unoccupied
- If You change Your address

This is not an exhaustive list and any changes You tell Your agent about may affect Your cover or result in a change to Your premium. If You are unsure whether a change may affect Your cover, please contact Your agent.

Your Insurers

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

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 unintentional physical damage which happens unexpectedly.

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**, manually operated pedal 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

Your parents, spouse, domestic partner, son, daughter, including adopted and fostered children, who permanently reside with **You** at the **Home**.

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 Watford Insurance Company Europe Limited

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, sports equipment, pedal cycles, items relating to business, camping equipment.

Personal Possessions

Jewellery, watches, **Valuables**, **Money**, household goods, 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**.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

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 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**. Occasional overnight stays do not constitute a break in unoccupancy.

Valuables

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

Vehicle

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered wheelchairs and mobility scooters
- Electrically powered children's ride on toys
- Electrically assisted pedal cycles
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

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.	a) loss or damage caused by smog, industrial or agricultural output b) the Excess shown in Your Schedule .
2. Storm or flood.	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 Excess shown in Your Schedule .
3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.	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 Excess shown in Your Schedule .
4. Damage to Your plumbing installation caused by freezing or bursting.	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 or more d) the Excess shown in Your Schedule .
5. Theft or attempted theft caused by violent and forcible entry or exit.	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 Excess shown in Your Schedule .
6. Collision or impact by any animal, Vehicle , aircraft or aerial devices and including items dropped from them.	a) damage caused by domestic pets b) the Excess shown in Your Schedule .
7. Riot, civil commotion, labour and political disturbances.	a) the Excess shown in Your Schedule . b) losses not reported to the Police within 72 hours
8. Malicious damage or vandalism.	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 Excess shown in Your Schedule .

What is covered	What is NOT covered
<p>9. Subsidence, landslip or heave of the site upon which the Buildings stand.</p> <p>10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p> <p>11. Accidental damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.</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 Buildings 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 Excess shown in Your Schedule.</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 Excess shown in Your Schedule.</p> <p>a) loss or damage whilst the Buildings are Unoccupied for 30 days or more</p> <p>b) loss or damage caused by chipping, denting or scratching</p> <p>c) the Excess shown in Your Schedule.</p>
<p>12. Accidental damage to underground pipes, tanks, cables and services for which You are responsible.</p>	<p>a) loss or damage due to wear and tear or gradual deterioration</p> <p>b) loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs</p> <p>c) the Excess shown in Your Schedule.</p>
<p>13. Cost of alternative accommodation and lost rent 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.</p> <p>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.</p>	<p>a) any amount in excess of £100,000</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 1, perils 1-10</p> <p>d) any amount in excess of £25,000 for kennel or boarding fees.</p> <p>a) any amount in excess of £1,000 in any Period of Insurance.</p>
<p>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.</p>	<p>a) any fees charged in the preparation of a claim.</p>

What is covered	What is NOT covered
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 .	a) any amount in excess of £5,000 b) loss or damage to the apparatus from which water or oil has escaped.
17. Purchaser's Interest 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.	
18. Emergency Access 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.	a) any amount in excess of £5,000 b) the Excess shown in Your Schedule .
19. Replacement of Locks and Keys 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.	a) any amount in excess of £1,000.

Additional Cover

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

21. Accidental damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.	a) loss or damage caused by Uninsurable Risks b) loss or damage caused by vermin; fungus; insects or domestic pets c) loss or damage whilst the Buildings are Unoccupied for 30 days or more d) the cost of normal maintenance e) 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 repairs g) loss or damage specifically excluded from cover under Section 1 or General Exclusions of this Policy h) the Excess shown in Your Schedule .
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Conditions that apply to Section 1 - Buildings

Index-Linking clause

If **You** have provided **Your** agent with the **Sum 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 **Sum Insured** which will be used as the basis to calculate the premium required. The **Sum Insured** will be shown on the **Your 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 not exceed the proportion that the **Sum Insured** bears to the full cost of reconstruction of the **Property**, as shown in the **Schedule**

If the **Sum Insured** value **You** have chosen is less than the full replacement value of **Your Buildings**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the insured value was equal to the replacement cost of **Your Buildings**, **We** will pay no more than 75% of your claim.

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.

Any work carried out by **Our** suppliers is guaranteed for 12 months. **We** don't provide a guarantee for any work carried out by a supplier chosen and instructed by **You**.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Schedule** to say otherwise.

If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

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 Excess shown in Your 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 Excess shown in Your 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 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 Excess shown in Your 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 Buildings are Unoccupied for 30 days or more c) any amount in excess of £4,000 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 £1,500 in respect of Contents in the garden f) the Excess shown in Your 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 Excess shown in Your Schedule.
6. Riot, civil commotion, labour and political disturbances.	<ul style="list-style-type: none"> a) the Excess shown in Your Schedule.
7. 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 any person lawfully on the Property c) the Excess shown in Your Schedule.

What is covered	What is NOT covered
<p>8. Subsidence, landslip or heave of the site upon which the Buildings stand.</p>	<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 Contents caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the Buildings i) the Excess shown in Your Schedule.
<p>9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.</p>	<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 Excess shown in Your Schedule.
<p>10. Accidental Damage to mirrors, fixed glass, glass topped furniture and ceramic hobs.</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>	<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 Excess shown in Your Schedule. <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 electrical or mechanical breakdown c) loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration d) any amount exceeding £1,500 for any single item or set e) the Excess shown in Your Schedule.
<p>12. Costs of alternative accommodation and lost rent 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>	<ul style="list-style-type: none"> a) any amount in excess of £100,000 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 2, perils 1-11.
<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>	<ul style="list-style-type: none"> a) loss or damage from fridges/freezers over 10 years from new b) deliberate act of the utility provider c) the Excess shown in Your 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. 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.</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) any amount in excess of £750</p> <p>g) the Excess shown in Your 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>16. Valuables</p> <p>We will pay up to £2,000 any one item of Valuables, subject to a maximum of £20,000 in total, unless specifically noted on Your Schedule.</p>	<p>a) the Excess shown in Your Schedule.</p> <p>a) the Excess shown in Your 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>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 £5,000</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 Excess shown in Your Schedule.</p> <p>a) 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>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 damage to the Buildings by any of the Causes 1-11 of Section 2 of this Policy.</p>	<p>a) any amount in excess of £1,000</p>

What is covered	What is NOT covered
<p>22. Contents Temporarily Removed.</p> <p>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 including Your Contents belonging to Your offspring whilst at University or College and contained within halls of residence or private accommodation.</p>	<p>a) loss or damage from theft unless involving forcible and violent entry or exit</p> <p>b) loss or damage from a mobile home, motor home or caravan</p> <p>c) Contents removed for sale or exhibition or to furniture storage areas</p> <p>d) loss or damage in a furniture depository</p> <p>e) loss or damage caused by storm or flood to property not in a building</p> <p>f) loss or damage listed under other exclusions.</p> <p>g) the Excess shown in Your Schedule.</p> <p>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</p>

Additional Cover

(This extension does not apply unless 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 11 of this section.</p>	<p>a) loss or damage specifically excluded from cover under Section 2 Contents or General Exclusions of this Policy</p> <p>b) loss or damage caused by normal wear and tear</p> <p>c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions</p> <p>d) loss or damage caused by cleaning or making repairs or alterations</p> <p>e) loss or damage caused by pets</p> <p>f) loss or damage whilst the Buildings are Unoccupied for 30 days or more</p> <p>g) loss or damage as a result of mechanical or electrical breakdown</p> <p>h) the Excess shown in Your Schedule.</p>
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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 the amount shown 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 £500 for any one item and any one loss unless specified on Your Schedule; iv. personal Money and Credit Cards up to £250 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) pedal cycles j) 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 k) 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 **Sum 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 **Sum Insured** which will be used as the basis to calculate the premium required. The **Sum Insured** will be shown on **Your 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.

If the **Sum Insured** **You** have chosen is less than the full replacement value of **Your Contents**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was equal to the replacement cost of **Your Contents**, **We** will pay no more than 75% of **Your** claim.

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.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Schedule** to say otherwise.

If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

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 , within the limits of the United Kingdom . Cover is provided worldwide for up to 30 days in any one Period of Insurance .	<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 locked 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 Excess shown in Your 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.

If the **Sum Insured** **You** have chosen is less than the full replacement value of **Your** pedal cycle, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was equal to the replacement cost of **Your** pedal cycle, **We** will pay no more than 75% of **Your** claim.

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 5 - Liabilities

<p>1. 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 or for defective work carried out by You or on Your behalf to any private residence within the United Kingdom that You used to own, 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>	<ul style="list-style-type: none"> 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 any claim arising out of any profession, occupation or business, other than through private letting of the Property d) any claim arising out of the ownership, possession or operation of: <ul style="list-style-type: none"> 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>2. 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>	<ul style="list-style-type: none"> a) liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family b) any agreement unless You would have been liable had the agreement not been made c) any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom d) liability arising from any business or profession e) liability for death of, bodily injury to, or illness or disease of any member of Your Family f) liability for which compulsory insurance or security is required by any road traffic legislation.
<p>3. Occupier's and Personal Liability</p> <p>This section covers liabilities arising from You occupying Your Property. Any liability that arises solely from you owning Your Home, not as occupier of the Property, is not covered under this section. However, if You have Our Buildings cover, this covers liabilities arising from You owning Your Home.</p> <p>Up to £2,000,000 to cover Your legal liability for damages You have to pay if someone makes a claim against You or Your Family for:</p> <ul style="list-style-type: none"> • accidental death or illness of, or bodily injury to, any person • accidental loss of or damage to property. <p>that happens within the Period of Insurance on your Schedule. This will also include costs, expenses and legal fees for defending You, if We have agreed this in writing beforehand.</p>	<ul style="list-style-type: none"> a) death or illness of or bodily injury to You, Your Family or Your domestic staff b) damage to property belonging to or being looked after by You, Your Family or Your domestic staff c) death, illness, injury, loss or damage caused by: <ul style="list-style-type: none"> i. You owning or occupying any land or building except Your Home or temporary holiday accommodation ii. any Business iii. an agreement, unless that liability would have existed anyway. d) You owning, keeping or using any: <ul style="list-style-type: none"> i. Vehicles ii. drones or model aircraft iii. hoverboards, airboards, self-balancing boards or scooters iv. animals except domestic pets v. horses, ponies, donkeys or mules vi. dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation. e) any disease that can be passed from one person to another.

General Conditions – Applicable to all sections of this insurance

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** becoming **Unoccupied** for more than 30 days
- **You** or any member of **Your** **Family** being convicted of any criminal offence
- **You** or any member of **Your** **Family** being declared bankrupt, or served with a County Court Judgement
- **You** or any member of **Your** **Family** using the **Home** for **Business** or professional purposes.

Unoccupancy

- a) If the **Buildings** as specified in the **Schedule** will be left **Unoccupied** for 14 days or more during the period 1st November to 31st March **You** must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 14 degrees Celsius.
- b) **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.

Failure to comply with the above conditions may affect **Your** eligibility to make a claim under this insurance.

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**.

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 there is any other insurance **Policy** covering the same loss, damage or liability we will not pay more than our rateable share.

Index-linking

If **You** have provided **Your** agent with the **Sum Insured** in:

- a) Section 1, these may be adjusted each month in accordance with the House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors,
- b) Section 2 and 3 may be adjusted each month in accordance with the consumer durables section of the Retail Price Index, or another appropriate index.

No additional premium will be charged for each monthly increase.

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

Your Right to Cancel

You have the right to cancel this **Policy** within 14 days of the date **You** purchased the **Policy** or when **You** received the **Policy** documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the **Policy** after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If **You** pay for **Your Policy** by monthly instalments **You** must pay the remainder of **Your** monthly instalments or pay the remainder of the annual premium in full.

We may at any time cancel any insurance **Policy** 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) non-payment of premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with **Policy** terms and conditions.
- e) a change in your circumstances means that **We** can no longer provide cover
- f) where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime
- g) where **You** have misrepresented or provided false information to the questions asked you when purchased, renewed or amended **Your Policy**

If **We** cancel your **Policy**, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud.

Fraudulent/False claims

If **You** or anyone acting for **You** makes a false or fraudulent claim, which includes but is not limited to:

- Making a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- Sending **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- Making a claim for any loss or damage **You** caused deliberately or
- Acting dishonestly or exaggerating a claim

We;

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

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

General Exclusions – Applicable to all sections of this insurance

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 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) **Vehicles**

Loss or damage caused to any **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.

l) **Infectious or Contagious Disease**

Notwithstanding any other provision herein, **Your Insurance Policy** does not cover any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

- (a) Infectious or contagious disease;
- (b) any fear or threat of (a) above; or
- (c) any action taken to minimise or prevent the impact of (a) above

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

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. In the first instance, please contact **Our** claims management service quoting the reference number **03801**

SECTION 1-4

Innovation Group,
Kingsway House,
Burnley,
BB11 1BJ
Tel: 0343 2277 275
Email: propertyclaims@innovation.group

SECTION 5 (Liabilities only)

Kennedy's Claims Handling
6 Queen Street
Leeds
LS1 2TW
Tel: 0845 207 7453
Email: UKG@kennedyslaw.com

The claims helpline is open 24 hours a day, 365 days a year.

- 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.

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:

SALE OF THE POLICY

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

CLAIMS

If **Your** complaint is about the handling of a liability claim, please contact:

Kennedy's Claims Handling, 6 Queen Street, Leeds, LS1 2TW

Tel: 0845 207 7453

Email: UKG@kennedyslaw.com

For complaints about the handling of any other claim, please contact:

Innovation Group, Kingsway House, Burnley, BB11 1BJ

Tel: 0343 2277 275

Email: propertyclaims@innovation.group

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

UNRESOLVED COMPLAINTS

If **We** have not completed **Our** investigations into **Your** complaint within 8 weeks of receiving **Your** complaint or if **You** are not happy with **Our** Final Response, **You** may ask the Financial Ombudsman Service (FOS) to look at **Your** complaint. If **You** decide to contact them, **You** should do so within 6 months of receiving **Our** Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

The Financial Ombudsman Service,

Exchange Tower, London E14 9SR

Tel: 0800 023 4567

Get in touch on line: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Financial Services Compensation Scheme

If Watford Insurance Company Europe Limited cannot meet their obligations, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Governing law

This **Policy** is governed by English law.

UK General Insurance LTD Privacy Notice

We are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what **we** do with the information that **we** collect about **you** and **we** process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for **us** to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **us** with **your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy and fulfil **our** contract of insurance.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

We collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing **our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at dataprotection@ukgeneral.co.uk. Alternatively, **you** can write to **us** at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal Data provided in connection with this **Policy** will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>