



Vantage Underwriting

A division of Vantage Insurance Services

Your Household Policy

Booklet

www.vantageinsurance.co.uk

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WELCOME TO VANTAGE UNDERWRITING

A Home and Contents Insurance Policy from Vantage

We would like to thank you for taking out Vantage's home insurance and welcome You as a valued customer.

Vantage Underwriting is a division of Vantage Insurance Services Limited ("VISL") whose registered office address is 41 Eastcheap, London EC3M 1DT. VISL (Registered No. 3441136) is authorised and regulated by the Financial Conduct Authority ("FCA") and acts on behalf of Insurers who have authorised VISL to issue and administer Your policy and to hold Premium and claim monies as their agent, which provides customers with additional protection.

Please remember there is a duty on You to take reasonable care and that if **You** avoid unnecessary claims this helps us to retain highly competitive premiums.

Your Insurer

This policy is underwritten by Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a Member of the Association of British Insurers ("ABI"). Ageas Insurance Limited's registered address is: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered Number 354568.

Complaints

We recognise that on occasion that things can go wrong. If You are unhappy with the service received under this insurance, please contact Us on 01277 243023 or write to Nigel Copen at Juniper House, Warley Hill Business Park, Great Warley, Brentwood, Essex CM13 3BE.

Your complaint will be acknowledged within 3 business days of receipt. If We can resolve your complaint within 3 business days of receipt, We shall provide a summary resolution letter.

If the complaint remains open after 3 working days, We have 8 weeks to provide You with a final response.

If You remain dissatisfied following receipt of Our final response, You can refer the matter to the Financial Ombudsman Service. They can be contacted by:

- Telephone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

The FOS website is at www.financial-ombudsman.org.uk. The FOS's decision is binding on the Insurer, but You are free to reject it without affecting Your legal rights. Following the complaints procedure does not affect Your rights to take legal proceedings.

What happens if an Insurer cannot meet its liabilities?

Insurers are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that the Insurer cannot meet its obligations, You may be entitled to compensation under the FSCS. For this type of insurance the maximum level of compensation you can receive is 90% of the claim with no upper limit. Full details are available at www.fscs.org.uk.

The Policy Contract

In return for payment of the premium shown in the schedule, the Company agrees to insure You, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage You sustain or legal liability You incur for accidents happening during the period shown in the schedule.

This policy is a contract solely between the Company and You. The contract is based on the proposal, or any statement of facts or statement of insurance We prepare using the information You have provided.

The schedule and any endorsement are all part of the policy and are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. Words with specific meanings are defined on Pages 4 and 5 of this policy booklet.

The Company will insure You against legal liability, loss or damage under the sections specified in the schedule during any period of insurance set out in the schedule, provided that the conditions under which this policy has been issued are fulfilled.

The cover applied throughout Great Britain, Northern Ireland, Isle of Man and the Channel Islands except when We state otherwise in the policy.

The insurance relates ONLY to those sections of the policy, which are shown in the schedule as being included.

The administrators of this Insurance

Vantage Underwriting administers this insurance and is authorised to sign and issue this policy on behalf of the Company.

Chris Ryder Richardson
Head of Underwriting
Vantage Underwriting

MAKING A CLAIM

Please refer to the Policy Conditions for reporting claims in particular Condition 10

1. Check that the claim is covered by Your policy.
Each section of the policy tells You what is covered and what is not covered.
The Basis of Claims Settlement sections of this policy will tell You how the claim will be settled, provided that the policy conditions are fulfilled.
2. Contact Us on **01277 243011**.

NOTE: Please have Your policy number available. If damage is serious in nature, immediate telephone contact is essential as We may need to arrange inspection of Your property by an independent loss adjuster who specialises in dealing with insurance claims. The Company will pay his fee.

3. The Company may be able to settle Your claim from the information provided in Your claim form but We may require further information, or ask You to furnish documentation in support of Your claim.
4. It is at The Company's option whether they replace as new, reinstate, repair or pay a cash alternative. If You would prefer a cash alternative, the Company may restrict this to an amount equal to the discounted replacement price they would normally pay.

This helps the Company to control claims costs and ultimately premiums charged.

**TO REPORT A CLAIM
CALL
THE VANTAGE CLAIMS TEAM
ON
01277 243011**

Definitions

THE COMPANY

Ageas Insurance Limited

WE/US/OUR

The administrators of this Insurance

INSURED / YOU / YOUR

The person or persons named as policyholder(s) in the schedule.

FAMILY

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

HOME

The house, bungalow or self-contained flat/maisonette together with its garages and domestic outbuildings at the address shown in the schedule, used for private residential purposes.

BEDROOM

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

BUILDINGS

The Home being built of brick, stone or concrete and roofed with slates, tiles, asphalt or metal, including landlord's fixtures and fittings, its garages and domestic outbuildings, permanent swimming pools, fixed hot tubs, domestic fixed fuel tanks and cesspits, hardcourts, paved terraces, patios, drives, paths, walls, gates and fences, all contained within the boundaries of the land of the Home.

PERSONAL EFFECTS

Personal property which is designed to be worn or carried on or about the person.

CONTENTS

WHAT IS INSURED	WHAT IS NOT INSURED
<ol style="list-style-type: none">1. Household goods, Valuables and belongings, including Money up to £750 and Credit cards up to £1,000 owned by, or the legal responsibility of You or a member of Your Family when in Your Home.2. Tenant's fixtures and fittings.3. Visitors' Personal Effects up to £2,500 when in Your Home unless otherwise insured.4. Office equipment and office furniture used by You or Your Family for business or professional purposes up to £5,000 when in Your Home, unless otherwise insured, owned by, or the legal responsibility of You or a member of Your Family.	<ul style="list-style-type: none">• Mechanically propelled or assisted vehicles of all types (other than domestic gardening machinery), caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them.• Swimming pool covers.• Pets and livestock.• Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the Home.• Property more specifically insured.• Bonds, bills of exchange, promissory notes and securities for Money.• Property used for business or trade purposes (other than office equipment and office furniture up to £5,000 when in Your Home).• Plants, trees or any growing matter.• Contact or corneal lenses.

Definitions

EXCESS

The amount of each claim You have to pay. If You make a claim under more than one section for loss or damage which happens at the same time and by the same cause the Company will deduct only one Excess.

VALUABLES

Articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals all belonging to or the legal responsibility of You or Your Family.

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.

CREDIT CARDS

Credit, cheque, debit, charge or cash cards.

PEDAL CYCLE

Non-mechanically propelled Pedal Cycle and electrically assisted Pedal Cycles that meet the ("EAPC") rules as details at www.gov.uk/electric-bike-rules

UNFURNISHED

Without sufficient furniture and furnishings for normal living purposes.

UNOCCUPIED

Furnished but has not been permanently lived in by You or Your Family, or any other person with Your permission, for more than 90 consecutive days. Regular visits to the Home or occasional overnight stays does not represent permanently lived in.

TERRORISM

For the purpose of the General Policy Exclusion 6 an act of Terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

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 Surveyors Fees.

WATER TABLE

The Water Table is the area of ground below Your property at which the soil is permanently saturated with water. The level of the Water Table alters with the climate and seasons.

Definitions

INDEX LINKING - BUILDINGS

Only applicable when Your schedule shows the sums insured on Buildings are not equal to £500,000.

The sum insured on Buildings will be adjusted monthly by the percentage movement in the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. No charge will be made for the changes in the sum insured which will occur monthly, but the next renewal premium will be calculated on the adjusted sum insured.

SECTION 1: BUILDINGS See Definitions

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss of or damage to the Buildings by the following causes:</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Wet or dry rot. • Loss or damage due to any gradually operating cause.
<p>1. Fire, smoke, explosion, lightning, earthquake.</p>	
<p>2. Storm or flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused: <ul style="list-style-type: none"> (a) by frost, subsidence, heave or landslip; (b) to fences and gates. • Loss or damage to basement rooms as a result of a rise in the Water Table.
<p>3. Subsidence or heave of the site beneath the Buildings, or landslip.</p>	<ul style="list-style-type: none"> • Damage to swimming pools, hard courts, paved terraces, patios, drives, paths, walls, gates and fences unless the Home is damaged at the same time and by the same cause. • Damage caused by: <ul style="list-style-type: none"> (a) the normal settlement or bedding down of new structures; (b) the settlement or movement of made-up ground; (c) coastal or river erosion; or (d) defective design or faulty workmanship or the use of defective materials or inadequate construction of foundations. • Damage to solid floor slabs resulting from their movement, unless the foundations beneath the exterior walls of the Home are damaged at the same time by the same cause. • Damage which originated prior to inception of this policy. • Damage resulting from: <ul style="list-style-type: none"> (i) demolition, construction, structural alteration or repair to the Buildings; or (ii) groundworks or excavation. • Any loss or damage where compensation is provided by contract or legislation. • The Excess shown in the schedule.
<p>4. Riot, civil commotion, strikes, labour disturbances.</p>	

SECTION 1: BUILDINGS See Definitions

WHAT IS INSURED	WHAT IS NOT INSURED
5. Malicious acts.	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or damage caused by You, Your Family, paying guests or tenants.
6. Escape of water from, or freezing of water in, a fixed water or heating installation or plumbed in domestic appliance.	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Repairs to tanks, pipes or appliances unless caused by freezing. • Loss or damage caused by subsidence or heave of the site beneath the Buildings, or landslip (refer to cause 3 for details of the cover provided by this policy). • Loss or damage caused by water overflowing from kitchen or bathroom fittings as a result of taps being left on. • Loss or damage caused by the failure, or lack of appropriate, grout and/or sealant.
7. Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.	<ul style="list-style-type: none"> • Loss or damage caused by domestic pets.
8. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or damage whilst the Buildings or any part of them are lent, let, sub-let or occupied by anyone other than You or Your Family, except where there is forcible and violent entry or exit. • Loss or damage caused by You, Your Family, paying guests or tenants.
9. Leakage of oil from any fixed heating installation.	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.
10. Falling trees or branches.	<ul style="list-style-type: none"> • Loss or damage to gates or fences. • The cost of the removal of the tree or branch unless damage has been caused to the Buildings by its fall. • Damage caused by felling, lopping, or topping of trees.
11. Falling television or radio aerials, aerial fittings, satellite dishes or masts.	<ul style="list-style-type: none"> • Loss or damage to the aerials, aerial fittings, satellite dishes or masts.

SECTION 1: BUILDINGS Extensions to Section 1: Buildings

WHAT IS INSURED	WHAT IS NOT INSURED
<p>A. Fees and other Expenses</p> <p>The Company will pay the reasonable costs necessarily incurred by You with their written consent as a result of loss or damage by any of the causes 1-11 of section 1 of this policy for:</p> <ol style="list-style-type: none"> a) architects, surveyors, legal and other fees; b) the cost of clearing the site and making the Buildings safe; and c) the additional Cost of Rebuilding or repair of the damaged part of the Buildings solely to comply with any government or local authority requirements, unless You were given notice of the requirement before the loss or damage occurred. 	<ul style="list-style-type: none"> • Fees for preparing any claim. • Costs for complying with requirements You were notified of before the loss or damage.
<p>B. Rent and Alternative Accommodation</p> <p>If the Home is rendered not fit to live in as a result of loss or damage by any of the causes 1-11 of section 1 of this policy the Company will pay:</p> <ol style="list-style-type: none"> a) up to two year's rent that You are responsible for paying or would have received until the Home is again fit to live in b) the reasonable extra accommodation costs, incurred with the Company's written consent, for <ol style="list-style-type: none"> i) You, Your Family; and ii) Your domestic pets; until the Home is again fit to live in 	
<p>C. Glass or Sanitary ware</p> <p>The Company will pay the cost of replacement or repair following accidental breakage of fixed glass in windows, doors, fanlights, solar panels, skylights or fixed sanitary ware in the Buildings, and ceramic hobs fixed to and forming part of the Home.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Damage to ceramic hobs in movable cookers. • Damage to secondary double glazing whilst removed for any reason. • Malicious damage caused by You, Your Family, paying guests or tenants.

SECTION 1: BUILDINGS Extensions to Section 1: Buildings (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>D. Underground Pipes and Cables The Company will pay:</p> <ul style="list-style-type: none"> a) the cost of repair following accidental damage by external means to cables, underground pipes or underground tanks all servicing the Home and for which You are legally responsible; and b) up to £1,000 for breaking into and repairing an underground pipe for which You are legally responsible and which services the Home where it is essential to clear a blockage. 	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Any costs arising from clearance of a blockage not directly resulting from a breakage of the pipe. • Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.
<p>E. Your Liability to the Public The Company will pay for damages and claimants' costs and expenses which You become legally liable to pay for accidental:</p> <ul style="list-style-type: none"> a) death of any person; b) bodily injury to any person; c) illness or disease of any person; or d) damage to material property; <p>up to £2,000,000 in connection with:</p> <ul style="list-style-type: none"> • any one claim; or • series of claims; <p>made against You arising out of any one event occurring during the period of insurance and incurred:</p> <ul style="list-style-type: none"> (i) solely as owner (not as occupier) of the Home or the land belonging to the Home; or (ii) in connection with any previous private residence which You owned and occupied, and incurred by reason of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, provided that You had disposed of all legal title and interest at the time of such occurrence; <p>The Company will also pay legal costs and expenses incurred with their written consent in the defence of any claim made against You.</p> <p>The Company reserve the right to withdraw their support in the defence of any claim if they decide the prospect of success of any judgement or potential judgement are insufficient to justify their continuing support.</p> <p>If You cancel, or do not renew, section 1 of Your policy following the sale or disposal of Your Home the cover provided by paragraph (ii) for that Home will continue for seven years after this section expires.</p>	<ul style="list-style-type: none"> • Liability arising directly or indirectly from: <ul style="list-style-type: none"> (a) any profession, business or employment; (b) the use of lifts or mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles); (c) any agreement unless You would have been liable had the agreement not been made; (d) death, injury, illness or disease of any member of Your Family or a domestic employee; (e) loss or damage to property owned, occupied or in the custody or control of You, Your Family or any domestic employee; or (f) the charging of any electric vehicle or caravan battery that is not situated within the boundary of the Home. • Liability if you have any other insurance policy that covers the same loss. • Liability: <ul style="list-style-type: none"> (i) arising more than seven years after the expiry or cancellation of section 1 of this policy; or (ii) if You are insured under a more recently effected or current policy.

SECTION 1: BUILDINGS Extensions to Section 1: Buildings (continued)

What is covered	What is not covered
<p>F. 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 and completion of the sale provided the purchaser completes the purchase.</p>	
<p>G. Trace and Access The Company will pay up to £5,000 for the reasonable costs incurred with their consent in locating the source of any damage resulting from the escape of water from fixed domestic water services or heating installations including the cost of subsequent repairs to walls, floors or ceilings.</p>	<ul style="list-style-type: none"> • Loss or damage to the heating or water system.
<p>H. Emergency Access The Company will provide cover for damage to the Home and garden caused by forced access by the fire, police or ambulance services as a result of an emergency.</p>	
<p>I. Door Locks The Company will pay up to £1,000 in respect of replacement locks for external doors to the Buildings if Your keys are stolen or lost.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Thefts not reported to the police.

Optional extension to Section 1

This cover does not apply unless the schedule states that accidental damage is included.

What is covered	What is not covered
<p>Accidental damage to the Buildings</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Damage whilst the Buildings or any part of them are lent, let, or sub-let, or are left Unoccupied or Unfurnished. • Damage caused by: <ul style="list-style-type: none"> (i) faulty workmanship, defective design or the use of defective materials; (ii) wear and tear, frost, damp, corrosion, atmospheric or climatic conditions or gradually operating cause, rot, rust, fungus, insects or vermin; (iii) domestic pets; (iv) movement, settlement or shrinkage in any part of the Buildings; (v) movement of the land belonging to the Buildings; or (vi) demolition or structural alteration or repair. • Any destruction or damage otherwise shown as not insured under section 1 of this policy. • Market depreciation, the cost of maintenance and redecoration. • The cost of repairing or replacing electrical or mechanical equipment following breakdown or misuse.

SECTION 1: BUILDINGS

Basis of Claims Settlement

- (a) The Company will pay up to the sum insured for Buildings shown in the schedule (plus any Index Linking adjustment applicable) for the Cost of Rebuilding, repairing or replacing the damaged parts of the Buildings, inclusive of any amount which may become payable under extension A of section 1 of this policy.
- (b) If the Buildings are not rebuilt or repaired the Company will pay at their option the difference between the market value of the Buildings prior to the loss or damage and the market value of the Buildings following the loss or damage.
- (c) If the Buildings have not been maintained in a good state of repair, a deduction will be made for wear and tear.
- (d) If at the time of any loss the sum insured is less than the Cost of Rebuilding, Your claim will be reduced in direct proportion to the degree of underinsurance. For example, if the sum insured under section 1: Buildings only covers half the cost of rebuilding the Buildings, the Company will only pay half the cost of the repair or replacement.
- (e) The Company will not pay for the cost of replacing any undamaged items forming part of a set or suite or other article of a uniform nature, design or colour when damage occurs to a specific part or within a clearly definable area and replacements cannot be matched.
- (f) Where an item or any part thereof which is not year 2000, or any other date compliant, suffers loss or damage covered under this section of the policy then the basis of claims settlement will be the market value of the item or any part thereof at the time of the loss or damage.

Automatic Reinstatement

The Company will not automatically reduce the sum insured by the cost of any claim provided that the repair or reinstatement has been completed and any recommendations to prevent further damage have been carried out.

SECTION 2: CONTENTS See Definitions

WHAT IS INSURED	WHAT IS NOT INSURED
Loss or damage to the Contents by the following causes:	<ul style="list-style-type: none"> Loss or damage due to any gradually operating cause.
1. Fire, smoke, explosion, lightning, earthquake.	<ul style="list-style-type: none">
2. Storm or flood.	<ul style="list-style-type: none"> Contents in the open at the time of any loss or damage. Loss or damage to Contents in basement rooms as a result of a rise in the Water Table.
3. Subsidence or heave of the site beneath the Buildings, or landslip.	<ul style="list-style-type: none"> Loss or damage caused by: <ol style="list-style-type: none"> the normal settlement or bedding down of new structures; the settlement or movement of made-up ground; coastal or river erosion; or defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations. Damage resulting from: <ol style="list-style-type: none"> demolition, construction, structural alteration or repair to the Buildings; or groundworks or excavation.
4. Riot, civil commotion, strikes, labour disturbances.	
5. Malicious acts.	<ul style="list-style-type: none"> Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. Loss or damage caused by You, Your Family, paying guests or tenants.
6. Escape of water from a fixed water or heating installation, or plumbed in domestic appliance.	<ul style="list-style-type: none"> Damage to the installation or appliance from which the water escapes. Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. Loss or damage caused by Subsidence or heave of the site beneath the Buildings, or landslip (refer to cause 3 for details of the cover provided by this policy). Loss or damage caused by water overflowing from kitchen or bathroom fittings as a result of taps being left on. Loss or damage caused by the failure, or lack of appropriate, grout and/or sealant.
7. Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals.	<ul style="list-style-type: none"> Loss or damage caused by domestic pets.

SECTION 2: CONTENTS See Definitions

WHAT IS INSURED	WHAT IS NOT INSURED
8. Theft or attempted theft	<ul style="list-style-type: none">• Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.• Loss or damage caused by You, Your Family, paying guests or tenants.• Loss or damage whilst the Buildings or any part of them are lent, let, sub-lent or occupied by anyone other than You or Your Family except when force and violence are used to gain entry or exit.
9. Leakage of oil from any fixed heating installation	<ul style="list-style-type: none">• Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished.• Damage to the appliance from which the oil escapes.
10. Falling trees or branches	<ul style="list-style-type: none">• Loss or damage arising from felling, lopping or topping of trees.
11. Breakage or collapse of television or radio aerials, aerial fittings, satellite dishes or masts	<ul style="list-style-type: none">• Loss or damage arising from erection, dismantling, repair or maintenance.

SECTION 2: CONTENTS Extensions to Section 2: Contents

WHAT IS INSURED	WHAT IS NOT INSURED
<p>A. Temporary Removal of Contents The Company will pay for Contents lost or destroyed by any of the causes 1-11 of section 2 of this policy whilst temporarily removed from the Home but remaining in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands:</p> <ul style="list-style-type: none"> a) up to £5,000 in respect of Contents whilst in university halls of residence or in student accommodation or otherwise; or b) up to 20% of the Contents Limit shown in the schedule. 	<ul style="list-style-type: none"> • The Excess shown in the schedule (or £100 in respect of Contents whilst in university halls of residence or in student accommodation if greater). • Loss or damage in a furniture depository. • Loss or damage caused by storm or flood to property not in a building. • Loss or damage by theft unless force and violence is used to gain entry to or exit from: <ul style="list-style-type: none"> (a) a building; or (b) in the case of halls of residence or student accommodation, a locked room.
<p>B. Rent and Alternative Accommodation If the Home cannot be lived in as a result of loss or damage to the Contents insured under section 2 of this policy the Company will pay:</p> <ul style="list-style-type: none"> a) up to 12 months' rent that You are responsible for paying as occupier until the Home is again fit to live in; or b) the reasonable extra accommodation costs, incurred with the Company's written consent for <ul style="list-style-type: none"> • You, Your Family; and • Your domestic pets; until the Home is again fit to live in. 	
<p>C. Deep Freezer Contents The Company will pay 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"> • The Excess shown in the schedule. • Loss due to the deliberate act of the supply authority. • Loss if the freezer is more than 10 years old at the date of loss.
<p>D. Mirrors and Glass The Company will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Malicious damage caused by You, Your Family, paying guests or tenants • Damage to ceramic hobs fixed to and forming part of the Home.

SECTION 2: CONTENTS Extensions to Section 2: Contents (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>E. Audio and Audio Visual Equipment Accidental damage to:</p> <ul style="list-style-type: none"> a) televisions; b) audio and visual equipment; and c) home computer and games console equipment; <p>which are owned by You or Your Family, or for which You are legally responsible.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Loss or damage caused by mechanical, electrical or electronic breakdown or derangement. • Damage to records, tapes, discs or computer software. • Damage caused by cleaning, fitting, adjustment, repair or dismantling of the apparatus. • Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Wear and tear and depreciation. • Malicious damage caused by You, Your Family, paying guests or tenants.
<p>F. Tenant's Liability (applicable if the Buildings are rented) Any amount which You become legally liable to pay as a tenant, and not as an owner of the Buildings up to 20% of the Contents limit shown in the schedule in respect of:</p> <ul style="list-style-type: none"> (a) Damage to the Buildings by any of the causes 1-11 of section 1 of this policy (b) Accidental breakage and damage as described in extensions C and D of section 1 of this policy. 	<ul style="list-style-type: none"> • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or damage caused by You, Your Family, paying guests or tenants.
<p>G. Contents in the Garden The Company will pay up to £1,000 for loss or damage by causes 1-11 of section 2 for Contents in the open within the boundaries of Your Home. This includes cover for flowers, plants, shrubs or trees in pots or containers.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Flowers, plants shrubs, trees and any growing matter not in pots or containers. • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Loss or damage caused by storm or flood.
<p>H. Door Locks The Company will pay up to £1,000 in respect of replacement locks for external doors to the Buildings if Your keys are stolen or lost.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Thefts not reported to the police.
<p>I. Loss of Oil and Metered Water The Company will pay up to £1,500 for:</p> <ul style="list-style-type: none"> a) the cost of oil lost from the domestic heating installation following accidental damage to any part of the domestic heating installation; and b) additional metered water charges incurred by You and resulting from any of the causes 1-11 of section 2 of this policy. 	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Loss otherwise shown as not insured under section 2 of this policy. • Loss if the Buildings have been left Unoccupied or Unfurnished. • Accidental loss of metered water costs recovered from the responsible water authority.

SECTION 2: CONTENTS Extensions to Section 2: Contents (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>J. Reinstatement of Title Deeds The Company will pay up to £2,500 in respect of the replacement of title deeds to Your Home if they are lost, destroyed or damaged by any of the causes 1-11 of section 2 of this policy while in Your Home or lodged with Your solicitor, bank or building society.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Loss or damage caused by: wear and tear, depreciation, insects, vermin, fungus, atmospheric or climatic conditions, gradually operating cause, confiscation or detention by order of any government, public or police authority.
<p>K. Public and Personal Liability The Company will pay for damages and claimants' costs and expenses which You or any member of Your Family become legally liable to pay for accidental:</p> <p>a) death of any person; b) bodily injury to any person; c) illness or disease of any person; or d) damage to material property;</p> <p>up to £2,000,000 in connection with:</p> <ul style="list-style-type: none"> • any one claim; or • series of claims; <p>made against You or a member of Your Family arising out of any one event, occurring during the period of insurance and incurred:</p> <p>(i) solely as occupiers, (but not owners) of the Home or the land belonging to the Home; or</p> <p>(ii) in a personal capacity, (not as occupier or owner of any building or land) occurring in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands and elsewhere in the world during a temporary visit.</p> <p>The Company will also pay legal costs and expenses incurred with their written consent in the defence of any claim made against You or Your Family.</p> <p>The Company reserve the right to withdraw their support in the defence of any claim if they decide the prospect of success of any judgement or potential judgement are insufficient to justify their continuing support.</p>	<ul style="list-style-type: none"> • Death, bodily injury, illness or disease to any member of Your Family or domestic employee. • Loss or damage to property owned by, or in the custody or control of, You or any member of Your Family or any person permanently residing with You. • Liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family. • Liability arising directly or indirectly as a result of a criminal act by You or any member of Your Family. • Any agreement unless You would have been liable had the agreement not been made. • The ownership, use or possession of any: <ul style="list-style-type: none"> (i) lift, caravan, aircraft or watercraft including jet skis (other than hand propelled watercraft); (ii) mechanically propelled or assisted vehicle (other than domestic gardening machinery or electric wheelchairs); (iii) animals except domestic pets other than those listed in the Dangerous Dogs Act 1991; or (iv) firearms, other than properly licensed shotguns. • Any profession, business or employment. • Any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom. • Liability if you have any other insurance policy that covers the same loss. • Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the Home.

SECTION 2: CONTENTS Extensions to Section 2: Contents (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>L. Reverse Liability The Company will pay all sums which You have been awarded in any court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which have not been paid within three months of the award provided that:</p> <ul style="list-style-type: none"> a) if the position of You and the responsible party had been reversed, You would have been entitled to indemnity under extension K, subject to the limit of indemnity under extension K; b) the liability giving rise to the court award occurs during the period of insurance; and c) You agree to allow the Company to enforce any rights or remedies which they will become entitled to upon making payment. 	<ul style="list-style-type: none"> • Any amount whilst any appeal is pending.

SECTION 2: CONTENTS Extensions to Section 2: Contents (continued)

M. Accidents to Domestic Employees

The Company 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:

- a) death of;
 - b) bodily injury to; or
 - c) illness or disease of;
- any domestic employee in connection with:
- a) any one claim; or
 - b) 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

The Company will also pay legal costs and expenses incurred with their written consent in the defence of any claim made against You or Your Family.

The most the Company will pay for any claim (or claims) resulting from one cause is £10,000,000. This includes any legal costs and expenses.

- Liability arising directly or indirectly from the transmission of any communicable disease or virus by You or any member of Your Family.
- Any agreement unless You would have been liable had the agreement not been made.
- Any claim or other proceedings against You or Your Family lodged or prosecuted in a court outside the United Kingdom.
- Liability arising from any business or profession.
- Liability for death of, bodily injury to, or illness or disease of any member of Your Family.
- Liability for which compulsory insurance or security is required by any road traffic legislation.

SECTION 2: CONTENTS Extensions to Section 2: Contents (continued)

WHAT IS INSURED	WHAT IS NOT INSURED
<p>N. Fatal Accident The Company will pay £5,000 if You or Your partner dies, either separately or together, as a result of an injury in the Home caused by fire or an assault by intruders, within 90 days of the incident.</p>	
<p>O. Household Removals Accidental damage to Contents whilst in transit by professional removal contractors from the Home to Your new permanent Home within Great Britain, Northern Ireland and the Isle of Man including temporary storage up to 48 hours.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Valuables and Money. • Damage to articles of china, glass, porcelain, earthenware, stone and other articles of a similarly brittle nature unless packed by professional packers. • Any loss or damage not notified to the removal contractors within 7 days of the removal to Your new permanent Home.
<p>P. Shopping in Transit The Company will pay up to £250 for loss or damage to food and domestic purchases whilst being transported from the shops to Your Home.</p>	<ul style="list-style-type: none"> • 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.
<p>Q. Audio or Visual Downloads The Company will pay up to £2,500 in respect of legally downloaded audio or visual files if they are lost, damaged or destroyed as a result of any of the causes 1-11 of section 2 of this policy.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule.
<p>R. Weddings, Birthdays and Christmas The Contents limit shown in the schedule will be automatically increased by:</p> <ol style="list-style-type: none"> a) 10% during the month of December; b) 10% for 30 days before and after Your wedding day; and c) 10% for 7 days after Your birthday; <p>to cover Christmas, wedding or birthday gifts.</p>	

SECTION 2: CONTENTS Optional Extensions to Section 2: Contents

This cover does not apply unless the schedule states that accidental damage is included

WHAT IS INSURED	WHAT IS NOT INSURED
<p>A. Accidental damage to Contents when in Your Home.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Clothing (including furs), Money, Credit Cards contact and corneal lenses, and food. • Loss or damage if the Buildings are lent, let or sub-let in whole or in part, or are left Unoccupied or Unfurnished. • Damage by scratching, denting, wear and tear, depreciation, insects, vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions, or gradually operating cause, or any process of dyeing, cleaning restoration, repair or alteration. • Damage caused by domestic pets. • Damage caused by mechanical or electrical fault or breakdown or misuse. • Damage arising from depreciation in value or any costs not directly incurred as a result of the loss. • Any loss, destruction or damage otherwise shown under section 2 and any extension to section 2 of this policy as not insured. • Confiscation or detention.

SECTION 2: CONTENTS Optional Extensions to Section 2: Contents

Basis of Claims Settlement

- (a) The Company will pay up to the Contents Limit shown in the schedule for the full cost of replacing as new (or at the Company's option they will replace as new) reinstating or repairing the lost or damaged Contents with a deduction for wear and tear made only in respect of clothing, household linen and Pedal Cycles.
- (b) The maximum amount the Company will pay in respect of any one loss for Valuables is 40% of the Contents limit shown in the schedule.
- (c) The maximum amount the Company will pay for any Valuable item is £2,500, unless specifically insured.
- (d) The maximum amount that the Company will pay in respect of any one loss under section 2 of this policy is the Contents limit stated in the schedule for section 2.
- (e) If at the time of any loss or damage the total cost of replacing all of the Contents as new, less an allowance for wear and tear for clothing, household linen and Pedal Cycles, is greater than the Contents limit shown in the schedule, the Company will pay only that proportion of the loss which the Contents limit bears to the replacement cost.
- (f) The Company will not pay for the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, including carpets when damage occurs to a specific part or within a clearly definable area, and replacements cannot be matched.
- (g) In the event of a claim under this policy the Company reserves the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.

In the event of loss of or damage to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation (if not already provided) or recent evidence of value or proof of purchase, to be produced before any payment can be considered.
- (h) Where an item or any part thereof which is not year 2000, or any other date compliant, suffers loss or damage covered under this section of the policy then the basis of claims settlement will be the market value of the item or any part thereof at the time of the loss or damage.
- (i) The maximum amount the Company will pay following theft of jewellery or watches from the Home is £5,000 unless stolen from a fixed locked safe.

Automatic Reinstatement

The Contents limit shown in the schedule will not be reduced by the amount of any claim unless the Company gives written notice to the contrary.

SECTION 3: EXTRA PROTECTION See Definitions

Section 3 covers losses occurring within the limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and anywhere in the world for up to 90 days in any one period of insurance

A: Unspecified Articles, Personal Money and Credit Cards

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Accidental loss or damage to unspecified articles comprising:</p> <p>a) Articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, sports equipment, mobile telephones, Pedal Cycles and other portable Personal Effects up to a limit of £1,500 any one item.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Any loss or damage to contact or corneal lenses. • Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container. • Documents or securities. • Household goods, foodstuffs and domestic appliances. • Property more specifically insured. • Sports equipment whilst in use. • Equipment used for winter sports, water sports and camping. • Collections of stamps, coins and medals. • Televisions, audio and audio visual equipment. • 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. • Tools or instruments used or held for business or professional purposes. • Loss or damage listed under Exclusions to Section 3.

SECTION 3: EXTRA PROTECTION See Definitions

A: Unspecified Articles continued

WHAT IS INSURED	WHAT IS NOT INSURED
<p>b) Personal Money and Credit Cards.</p> <p>Loss of Money belonging to You or Your Family up to £750 any one loss.</p> <p>Money comprising personal Money held for private purposes by You or Your Family including 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.</p> <p>Your liability under the terms of the personal credit cards including cheque, debit, charge or cash cards, issued in the British Isles to You or Your Family, up to a maximum of £1,000 any one loss.</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Depreciation in the value of Money. • Loss of Money caused by accounting errors or omissions. • Loss of Money not reported to the police within 24 hours of discovery of loss. • Loss of Money held for business or professional purposes. • Loss listed under Exclusions to Section 3. • Any loss unless the terms and conditions under which the card is issued have been fulfilled. • Losses not reported to the police within 24 hours of discovery of loss. • Any loss as a result of unauthorised use by a member of Your Family or a person residing with You. • Loss listed under What is not insured by Section 3. • Loss caused by accounting errors or omissions. • Depreciation in value.

B: Specified Articles

WHAT IS INSURED	WHAT IS NOT INSURED
<p>Loss or damage to articles specified in the Appendix to Section 3 in the schedule</p>	<ul style="list-style-type: none"> • The Excess shown in the schedule. • Loss or damage listed under What is not insured by Section 3. • Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container. • Sports equipment whilst in use. • Theft from unattended road vehicles unless the vehicle is securely locked and the items are stolen from luggage boot, concealed luggage compartment, or glove compartment, following forcible and violent entry.

SECTION 3: EXTRA PROTECTION

Basis of Claims Settlement

- (a) The Company will pay up to the sum insured (subject to any limits) shown in Your schedule for the cost of replacing as new (or at their option the Company will replace as new), reinstating or repairing the lost or damaged property with a deduction for wear and tear made only in respect of clothing, sports equipment and Pedal Cycles.
- (b) In the event of loss or damage to any article forming part of a pair or set, the Company will not pay more than the value of the individual article lost or damaged.
- (c) In the event of a claim under this policy the Company reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.

In the event of loss of or damage to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation (if not already provided), or other such proof to be produced before any payment can be considered.

- (d) In the event of loss or damage to compact discs and/or music cassettes from a motor vehicle, the maximum amount the Company will pay for any one loss is £75 in respect of these items.
- (e) Where an item or any part thereof which is not year 2000, or any other date compliant, suffers loss or damage covered under this section of the policy then the basis of claims settlement will be the market value of the item or any part thereof at the time of the loss or damage.
- (f) In respect of articles specified in section 3B in the event of the sum insured being insufficient to cover the full value of the article the Company reserves the right to reduce the amount of any claim payment.

SECTION 3: EXTRA PROTECTION continued

What is not insured by Section 3

- (a) Electrical, electronic or mechanical breakdown or derangement.
- (b) Breakage of china, glass (other than lenses), porcelain, earthenware, stone and other articles of a similarly brittle nature (other than jewellery), unless caused by fire, theft or attempted theft.
- (c) Damage to watches and clocks caused by over winding.
- (d) Loss of or damage:
 - (i) by wear and tear, denting, scratching, deterioration, depreciation, mildew, moth, insects, vermin, rust or any gradually operating cause, or any process of repairing, restoring or renovating or cleaning or dyeing;
 - (ii) to any property used professionally or for business purposes (other than office equipment, not otherwise insured, owned by, or the legal responsibility of You or a member of Your Family);
 - (iii) arising from confiscation or detention by customs or other officials;
 - (iv) to musical instruments in respect of loss of tone or replacement of strings or drum skins;
or
 - (v) caused by domestic pets.
- (e) Mechanically propelled or assisted vehicles, caravans, trailers, aircraft, hovercraft, boats or accessories or parts for any of them.
- (f) Theft of unattended Pedal Cycles unless in a locked building or attached by a security device to a permanently fixed structure.
- (g) Loss or damage
 - (i) To any Pedal Cycle being used for trade or business purposes or being used in races, time trials and competitions or whilst practising for them.
 - (ii) To tyres and accessories of any Pedal Cycle unless the Pedal Cycle is lost or damaged at the same time.

POLICY CONDITIONS

1. Compliance with conditions

These conditions apply to all sections of the policy and to all extensions. You and all members of Your Family permanently residing with You must comply with the terms and conditions of this policy. Any person or entity seeking the benefit of this policy shall be deemed to have notice of its terms, conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may reasonably be capable of applying to and being complied with by such person or entity.

2. Your duty to prevent loss or damage

You and any person seeking the benefit of this policy must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.

3. Your personal representatives

If you die, the Company will insure Your legal personal representatives for any liability You had previously incurred under the policy, provided they fulfil the terms of the policy.

4. Disclosure

You have a duty to make a fair presentation of all material and relevant facts to Insurers. Providing Insurers with inaccurate information or failing to tell Insurers of anything which may increase the risk may invalidate this policy or lead to claims not being paid or being paid in part only.

Please read your schedule carefully to ensure that the details we have recorded are correct. If you are in any doubt, please contact us immediately. You must inform us as soon as possible of any changes which may affect this insurance. For example:

- a) If you change address or the number of Bedrooms is increased.
- b) If the Home is to be left Unoccupied for more than 90 consecutive days.
- c) If the sums insured shown in the schedule are not adequate.
- d) A change in occupancy or use of the Home address.
- e) Any convictions or prosecutions suffered by you or your Family, other than motoring offences.

5. Cancellation

The Company may cancel this policy by giving You 21 days' notice by letter at Your last known address. If the Company cancel the policy they will refund premium paid for the unexpired period of insurance. Notice given to You shall be deemed to be notice given to any person or entity who is or maybe seeking to claim any contractual right to any benefit under this policy.

You may cancel this policy by giving Us 21 days' notice. Providing You have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, You may be entitled to a refund of premium for the unexpired period of insurance.

6. Cooling-off period

If You decide to not proceed with this Policy, please return it within 14 days of receipt. Providing You or Your Family have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, the Company will refund any premium You have paid. If a claim has been paid or an accident has occurred which may give rise to a claim the Company will make a charge up to the equivalent of the annual premium.

7. Fraud

We can supply on request further details of the databases accessed or contributed to by the Company. If a claim is fraudulent in any respect all benefit under this policy may be forfeited

POLICY CONDITIONS continued

8. Arbitration

Where the Company has accepted a claim but there is disagreement over the amount payable, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by You and the Company in accordance with the law in at the time. When this happens legal proceedings cannot be started against Us or the Company until the arbitrator has reached a decision.

9. Other Insurances

If at the time of any loss, damage or liability arising under the policy there is any other Insurance covering the same loss, damage or liability the Company will pay only their rateable proportion.

10. Notification of a Claim

When You become aware of a possible claim under this policy, You must notify Us in writing as soon as reasonably possible. The police must be advised immediately of any loss of damage arising from theft, attempted theft, vandalism, riot, malicious act, labour or political disturbance or accidental loss of property. You must, at Your own expense, provide Us with all details and evidence, including written estimates and proof of ownership or value. Any letter of notification or any writ, summons or other legal document served on You or Your Family in connection with a possible claim must be sent to Us immediately. You must not answer any correspondence or admit, deny or negotiate any claim without Our written consent.

11. Company's rights after a claim

The Company or their representatives will be entitled to enter any building where loss or damage has occurred and deal with any salvage, but no property may be abandoned to Us or the Company. The Company may conduct, in Your name and on Your behalf, the defence or settlement of any legal action and take proceedings at their own expense and for their own benefit, but in Your name, to recover compensation from any third party in respect of anything covered by this policy.

12. Payment of Premium

Where payment of premium is not made any cover provided by this policy will be inoperative from the date such premium was due.

Where the premium is being paid by monthly instalments the due date will be in accordance with the Repayment Schedule.

Where the policy is cancelled mid-term and a claim has occurred and been paid by the Company during the period of insurance in which the policy is to be cancelled, refund of premiums will be made at the Company's discretion.

POLICY CONDITIONS continued

13. Payment of Claims

In the event of a claim being made under this policy and the premium is being paid under monthly instalments the Company may deduct from any settlement any outstanding premium payment.

The maximum limit placed on any benefit or indemnity of any kind payable under this policy shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this policy and the Company maximum liability shall not thereby be increased above the amount that would have been payable if You were the only person or entity that was entitled to contractual rights under the policy.

Where more than one person or entity is entitled to seek any benefit or indemnity of any kind under this policy the Company shall not be under any duty to inquire into or investigate the priority of any such persons or entities and receipt of any such person or entity shall be deemed to be given on behalf of all such persons or entities that may be entitled to contractual rights under the policy.

14. Law and Language Applicable to Contract

This policy will be governed by English law, and You and We agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless You live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

The contractual terms and conditions and other information relating to this contract as well as all communications with You will be in the English language.

GENERAL POLICY EXCLUSIONS

What is not insured by this policy

1. Loss or damage to any property, or any legal liability, directly or indirectly caused by or contributed to or arising from:
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
This exclusion does not apply to Accidents to Domestic Employees section 2(M);
 - (b) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; or
This exclusion does not apply to Accidents to Domestic Employees section 2(M); or
 - (c) pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
2. Any loss suffered by You or Your Family due to any person obtaining property by deception.
3. Any loss or damage to the property resulting from theft, attempted theft or malicious acts by You or any member of Your Family.
4. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
5. (a) Direct or indirect loss, damage, derangement or malfunction of any insured item or any part thereof where such loss, damage, derangement or malfunction occurs as a result of computer viruses.
(b) Legal expenses or legal benefits or liability arising from (a) above.

EXCEPT

Where the loss or damage would fall to be dealt with by virtue of the operation of causes 1 to 11 inclusive under section 1 Buildings and section 2 Contents of this policy.

6. Loss, damage, cost or expense of whatever nature arising directly or indirectly from an act of Terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. This exclusion does not apply to Accidents to Domestic Employees section 2(M).
7. Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.
8. Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any costs not directly incurred as a result of the loss.

