



Evolution

Policy Booklet



SOMPO CANOPIUS

Important Phone Number

Home Insurance Claims

0303 366 9000

This phone number is for registering new claims only and is open 24 hours a day, 365 days a year. In all cases, please report claims as soon as possible so that **we** can take any action necessary.

Please see page 11 for the steps of how to make a claim.

Welcome

Thank **you** for choosing Sompo Canopus as **your** household insurer.

We really appreciate how important it is to have peace of mind when it comes to protecting **your** property, so as a valued customer **you** have access to unmatched quality of service and product knowledge.

Please take time to read this policy booklet to make sure you're completely satisfied and understand **your** cover. It includes useful telephone numbers should **you** need to make a claim or notify **us** if **your** circumstances change.

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Anti-Fraud and Credit Checks

We may conduct anti-fraud and credit checks using various databases such as CIFAS, CUE and Hunter at any stage of **your** period of insurance to confirm that all information provided to **us** by **you** is correct.

- ▶ If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- ▶ Law enforcement agencies may access and use this information.
- ▶ **We** and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Data Protection Notice

It is a condition of this policy that **you** read and accept the terms of this data protection notice. **You** should show this notice to anyone covered by this policy.

The details **you** have provided will be processed in accordance with the Data Protection Act 1998 and other applicable laws. **We** share data with approved organisations for underwriting and fraud prevention purposes. **Your** data may also be processed outside of the European area. In all instances **we** ensure an adequate level of protection is given to **your** information.

In order to assess the terms of an insurance contract or administer claims that arise, **we** may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions).

In order to process **your** information for the purposes of providing insurance and claims handling it may be necessary to pass **your** information to carefully selected third parties and other Group companies.

We share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints.

If **you** have any queries, please contact the Data Protection Officer at:

Sompo Canopius,
Gallery 9,
One Lime Street,
London,
EC3M 7HA.

The contract of insurance

This document, the schedule and any endorsements form a legally binding contract of insurance between **you** and **us**.

The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information **you** provided in **your** proposal or statement of insurance. The insurance provided by this document covers liability, loss or damage that happens during any period of insurance for which **you** have paid, or agreed to pay, the premium. The insurance is provided under the terms and conditions contained in this document or in any endorsement applying to it.

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

The Contracts (Right of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance, has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Definitions

The following words or phrases have the same meaning whenever they appear in this document, the schedule and any endorsements. These words are shown in **bold**.

■ Accidental damage

Damage caused as a direct result of a single unexpected event.

■ Buildings

- ▶ The **home**;
- ▶ greenhouses and sheds all on the same site and used for domestic purposes;
- ▶ central-heating oil tanks, gas tanks, septic tanks;
- ▶ hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas;
- ▶ terraces, patios, drives, paths, walls, fences, gates, and landlord's fixtures and fittings;
- ▶ Carpets, curtains, blinds, dishwashers, freezers, refrigerators, cookers, washing machines and tumble dryers up to £5,000 in total when the **home** is let out by **you** to **tenants**.

The **home** (unless **we** describe it differently on the schedule) must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with a slate, tiled, concrete or felt roof. Unless shown on the schedule, no more than 30% of the roof area may be flat and covered with felt.

■ Business equipment

Furniture, computers (including keyboards and monitors), printers, modems, fax machines, photocopiers, typewriters and phone equipment in the **home** (other than equipment belonging to **your** employer).

■ Contents

A **home** which is permanently lived in by **you** and **your family** only.

Household goods, **personal belongings**, clothing and other items in the **home** belonging to **you** or for which **you** are legally responsible, including:

- ▶ **money** up to £250 in total;
- ▶ stamp, coin or other collections up to £1,000 in total;
- ▶ guests' clothing and **personal belongings** up to £500 in total;
- ▶ **valuables**, pictures, works of art and curios:
 - up to 35% of the sum insured for **contents** in total for these items;
 - up to £1,500 for any other one item, pair or set; and
- ▶ **business equipment** up to £5,000 in total.

Contents do not include:

- ▶ any property which is more specifically insured by this or other insurance;
- ▶ any living creature;
- ▶ motor vehicles, electrically, mechanically or power-assisted vehicles (other than domestic gardening equipment);

- ▶ caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft, or any parts or accessories for these items;
- ▶ landlord's fixtures and fittings;
- ▶ securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts;
- ▶ any property used or held for business, profession or trade purposes other than business equipment; or
- ▶ any part of the **buildings**, except improvements and decoration in the **home** for which **you** are legally responsible under a tenancy agreement.

A home which is let out by you to a tenant or tenant(s)

- ▶ Household furniture, carpets, curtains and appliances

which belong to **you** as the landlord or owner of the **home** or for which **you** are legally responsible.

Contents do not include fixtures and fittings or any property belonging to the **tenant** or **tenants** who live at the **home**.

Contents are not covered if the **home** is being lived in by a **tenant** or **tenants** who is a student, in receipt of benefits (except for disability benefit) or an asylum seeker.

■ **Credit cards**

Credit, cheque, debit and charge cards which belong to **you** and for which **you** are legally responsible.

■ **Excess**

The amount **you** must pay towards each claim. If a claim resulting from the same incident is made under more than one section of this policy, **we** will deduct the higher **excess**.

■ **Family**

You, **your** domestic partner, **your** children (including adopted and foster children), **your** parents and other relatives who live permanently in the **home**.

■ **Home**

The private dwelling, garages and outbuildings (but not a caravan or mobile home) at the address shown on the schedule and used for domestic purposes.

■ **Money**

- ▶ current coin or bank notes (which do not form part of a collection), cheques and traveller's cheques;
- ▶ postal or money orders, and current postage stamps;
- ▶ Premium Bonds, and National Savings stamps and certificates;
- ▶ gift vouchers or tokens;
- ▶ travel tickets and phonecards; and
- ▶ luncheon vouchers;

kept by **you** for private purposes.

■ Occupant

You or a member of **your family** or a person authorised by **you** living in the **home** .

■ Period of insurance

The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.

■ Personal belongings

Articles which **you** are wearing, using or carrying.

Personal belongings do not include:

- ▶ tools or instruments used or held for business, profession or trade purposes;
- ▶ **valuables**;
- ▶ **money** and **credit cards**;
- ▶ pedal cycles;
- ▶ motor vehicles, electrically-, mechanically- or power-assisted vehicles (other than domestic gardening equipment), caravans, trailers, aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items; and
- ▶ any property which is more specifically insured by this or other insurance.

■ Self-contained

Private living accommodation which has its own kitchen, bathroom and toilet, and separate and lockable entries and exits.

■ Tenant and Tenants

Any person or people paying rent to **you** under a tenancy agreement for at least six months'.

Categories of **tenant or tenants**

- ▶ Category 1 - Private
A person or people who are in full- or part-time employment, self-employed, retired, or unemployed because of a disability.
- ▶ Category 2 - Student
A person or people who are in full- or part-time education at a university, college, or teaching establishment.
- ▶ Category 3 - Tenant on benefits living permanently in the UK
A person or people who live in the **home** as accommodation arranged by a government department or local council, as long as the tenancy agreement is between **your tenant or tenants** and **you**, or **your** appointed letting agent.
- ▶ Category 4 - Asylum seeker
A refugee or refugees as defined by Article 1 of the 1951 Refugee Convention, who have been granted refugee status by the national authorities.

The schedule will show which category this insurance has been issued for.

■ Unfurnished

Where **the home** is not furnished enough to be lived in.

■ **United Kingdom**

Great Britain (England, Scotland and Wales), Northern Ireland, the Isle of Man and the Channel Islands.

■ **Unoccupied**

Where the **home** has been left without an **occupant** for more than 30 days in a row.

■ **Valuables**

Articles of gold, silver, other precious metals, jewellery, gemstones, pearls, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, sports and/or camping equipment, musical instruments and guns belonging to **you** or for which **you** are legally responsible.

■ **We, us, our**

The insurer named on the schedule, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

■ **Workforce**

Your employees.

■ **You, your**

The directors or partners of the business named on the schedule or the person or people named on the schedule and **your family**.

How to make a claim

The following guidelines are to help **you** if **you** have a loss under this policy.

If **you** need to make a claim under this policy, please follow these steps.

1. Check **your** policy schedule to see which section **you** are covered for.
2. If **you** are a victim of theft, damage or vandalism, or something is lost or damaged away from the **home**, tell the police first and ask for an incident number. It would be helpful if **you** have an idea of how much it would cost to replace or repair the item **you** would like to claim for.

Phone Sompó Canopus Claims on: 0303 366 9000

Tell them **your** policy number. **You** will find this on **your** policy schedule. They will register the claim from the details **you** give them and they will tell **you** what to do next.

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

If **we** need more information from **you** or **we** appoint an independent specialist to investigate **your** claim, please help the investigation as much as **you** can. This will help **us** to settle **your** claim as quickly as possible.

The independent specialist will give their independent view of the situation. If **you** do not understand their comments, please ask them to explain this, or ask **us**, as confusion may lead to problems later on.

If **we** are not able to pay **your** claim, **we** will explain why. If **you** are still not sure, **you** can contact **us** or **your** insurance adviser. **We** will answer any questions **you** may have.

Section One: Buildings

The schedule will show if this cover applies.

What is covered

Insured events

Loss or damage to the **buildings** during the **period of insurance** caused by the following:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.
9. Falling trees or branches, telegraph poles or lampposts.

What is not covered

Excess of £50 for all paragraphs in this section except for paragraphs 13 & 14, unless **the home** is let by **you** and lived in partly or totally by **tenants** when the **excess** will be as shown below except for paragraphs 13 & 14:

Category 1 (Private) - £100

Category 2 (Student) - £125

Category 3 (Tenant on benefits) - £150

Category 4 (Asylum seeker) - £250

- ▶ Loss or damage caused by pets;
- ▶ Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.
- ▶ Loss or damage:
 - caused by cutting down or trimming trees or branches; or
 - to hedges, fences and gates.

What is covered

10. Theft or attempted theft.

11. Malicious acts or vandalism.

12. Flood.

13. Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

What is not covered (continued)

- ▶ Loss or damage to the **home**:
 - caused by **you, your** guests, lodgers, **tenants** or employees; or
 - while the **home** is **unoccupied**,
 - while the **home** is lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of the **home**.
 - while the **home** is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.

- ▶ Loss or damage to the **home**:
 - caused by **you, your** guests or lodgers
 - caused by a **tenant or tenants** for any amount over £5,000 in respect of any one incident.
 - while the **home** is **unoccupied**,
 - while the **home** is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.

- ▶ Loss or damage to the **home** caused by:
 - frost;
 - subsidence, heave or landslip;
 - underground water.
- ▶ Loss or damage to:
 - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
 - radio or television aerials, fixed satellite dishes, their fittings or masts.

- ▶ **Excess** of £250
- ▶ Loss or damage to the **home** while it is **unoccupied** and while it is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.
- ▶ Loss or damage:
 - to fixed domestic oil tanks, swimming pools, hot tubs, jacuzzis and spas;
 - to the installation itself;

What is covered

What is not covered

- if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a ‘frost-stat device’.

14. Subsidence or heave of the site on which the buildings stand, or landslip.

- ▶ **Excess** of £1,000
- ▶ Loss or damage caused by:
 - coastal or river erosion;
 - new structures bedding down, settling, expanding or shrinking;
 - newly made-up (surfaced) ground settling;
 - faulty design, workmanship or materials;
 - construction work or repairing, demolishing or altering the **buildings**;
 - normal settlement, shrinkage or expansion;
- ▶ Loss or damage to:
 - swimming pools, hot tubs, jacuzzis, spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private dwelling is damaged at the same time and by the same cause;
 - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private dwelling are damaged at the same time and by the same cause;
 - the **buildings** if compensation is provided by law, contract or legislation.

15. Storm.

- ▶ Loss or damage caused by:
 - frost;
 - subsidence, heave or landslip;
 - underground water.
- ▶ Loss or damage to:
 - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
 - radio or television aerials, fixed satellite dishes, their fittings or masts.

Extra benefits included within buildings

We will also cover the following.

What is covered

1. Accidental breakage

- ▶ Accidental breakage of fixed glass forming part of the **buildings** (including the cost of necessary boarding up before replacing broken glass).
- ▶ Accidental breakage of fixed sanitary fittings.
- ▶ Accidental breakage of ceramic glass in cooker hobs of built-in units.
- ▶ Accidental breakage of fixed solar panels forming part of the **buildings**.

2 Cost of alternative accommodation or loss of rent

While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section **we** will pay either:

- ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets; or
- ▶ rent **you** would have received from an existing **tenant** or **tenants** if the **home** could have been lived in; or
- ▶ rent **you** would have received if the **home** could have been let out as a holiday home.

The most **we** will pay is 20% of the **buildings** sum insured.

What is not covered

- ▶ Damage to the **home** while it is **unoccupied** if the **home** is let by **you** to a **tenant** or **tenants** and while it is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.
- ▶ Loss of rent or the extra cost of alternative accommodation:
 - if the **home** was **unoccupied** immediately before the insured event;
 - arising from a **tenant** or **tenants** leaving the **home** without giving notice to **you** or **your** letting agents;
 - after the **home** can be lived in again.
- ▶ Rent which is unpaid at the time of the loss or damage.
- ▶ Costs, fees or charges **you** have to pay to letting agents.

What is covered

3 Selling the home

If **you** sell the **home**, from the date **you** exchange contracts **we** will give the buyer the benefit of cover by this section unless the buyer has arranged their own insurance. During this period, the buyer must keep to the terms and conditions of this policy.

4 Building fees and the cost of removing debris

After a claim, which is covered by an insured event under this section **we** will pay the following expenses or losses:

- ▶ The cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild the **buildings**.
- ▶ The cost of removing debris and demolishing or supporting parts of the **buildings** which have been damaged, in order to make the site safe.
- ▶ The extra costs of rebuilding or repairing the damaged parts of the **buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

The most **we** will pay is 12.5% of the **buildings** sum insured.

5 Accidental damage to underground cables, pipes and tanks

- ▶ **Accidental damage** to underground cables, pipes and tanks serving the **home** for which **you** are legally responsible.

What is not covered

- ▶ Any costs:
 - for preparing a claim;
 - which relate to undamaged parts of the **buildings**, except the foundations of the damaged parts of the **buildings**;
 - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened;
 - for making the site stable.

- ▶ **Excess** of £50 unless the **home** is let to a **tenant** or **tenants** when the **excess** will be £100.
- ▶ Damage while the **home** is **unoccupied**.
- ▶ The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.
- ▶ Damage caused by subsidence or heave of the land, or landslide.

What is covered

6 Metered water

Accidental leakage of metered water caused by an insured event under this section.

The most **we** will pay is £1,000 in any one **period of insurance**.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water accidentally leaking, **you** can only receive a payment under either the **Buildings** or **Contents** section of cover.

It is not possible to make a claim under the **Buildings** and **Contents** sections for the same incident.

What is not covered (continued)

- ▶ **Excess** of £50 unless the **home** is let to a **tenant** or **tenants** when the **excess** will be £100.

Accidental damage to buildings

The schedule will show if this cover applies.

What is covered

Accidental damage to the **buildings**.

We will pay for **accidental damage** to the **buildings**.

What is not covered

- ▶ **Excess** of £75.
- ▶ Any damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - the **buildings** moving, settling, shrinking, collapsing or cracking;
 - any process of cleaning, repairing, dyeing, renovating or maintaining the **buildings**; or
 - faulty workmanship, design or materials.
- ▶ Damage to:
domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- ▶ Damage while the **home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.
- ▶ Damage shown under the 'What is not covered' part of:
 - 'Insured events 1 to 15'; and
 - 'Extra benefits included with this section.'

Settling claims

We will decide whether to pay the cost of repairing or replacing the part of the **buildings** damaged or destroyed if:

- ▶ the sum insured is enough to pay to rebuild the **buildings**;
- ▶ the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately);
- ▶ the **buildings** are in a good state of repair.

If the loss or damage to the **buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- ▶ the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- ▶ the difference between the market value of the **home** immediately before the damage and its value after the damage.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no claim discount is shown on the schedule.

Sum insured

The most **we** will pay under section one: Buildings is the sum insured shown on the schedule and adjusted in line with index-linking. This includes the extra expenses and fees listed under Extra benefit 4 'Building fees and the cost of removing debris' in section one: Buildings.

Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of the **buildings**, in a new condition similar in size, shape and form, is more than the sum insured for **buildings**, **we** will pay only for the loss or damage in the same proportion.

For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding the **buildings**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **buildings**.)

Index linking

The sum insured for **buildings** will be index-linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or in line with any other index that **we** decide.

If **you** make a claim, index-linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

We will not make a charge for index-linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Buildings Liability

For the purpose of this section, bodily injury will include death and disease.

What is covered

Liability as the owner of the home

We will insure **your** liability as owner to pay for accidents happening in and around the **home** during the **period of insurance**.

We will provide this cover if the accident results in:

- ▶ bodily injury to any person other than **you**, a domestic employee or **your workforce**; or
- ▶ loss or damage to property which **you** or **your** domestic employees or **your workforce** do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered

You are not covered for liability arising:

- ▶ as occupier of the **home**;
- ▶ from any agreement or contract unless **you** would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of an assault, alleged assault or a deliberate, or malicious act;
- ▶ from owning or occupying of any land or buildings other than the **home**;
- ▶ where **you** are entitled to cover from another source;
- ▶ from any profession, trade or business;
- ▶ from paragliding or parascending;
- ▶ from any infectious disease or condition;
- ▶ from **you**, **your workforce** or a **tenant** or **tenants** owning or using any:
 - power-operated lift;
 - electrically, mechanically, or power-assisted vehicles (including children's motorcycles and motor cars) or horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
 - aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
 - caravans or trailers.

What is covered

Liability as the owner of your previous homes

We will insure **your** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous **home**, for accidents happening in and around that **home** which result in:

- ▶ bodily injury to any person other than **you**, a member of **your family**, a domestic employee or **your workforce**; or
- ▶ loss or damage to property which **you**, a member of **your family**, a domestic employee or **your workforce** do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered

You are not covered for liability arising:

- ▶ from an incident which happens over seven years after this insurance ends or the **home** was sold;
- ▶ from any cause for which **you**, a member of **your family**, or a domestic employee or **your workforce** are entitled to recover under another source;
- ▶ from the cost of correcting any fault or alleged fault;
- ▶ where a more recent insurance covers the liability.

Section Two: Contents

The **schedule** will show if this cover applies.

What is covered

Insured events

Loss or damage to the **contents** during the **period of insurance** caused by the following.

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.
9. Falling trees or branches, telegraph poles or lamp posts.

What is not covered

Excess of £50 unless the **home** is let to a **tenant** or **tenants** when the **excess** will be £100 except for paragraph 13.

► Loss or damage caused by pets.

► Loss or damage caused by cutting down or trimming trees or branches.

What is covered

10. Theft or attempted theft.

The most **we** will pay for each incident of loss or damage to the **contents** in a garage or outbuilding at the **home** is £2,500.

11. Malicious acts or vandalism.

12. Flood.

What is not covered

- ▶ Loss or damage:
 - caused by **you**, **your** guests, lodgers, **tenants** or **tenants** or **workforce**;
 - while the **home** is **unoccupied**;
 - while the **home** is lent, let or sublet or is not **self-contained** or if the **home** is let by **you** to a **tenant** or **tenants**, unless there has been forced and violent entry into or exit out of the **home**;
 - while the **home** is **unoccupied** or **unfurnished**, if the **home** is normally lived in by **you** and **your family**.
- ▶ Loss or damage:
 - of **money** and **credit cards** unless there has been forced and violent entry into or exit out of the **home**;
 - to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding.
- ▶ Loss or damage:
 - caused by **you**, **your workforce**, **your** guests or lodgers;
 - caused by a **tenant** or **tenants** for any amount over £5,000 in respect of any one incident.
 - while the **home** is **unoccupied** if the **home** is let by **you** to a **tenant** or **tenants**,
 - while the **home** is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.
- ▶ Loss or damage caused by:
 - frost;
 - underground water.
- ▶ Loss or damage to property outside the **home**;

What is covered

13. Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

14. Subsidence or heave of the site on which the **buildings** stand, or landslip.

15. Storm.

What is not covered (continued)

- ▶ **Excess** of £250
- ▶ Loss or damage while the **home** is **unoccupied** if the **home** is let by you to a **tenant** or **tenants** and while it is **unoccupied** or **unfurnished** if the **home** is normally lived in by **you** and **your family**.
- ▶ Loss or damage:
 - free standing hot tubs, jacuzzis and spas;
 - to the installation itself;
 - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
- ▶ The cost of the water or oil.

- ▶ Loss or damage:
 - caused by frost;
 - to property outside the **home**.

Extra benefits included with contents

We will also cover the following.

What is covered

1. Accidental breakage

Accidental breakage of:

- ▶ glass tops and fixed glass in furniture;
- ▶ ceramic glass in cooker hobs; and
- ▶ mirrors.

2. Cost of alternative accommodation or loss of rent

While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section **we** will pay either:

- ▶ the extra cost of similar alternative accommodation for **you, your family** and **your** pets including the cost of temporary storage of **your** furniture; or
- ▶ rent **you** still have to pay or would have received from an existing **tenant** or **tenants** if the **home** could have been lived in ;or
- ▶ rent **you** would have received if the **home** could have been let out as a holiday home.

The most **we** will pay is 20% of the **contents** sum insured.

What is not covered

- ▶ **Excess** of £50 unless the **home** is let to a **tenant** or **tenants** when the **excess** is £100.
 - ▶ Damage to the **home** while it is **unoccupied** if the **home** is let by **you** to a **tenant** or **tenants** and while it is **unoccupied** and **unfurnished** if the **home** is normally lived in by **you** and **your family**.
 - ▶ Damage caused by chewing, tearing, scratching or fouling by pets.
 - ▶ The cost of repairing, removing or replacing frames.
-
- ▶ Loss of rent or the extra cost of alternative accommodation:
 - if the **home** was **unoccupied** immediately before the insured event;
 - arising from a **tenant** or **tenants** leaving the **home** without giving notice to **you** or **your** letting agents;
 - after the **home** can be lived in again.
 - ▶ Rent which is unpaid at the time of the loss or damage.
 - ▶ Costs, fees or charges **you** have to pay to letting agents.

What is covered

3. Television sets, video and audio equipment and computers

Accidental damage to television sets, audio, video and computer equipment in the **home** or radio or television aerials, fixed satellite dishes, their fittings and masts attached to the **buildings**.

What is not covered

- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**
- ▶ Loss or damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, renovating or maintaining the item;
 - heating, drying, dyeing, washing, restoring, dismantling or breakdown;
 - faulty workmanship, design or materials;
 - information being erased or damaged on computer equipment.
- ▶ Loss or damage to:
 - records, audio tapes, video tapes or cassettes, disks and computer software;
 - mobile or portable phones or pagers;
 - computers or computer equipment designed to be portable, while it is being carried, moved or transported.

4 Metered water

Accidental leakage of metered water caused by an insured event under this section.

The most **we** will pay is £1,000 in any one **period of insurance**.

If **you** insure the **buildings** and **contents** under this policy and make a claim for metered water accidentally leaking, you can only receive a payment under either the **Buildings** or **Contents** section of cover.

- ▶ **Excess** of £50 unless the **home** is let to a **tenant** or **tenants** when the **excess** is £100.

What is covered

5 Household removal

Accidental loss or damage to **your contents** in a removal vehicle while being removed by professional removal contractors, from the **home** to a new permanent address within the United Kingdom.

The most **we** will pay will be the sum insured for **contents** shown on the schedule.

6 Contents temporarily removed from your home

Loss or damage to **your contents** which are temporarily removed from the **home**, for up to 60 days in any one **period of insurance** but only if the items are within the **United Kingdom** and the loss or damage is caused by:

- ▶ insured events 1 to 9, or 11 or 13; or
- ▶ theft or attempted theft (involving a forced and violent entry) from any:
 - bank or safe deposit or while being transported by **you** to and from any bank or safe deposit;
 - building, caravan, mobile home or boat used by **you** as temporary or holiday accommodation;
 - caravan or boat hired as holiday accommodation; or building where **you** are living or working (other than while **you** are a student in full-time education).

The most **we** will pay is 20% of the sum insured for **contents**, but the most **we** will pay for loss or damage by theft or attempted theft to **your contents** in any garage or outbuilding is £2,500.

What is not covered

- ▶ Loss or damage to:
 - pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
 - **money, credit cards or valuables**; and
 - property in store, except while it is in a locked removal vehicle overnight.
- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**.

- ▶ Loss or damage:
 - while **your contents** are in a furniture store, salesroom or exhibition;
 - caused by storm or flood while **your contents** are outside the **home**;
 - while **your contents** are worn, used or carried by **you**;
 - by theft or attempted theft unless there has been forced and violent entry into or exit out of the building.
- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**.

What is covered

7 Contents in the garden

Loss or damage caused by insured events 1 to 11, or 13 to **your contents** and garden furniture, toys or ornaments outside but within the boundaries of **your** home.

The most **we** will pay for any one event is £500 (£5,000 for free-standing hot tubs, jacuzzis and spas).

What is not covered

- ▶ Loss or damage:
 - trees, plants, shrubs or garden produce;
 - money, credit cards, valuables, pictures, works of art and curios;
 - property in or on any motor vehicle, trailer, boat, caravan or mobile home.
- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**

8 Wedding gifts

During 14 days before and 14 days after **your** wedding day, **we** will increase the sum insured for **contents** by 10% to cover **your** wedding gifts in the **home**.

- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**

9 Christmas and birthday or wedding anniversaries

During December and also for 7 days before and 7 days after **your** birthday or wedding anniversary, **we** will increase the sum insured for **contents** by 10% to cover Christmas, birthday or wedding-anniversary gifts in the **home**.

- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**

10 Locks and keys

If **your** keys are lost or stolen, **we** will pay up to £250 for the cost of replacing keys and locks to:

- ▶ intruder alarms and safes installed in the **home**; and
- ▶ an outside door of the **home**.

- ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**

What is covered

11 Fridge and freezer contents

We will pay up to £100 for the cost of replacing food in a domestic refrigerator or deep freezer in the **home**, if it is spoiled by:

- ▶ the electricity or gas supply accidentally failing;
- ▶ the breakdown or loss of the refrigeration unit or failure of the thermostatic or automatic controlling device.

12 Compensation for death

If **you** or a member of **your family** die from an injury within six months of the injury happening, **we** will pay £5,000 for each person killed, as long as the injury happens in the **home** as a result of:

- ▶ fire and smoke in the **home**;
- ▶ assault in the **home**.

What is not covered

- ▶ Loss or damage:
 - caused by **your** deliberate act or neglect;
 - caused by the deliberate act of the supply authority or
 - if **your** gas or electricity supply is cut off because **you** have not paid a bill.
 - ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**
-
- ▶ Any person under 16 years of age.
 - ▶ Loss or damage if the **home** is let by **you** to a **tenant** or **tenants**

Accidental damage to contents

The schedule will show if this cover applies.

What is covered

Accidental damage to your contents

We will pay for **accidental damage to your contents** while they are in the **home**.

What is not covered

- ▶ Excess of £75.
- ▶ Any damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, dyeing, renovating or maintaining the item;
 - faulty workmanship, design or materials;
 - using **your contents** in a way which is different to the manufacturer's instructions; or
 - information being erased or damaged on computer equipment.
- ▶ Damage to:
 - contact lenses, **money, credit cards**, stamps, coins or other collections;
 - any powered machine while it is being used as a tool and if damage arises directly out of its use;
 - clothing (including furs), food and drink;
 - free-standing hot tubs, jacuzzis and spas.
- ▶ Damage while:
 - the **home** is **unfurnished, unoccupied**, lent, let to a **tenant** or **tenants** or sublet, or is not **self-contained**.

What is not covered (continued)

- ▶ Any amount over £1,000 for china, glass, pottery, porcelain or other brittle substances.
- ▶ Damage shown under the 'What is covered' part of:
 - 'Insured events 1 to 15'; and 'Extra Benefits' of this section.

Settling claims

We will decide whether to pay the cost of repairing an item, or replacing it with a new item (in the same form and style) if it is lost or damaged beyond repair, except for clothing where **we** will take off an amount for wear and tear.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no claim discount is shown on the schedule.

Sum insured

The most **we** will pay under section two: Contents is the sum insured for **contents** shown on the schedule, plus any index-linking.

Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of **your contents**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **contents**, as long as you take any reasonable measures **we** suggest to prevent further loss or damage.

(**We** will not charge any extra premium for maintaining the sum insured for **contents**.)

Index linking

The sum insured for **contents** will be index-linked. This means that the sum insured for **contents** will be adjusted in line with changes in the Durable Goods Price Index or in line with any other index that **we** decide.

If **you** make a claim, the index-linking will continue during the period when the repair or replacement is being carried out, as long as **you** take reasonable action for the repair or replacement to be carried out immediately.

We will not make a charge for index-linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

Contents liability

This section does not apply if the home covered by this policy is let by you to a tenant or tenants

For the purpose of this section bodily injury will include death and disease.

What is covered

Personal liability

Your legal liability to pay compensation for:

- ▶ bodily injury to any person other than **you** or a domestic employee; or
- ▶ loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** (or during a temporary visit of not more than 30 days elsewhere in the world).

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered

You are not covered for any liability arising:

- ▶ as owner of the **home**;
- ▶ from any agreement or contract unless **you** would have been legally liable anyway;
- ▶ from criminal acts;
- ▶ as a result of an assault, alleged assault or a deliberate, or malicious act;
- ▶ from owning or occupying of any land or buildings other than the **home**;
- ▶ where **you** are entitled to recover from another source;
- ▶ from any profession, trade or business;
- ▶ from paragliding or parascending;
- ▶ from any infectious disease or condition;
- ▶ for any mechanically-propelled vehicle where any road traffic law says **you** must have insurance or security;
- ▶ from **you** owning or using any:
 - power-operated lift;
 - electrically, mechanically-propelled vehicles (including children's motor cycles and motor cars), horse-drawn vehicles (other than domestic garden equipment not licensed for road use);

What is covered (continued)

Liability as occupier of your home

Your legal liability to pay compensation as occupier of the **home** and the land belonging to the **home** for any events which result in:

- ▶ bodily injury to any person other than **you** or a domestic employee; or
- ▶ loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an insured event covered by this section.

Tenants Liability

We will pay up to 10% of the sum insured for **contents** for amounts that **you** legally have to pay under a tenancy agreement following:

- ▶ loss or damage caused by events 1 to 13 and 15 of section one: Buildings.
- ▶ **accidental damage** and breakage described in section one: Buildings under Extra benefits 1 and 5.

We will only provide this cover if the loss or damage happens during the **period of insurance**.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered (continued)

- aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
- caravans or trailers;
- animals other than **your** pets;
- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
- any dog specified under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any amending legislation; or
- firearms, other than properly licensed shotguns.

- ▶ Loss or damage:
 - while the **home** is **unfurnished** or **unoccupied**;
 - shown under the 'What is not covered' part of section one: Buildings.

What is covered (continued)

Accidents to domestic employees

You legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the **home**.

We will pay up to £5,000,000, for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

Unpaid damages

We will pay up to £100,000 (including legal costs) which **you** have been awarded by a court within the **United Kingdom** and which have not been paid to **you** within three months of the date of the award.

We will only provide this cover if:

- ▶ there is not going to be an appeal;
- ▶ the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- ▶ **you** would have been entitled to a payment under the Personal liability part of section two: Contents if the award had been made against **you** rather than to **you**;
- ▶ the person who owes the award does not live with **you**.

We may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

What is not covered (continued)

- ▶ Bodily injury to any employee arising out of being carried in or on a vehicle or entering or getting on to or off a vehicle where any road traffic law says **you** must have insurance or security.

Section three: Personal items

This section does not apply if the home covered by this policy is let by you to a tenant or tenants.

The **schedule** will show if this cover applies.

What is covered

Accidental loss, damage or theft anywhere in the world.

1 Specified items

We will pay the cost of replacing or repairing any item specified on the schedule.

We will not pay more than the sum insured for that item as shown on the schedule.

2 Unspecified valuables, clothing and personal belongings

We will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless **we** have shown differently on the schedule).

3 Pedal cycles

We will pay the cost of replacing or repairing **your** pedal cycles or accessories.

The most **we** will pay for any one pedal cycle is £750 (unless **we** have shown differently on the schedule).

What is not covered

The following applies to all this section.

- ▶ Loss or damage caused by;
 - Chewing, tearing, scratching or fouling by pets;
 - Frost, the atmosphere, or fading caused by light;
 - Deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked upon;
 - Faulty workmanship, design or materials;
 - Items being confiscated or detained by customs or other officials;
 - Scratching, denting or chipping;
 - Guns rusting or bursting their barrels;
 - Using an item in a way which is different to the manufacturer's instructions;
- ▶ Any amount over £750 if items are stolen from an unattended motor vehicle. **We** will not pay any amount if the property was not hidden in a glove compartment, locked luggage compartment or locked boot and any window or sunroof was not securely closed and all doors locked.
- ▶ Theft of jewellery unless it was being carried by hand under **your** supervision.

What is covered

4 New Purchases

As long as sub-sections 1,2 and 3 are in force, **we** will insure new purchases for up to £1,000 as long as **you** tell **us** within 21 days of the purchase and **you** pay the extra premium **we** ask for.

What is not covered (continued)

- ▶ Any amount over £2,000 if jewellery is stolen from an unattended hotel or motel room.
- ▶ Loss or damage to:
 - property used or held for business profession or trade purposes.
 - recording heads, computer software, audio tapes, video tapes or disks or cassettes;
 - **money** and **credit cards**;
 - any powered machine while used as a tool if the loss or damage arises directly out of its use;
 - phones or pagers left in unattended vehicles;
 - contact lenses or hearing aids while **you** are swimming or involved in any other water sports;
 - property which **you** normally keep outside the **home**.
 - sports equipment while in use.
- ▶ Loss or damage:
 - caused by theft of pedal cycles left unattended while away from the **home** unless they are locked to a permanent structure by a shopbought cycle lock or kept in a locked building;
 - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
 - to the pedal cycle while it is being used for racing, pace making, is let out on hire or is used other than for private purposes;
 - while the **home** is **unfurnished**, **unoccupied**, lent, let or sublet, or it is not **self-contained**.

Settling claims

We will decide whether to pay the cost of repair or to replace the property if it is lost or damaged beyond repair (in the same form and style) as new, except for clothing where **we** will take off an amount for wear and tear.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

The most **we** will pay under section three: Personal items is the sum insured for personal items shown on the schedule.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no claim discount is shown on the schedule.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for personal items.) This only applies to unspecified **valuables**, clothing and **personal belongings**.

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified personal item valued £2,500 or more, **you** must provide us with the original purchase receipt or a written valuation, which is less than five years old, from a professional valuer.

If **you** are not able to provide **us** with adequate evidence of value, this may affect how **we** deal with **your** claim.

Section four: Money and credit cards

This section does not apply if the home covered by this policy is let by you to a tenant or tenants

The **schedule** will show if this cover applies.

What is covered

Money

We will pay for loss or damage to **your money** anywhere in the world.

The most **we** will pay for any one claim is the amount shown in the schedule.

Credit cards

We will pay up to the amount shown in the schedule which **you** become legally liable to pay under the terms of **your** personal **credit card** agreement if it is used by anyone without **your** permission anywhere in the world.

Season tickets

If **you** have a season ticket to travel to and from **your** place of work, **we** will pay up to the amount shown in the schedule for any period of the ticket which **you** cannot use after it is lost.

What is not covered

- ▶ **Excess** of £50.
- ▶ Any losses which are not reported to the police within 24 hours of discovering the loss.
- ▶ Loss of value or shortages due to mistakes.
- ▶ Loss or damage to **money** held for business, profession or trade purposes.

- ▶ **Excess** of £50.
- ▶ Any losses which are not reported to the police and card company within 24 hours of discovering the loss.
- ▶ Any loss due to you breaking the conditions of using the credit card.
- ▶ Any loss arising from unauthorised use by **you** or anyone living with you.

- ▶ **Excess** of £50
- ▶ Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.

General exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- ▶ direct or indirect loss or damage to any property;
- ▶ any legal liability;
- ▶ costs and expenses; or
- ▶ death or injury to any person;

caused by, contributed to, or arising from, the following.

- 1 Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 War, invasion, civil war, revolution and any similar event.
- 3 Loss of value after **we** have made a claim payment.
- 4 Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- 5 Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.
We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.
- 6 Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.
- 7 Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moth, any cause that happens gradually, or mechanical or electrical breakdown.
- 8 Any losses that are not directly associated with the incident that caused **you** to claim.
- 9 Biological or chemical contamination due to or arising from:
 - terrorism; or
 - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.In this exclusion, terrorism means any act of any person or organisation involving:
 - causing or threatening harm; or
 - putting the public or any section of the public in fear;if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational) or similar nature.
- 10 The breach of any sanction, prohibition or restriction imposed by law or regulation.

General conditions

The following conditions apply to the whole of your insurance.

1 Reasonable care

You must keep **your** property in a good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

2 Telling us about a change

You must tell **us** immediately about any change in the information given to us which is relevant to this insurance. If you do not, **your** insurance may not be valid or may not cover you fully.

We have the right to change any terms and conditions of this insurance when **you** tell **us** about a change.

3 Claims

When there is a claim or possible claim, **you** must tell **us** in writing as soon as possible. For loss or damage claims, **you** must give **us** (at **your** own expense) any documents, information and evidence **we** need. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft, or is being made as a result of loss of property outside **your home**.

You must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

4 Our rights after a claim

We may enter any building where loss or damage has happened, take possession of the insured damaged property, and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this policy, **we** may take over, defend or settle any claim in **your** name.

We can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this policy.

5 Fraudulent claims

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which you knew about or deliberately caused;

we:

- will not pay the claim and all cover under this policy will end;
- will not pay any other claim which has been or will be made under this policy;
- may at our option declare the policy void;
- will be entitled to recover the amount of any claim we have already paid under the policy since the last renewal date from you;
- will not return any premiums you have paid;
- may tell the police about the situation;
- will inform other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

6 Disagreement over the amount of the claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

7 Cancellation

Cooling off period

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

You may cancel this insurance after the withdrawal period by giving us notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim).

We can cancel the insurance by giving **you** 21 days' notice in writing to **your** last known address. Any return premium due to **you** will depend on how long this insurance has been in force.

We will only cancel this insurance or any part of it for a valid reason or if there are serious grounds to do so such as;

- non payment of premium;
- non-cooperation or failure to supply any information or documentation when requested;
- **we** establish that **you** have provided **us** with incorrect information;
- the use of threatening or abusive behaviour or language;
- failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.

8 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

9 More than one home

Each **home** covered by this insurance will be insured as though a separate document had been sent to each.

Endorsements

Important: This appendix forms part of the insurance.

An endorsement only applies if the endorsement's number is shown in the relevant place on the schedule. Details of all endorsements are shown either in this appendix or on a separate sheet supplied with the schedule.

The general terms, conditions and exceptions apply to all endorsements.

Endorsement number H1 – Other interest

The name shown on the schedule has a financial interest in **your buildings**.

Endorsement number H2

All doors and windows to **your home** must be secured by:

- ▶ five-lever mortise deadlocks, to British Standard 3621 on all outside doors; or
- ▶ built-in deadlocking cylinder locks and security bolts if the door is double-glazed; or
- ▶ mortise security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of french windows or double sliding patio doors; and
- ▶ all opening sections of the basement, ground floor or easily accessible windows to **your home** are secured by key-operated window locks.

The locks and security bolts must be locked and secured overnight or when no authorised person is in **your home**.

We will not provide any cover in section two: Contents or section three: Personal items for loss or damage arising out of Insured event 10 (Theft or attempted theft) unless the protection listed is put into full and effective operation whenever **your home** is left unattended or when **you** have gone to bed. This does not apply to locks on the windows of bedrooms where people are sleeping. All keys must be removed from the locks or bolts and hidden from view whenever **your home** is left unattended.

Endorsement number H7 – Excess clause (Buildings)

We will not pay the first amount shown on the schedule for any claim under section one: Buildings.

The amount shown is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H8 – Unoccupancy

The exclusions that apply under this policy after the **home** has been **unoccupied** or **unfurnished** do not apply subject to the following;

While the **home** is **unoccupied**:

- ▶ during the period from November to March all main supplies must be turned off and the water and central heating systems must be drained, unless the central-heating system is kept running to maintain a minimum temperature of 15 °C throughout the **home**;
- ▶ **we** will not cover **valuables, money and credit cards**; and
- ▶ **you**, or an authorised person, must inspect the inside of the **home** at least once every seven days.

We will not pay the first £200 of every claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H12 – Alarm

- ▶ The intruder alarm, which **we** have details of, must be used:
 - overnight; and
 - whenever there are no authorised people in the **home**.
- ▶ The alarm must be maintained in full working order under a contract with the installer or as otherwise approved by **us**. Any fault brought to **your** notice must be corrected immediately.
- ▶ Theft cover will not be affected by any fault in the intruder alarm which is due to circumstances beyond **your** control.
- ▶ **You** must not alter the intruder alarm system without telling **us**.
- ▶ **You** must immediately tell the intruder alarm installer or the maintenance provider and **us** if the police withdraw response to alarm calls.

Endorsement number H13 – Protecting specified items

When the specified items shown against this endorsement number on the schedule are not being worn, they must be kept in the safe which **we** have details of. All keys and duplicate keys of the safe should be removed from the **home**, whenever there are no authorised people in the **home**.

Endorsement number H14 – Excess clause (Contents)

We will not pay the first amount shown on the schedule for any claim under section two: Contents.

The amount shown is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H18 – Buildings used partly for business, profession or trade purposes

The **buildings** will include those areas which have been declared to **us** as being used in connection with **your** business, profession or trade.

Endorsement number H27 – Subsidence, heave or landslip clause

Insured event 14 in section one: Buildings and section two: Contents is deleted.

Endorsement number H33 – Contractor’s clause

We will not pay for any loss, damage or liability arising out of the activities of any contractor.

Endorsement number H45 – Settings warranty

We will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £2,500, unless the jewellery has been examined at least once every two years by a competent jeweller. **We** need written confirmation from the jeweller that all settings are in good order.

Endorsement number H71 – Holiday Home Endorsement

While the **home** is occupied:

We will not pay the first £100 for any claim under section one (Buildings) or section two (Contents).

The amount shown is on top of any other amount which **you** may have to pay under this insurance.

While the **home** is **unoccupied**:

The 30-day limit does not apply and the following terms do apply.

While the home is **unoccupied** by **you** or an authorised person:

- ▶ during the period from 1st November to 31st March all main supplies must be turned off and the water and central heating systems must be drained, unless the central-heating system is kept running to maintain a minimum temperature of 15°C throughout the **home**;
- ▶ an authorised person must inspect the inside of the **buildings** at least every thirty days;
- ▶ Extra benefit 1 (Accidental breakage) of section one (Buildings) is deleted; and,
- ▶ Section five (Legal Expenses) cover is deleted.

We will not pay the first £250 of any claim.

This amount is on top of any other amount which **you** may have to pay under this insurance.

Endorsement number H136 – Restriction of Contents Cover

The definition of **Contents** is replaced with the following:

– Household furniture, carpets and curtains.

Contents does not include the following.

- **money**
- stamp, coin or other collections
- **valuables**, pictures, works of art or curios
- guests clothing and **personal belongings**

-
- any property which is more specifically insured by other insurance
 - **your** pets or other animals
 - motor vehicles, caravans, trailers, watercraft, aircraft or any accessories for these items
 - securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts
 - any property connected with **your** business, profession or trade.

Contents cover (as defined above) is restricted to insured events 1 to 15 only of Section two. Cover under **Section two: Contents, Extra benefit 1 (Accidental breakage)** is deleted.

Insured event 10 in **Section two: Contents** is deleted and replaced with the following:

Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from the **home**. Excluding loss or damage:

- caused by **you** or **your** guest or tenants;
- while the home is **unfurnished** or **unoccupied**.

Endorsement number H138 – Deletion of accidental damage and breakage

Cover under section one: Buildings, Extra benefit 1 (Accidental breakage) is deleted.

Endorsement number H139 – Deletion of accidental breakage

Cover under section two: Contents, Extra benefit 1 (Accidental breakage) is deleted.

Endorsement number H142 – Jewellery clause

We will not provide cover for loss of jewellery caused by theft or disappearance unless it is:

- ▶ being worn by **you**;
- ▶ kept in a bank or locked safe; or
- ▶ being carried by hand under **your** supervision.

Endorsement number H152 – Restriction of theft cover

Insured event 10 in section two: Contents is deleted and replaced with the following.

Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from the **home**. **We** will not cover loss or damage:

- ▶ caused by **you** or **your** guests or tenants;
- ▶ while the **home** is **unfurnished** or **unoccupied**; or
- ▶ to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding.

Any amount over £2,500 for loss or damage from any garage or outbuilding is not covered.

Complaint Procedure

OUR SERVICE COMMITMENT TO YOU

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact;

**Divisional Underwriter - UK Property
Canopus Managing Agents Limited,
Gallery 9,
One Lime Street,
London EC3M 7HA**

Tel: 020 7337 3700

Fax: 020 7337 3999

Email: contact@sompocanopus.com

Should **you** remain dissatisfied with the response that **you** receive from **us**, **you** may if **you** wish, refer **your** complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints

Lloyd's

**One Lime Street
London EC3M 7HA**

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

Website: www.lloyds.com/complaints

Ultimately, should **you** remain dissatisfied with Lloyd's final response, **you** may, if eligible, refer **your** complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. The FOS's contact details are as follows:

Financial Ombudsman Service

Exchange Tower

**London
E14 9SR**

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

Telephone: +44 (0)300 123 9 123

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** cannot pay out all valid claims under this policy. This depends on the type of policy **you** have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance **you** must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. **You** can get more information about the scheme from the FSCS or **you** can visit their website at www.fscs.org.uk.

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Security

It is important that **you** take all reasonable measures to avoid loss or damage from **your home** by improving security. By making access to **your home** difficult, thieves will be put off.

For **you** to get **our** home protection and home-alarm protection premium reductions, **you** must fit the security devices and the intruder alarm to the quality shown below. (Intruder alarms and locking devices on doors and windows do not always reduce the premium, as these may be a condition of providing **you** with insurance.)

We may insist that **you** keep **valuables** in a safe.

Doors

On all doors into **your buildings**, **you** should fit a five-lever mortise deadlock to British Standard 3621.

If **you** have French windows or double sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium-framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security.

Windows

All opening sections of basement, ground floor or easily accessible windows without using ladders should be fitted with key-operated locks.

If **you** need any help or advice on security for **your home**, contact a member of the Master Locksmith Association.

Intruder alarm

If **you** plan to get a quote for an intruder alarm, *you* should check that the installer is a registered member of the National Approval Council for Security Systems (NACOSS), Integrity 2000 or Alarm Inspectorate Security Council (AISC).

If **you** need any help or advice with intruder alarms, contact the National Approval Council for Security Systems (NACOSS).

Helpful hints

We recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

Fire prevention

Do

- ▶ Check **your** electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- ▶ Always unplug non-essential appliances before **you** go to bed at night especially electric blankets.
- ▶ Be careful with cigarette ends, ashtrays and hot irons.
- ▶ Install a suitable fire extinguisher. One should be placed in the kitchen.
- ▶ Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- ▶ Have **your** chimney swept, and flues regularly checked, at least once a year (if **you** use open fires).

Don't

- ▶ Don't smoke in bed.
- ▶ Don't move or fill oil heaters when they are alight.
- ▶ Don't let children play with matches or fire.
- ▶ Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker.

Water damage

- ▶ Insulate exposed water pipes and tanks in the roof area.
- ▶ Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or leave the central heating on throughout the **home** to maintain a constant temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will minimise the possibility of the pipes and tank freezing.
- ▶ If, despite **your** precautions, **your** pipes freeze, thaw them out slowly using hot water bottles or hair dryers. Never use a blowlamp or warm-air paint stripper gun.

Security

- ▶ Make sure **you** have good-quality locks (approved to British Standard) fitted to all of **your** external doors and all accessible windows.
- ▶ Use the door and window protections when **you** leave the **home** unattended – day or night – and remove the keys from the locks (including garage).
- ▶ Do not leave keys under the mat or inside the letterbox or anywhere else they can be found easily.
- ▶ Leave a light, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- ▶ Do not leave large sums of **money at home**.
- ▶ Do not leave valuable property in unattended vehicles.
- ▶ Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in the event of theft or loss, not only to **us** but also to the police.
- ▶ If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

When you go away on holiday

- ▶ Tell **your** local Neighbourhood Watch about **your** holiday.
- ▶ Stop newspaper and milk deliveries; do not advertise **your** absence.
- ▶ Place any **valuables**, which are not being carried or worn, in safe custody with a bank or other suitable deposit.
- ▶ Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- ▶ Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally.

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