Thank you for choosing us for your home insurance.

Your Legal & General policy includes this booklet and your policy schedule, which will be provided when you take out your policy. The policy schedule confirms the sections of cover you have chosen.

Please read your policy schedule and policy booklet carefully to make sure you understand what is covered and the limits that apply. It’s important that you check the information that you have given us to ensure we offer you the correct cover. You must let us know promptly if anything changes. If you don’t tell us of any changes a claim may be reduced or rejected and in some circumstances your policy might be invalid.

The buildings sum insured must be adequate to cover the cost of replacing your buildings if they were completely destroyed, including any additional costs such as architects’ or surveyors’ fees. For your contents cover, your sum insured must be enough to replace all of your contents as new. The value of some items, particularly jewellery and other valuables, is likely to fluctuate considerably and some items may need to be specified separately. Please call us if you need to review your cover.

This policy covers the costs of unexpected loss or damage. It does not cover:

- Wear and tear
- Maintenance costs such as refixing loose roof tiles, repointing brickwork or replacing guttering
- Damage that happens over a period of time for example damp, rot and damage from vermin.

To make a successful claim you must keep your property in good repair and take all realistic and practical steps to prevent loss or damage. Please see ‘What is Not Covered’ on page 13 and exclusions within each section of the policy.

Please call us if you are visually impaired and would like this document in Braille, large print or audio tape or CD.
# A Guide to Your Policy

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The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

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</tr>
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<tbody>
<tr>
<td><strong>Buildings (if selected)</strong></td>
<td><strong>Please see your policy schedule</strong></td>
</tr>
<tr>
<td>Loss of rent and alternative accommodation</td>
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</tr>
<tr>
<td>Tracing and accessing leaks</td>
<td>£5,000</td>
</tr>
<tr>
<td>Emergency access</td>
<td>£1,000</td>
</tr>
<tr>
<td>Loss or theft of keys</td>
<td>£750</td>
</tr>
<tr>
<td>Property Owners Liability</td>
<td>£2 million</td>
</tr>
<tr>
<td>Home Emergency</td>
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</tr>
<tr>
<td><strong>Contents (if selected)</strong></td>
<td><strong>Please see your policy schedule</strong></td>
</tr>
<tr>
<td>High risk property</td>
<td>£14,000 or 33% of the contents sum insured, whichever is higher</td>
</tr>
<tr>
<td>Business equipment</td>
<td>Please see your policy schedule</td>
</tr>
<tr>
<td>Money in the home</td>
<td>£500</td>
</tr>
<tr>
<td>Pedal cycles in the home</td>
<td>Up to contents sum insured</td>
</tr>
<tr>
<td>Alternative accommodation</td>
<td>Please see your policy schedule</td>
</tr>
<tr>
<td>Loss or theft of keys</td>
<td>£750</td>
</tr>
<tr>
<td>Freezer contents</td>
<td>Please see your policy schedule</td>
</tr>
<tr>
<td>Student belongings whilst at university/college</td>
<td>£5,000 in total (£1,000 for a single article)</td>
</tr>
<tr>
<td>Contents temporarily away from home for up to 90 days</td>
<td>£7,000 or 15% of the contents sum insured, whichever is higher (£1,000 for a single article)</td>
</tr>
<tr>
<td>Special events increase</td>
<td>10% of the contents sum insured</td>
</tr>
<tr>
<td>Oil or metered water</td>
<td>£2,000</td>
</tr>
<tr>
<td>Reinstatement of documents</td>
<td>£2,500</td>
</tr>
<tr>
<td>Plants in the garden</td>
<td>£1,000</td>
</tr>
<tr>
<td>Theft or attempted theft from your garage or domestic outbuildings</td>
<td>£5,000 or 10% of contents sum insured</td>
</tr>
<tr>
<td>Visitors’ personal effects</td>
<td>£300</td>
</tr>
<tr>
<td>Occupiers’ Liability</td>
<td>£2 million</td>
</tr>
<tr>
<td>Employers’ Liability</td>
<td>£5 million</td>
</tr>
</tbody>
</table>
DEFINITIONS.
Whenever a word appears in bold type please refer to the definitions below.

**ACCIDENTAL BREAKAGE**
Sudden, unintentional and unexpected physical breakage that can be seen.

**ACCIDENTAL DAMAGE**
Sudden, unintentional and unexpected physical damage that can be seen.

**ADMINISTRATOR**
The service provider selected by us from time to time to administer the claims under section 4 of the policy, currently DAS Legal Expenses Insurance Company Limited.

**BUILDINGS**
Your home, and its permanent fixtures and fittings including:

i) tennis courts, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges;

ii) permanently installed:
   a) swimming pools;
   b) hot tubs;

iii) permanently connected:
   a) drains, pipes and cables for which you are legally responsible;
   b) service tanks and central heating oil tanks;
   c) wind turbines, solar panels and ground source heating pumps;

all sited within the boundaries of the land belonging to your home.

**BUSINESS EQUIPMENT**
Computers, modems, keyboards, monitors, printers, word processing equipment and computer aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock or games consoles.

**COMPUTERS**
An electronic device for storing and processing data not designed to be portable (such as desktop computers), computer equipment or game consoles.

**CONDITIONAL FEE AGREEMENT**
A valid agreement made between you and your professional adviser with the administrator’s prior written consent. It needs to include agreement that your professional adviser’s costs, or any part of them, are payable by you only if your claim succeeds.
CONTENTS
Household goods, personal belongings and business equipment owned by you or for which you are legally responsible including:

i) pedal cycles;
ii) money;
iii) tenants’ fixtures and fittings; and
iv) software data, files and downloads stored on any computer, entertainment, audio or video equipment;

in your home

but excluding:

• Contents in any communal part of the home.
• Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories (other than domestic gardening equipment, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).
• Caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.
• Livestock or pets.
• Landlord’s fixtures and fittings.
• Property held or used for business purposes other than business equipment.
• Any part of the buildings.
• Property insured under any other policy.

where these fees and expenses cannot be recovered elsewhere and have been agreed in writing by the administrator.

EMERGENCY
A sudden, unexpected event involving your home which requires immediate remedial action to make your home safe or secure and avoid initial or further damage.

EUROPE
Any country which is a member of the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra.

EXCESS
The amount you will pay towards each separate claim.

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

HEAVE
Upward movement of the ground beneath the buildings as a result of the soil expanding.

HIGH RISK PROPERTY
i) Jewellery, pearls, precious stones, gold, silver and other precious metals.
ii) Works of art.
iii) Stamp and coin collections.
iv) Clocks and watches.

HOME
The private dwelling, garage and domestic outbuildings at:

i) The address stated on your policy schedule.
ii) Any other address detailed by endorsement.
but excluding:
- Any garage or outbuildings used in any way for business (other than clerical work by you) or farming purposes.
- Polytunnels and similar structures.

**INSURED EVENT**
An incident or event which results in a **legal action** or enquiry for which we provide cover under A, B or C in section 4 of this policy. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first event.

**INSURED PERSON(S)**
You, or in your absence on a trip away from home, the person authorised by you as the keyholder responsible for the home.

**LANDSLIP**
Downward movement of sloping ground.

**LEGAL ACTION**
The pursuit or defence of a civil or criminal action relating to an **insured event**, unless excluded elsewhere in section 4 of this policy. The legal action must take place in a court within the **geographical limits**.

**LEGAL & GENERAL**
Legal & General Insurance Limited.

**MONEY**
Current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, saving stamps and savings certificates, luncheon vouchers, travellers’ cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes.

**PERIOD OF INSURANCE**
The period of insurance stated on your policy schedule.

**PERSONAL PROPERTY**
Clothing, personal belongings and valuables that you normally wear or carry with you but excluding:
- Money, credit cards, securities and documents.
- Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories.
- Pedal cycles, caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.
- Goods you use as part of your business or trade.
- Household goods and domestic appliances.

**POLICY**
The policy booklet, your policy schedule and any applicable endorsements and amendment notices that may apply.

**POLICYHOLDER**
The person(s) named as policyholder on your policy schedule.

**PROFESSIONAL ADVISER**
The firm of solicitors or a suitably qualified tax adviser appointed to act for you.
PROSPECTS OF SUCCESS
In the administrator's reasonable opinion it is more likely than not that you will recover damages (or other legal remedy) or make a successful defence.

The administrator will carefully consider all the information you have provided as part of the claim which will be used to assess your prospects of success and decide the most appropriate course of action.

REPAIRER
Our approved tradesman.

SETTLEMENT
Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction.

STATEMENT OF FACT
A statement of the information you supplied, which we use to determine whether to offer you a policy and your premium.

STORM
Wind speeds with gusts of at least 47mph/75kmh or torrential rainfall at a rate of at least 25mm/one inch per hour or snow to a depth of at least one foot/30cm in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass.

SUBSIDENCE
Downward movement of the ground beneath the buildings that is not a result of settlement.

UNOCCUPIED
Any period when your home is not lived in. By lived in, we mean slept in for at least five consecutive nights every month, or two consecutive nights every week.

US, WE or OUR
i) For section 1 parts 1 and 2 and sections 2, 3, 4 and 5, Legal & General.
ii) For section 1 part 3, Inter Partner Assistance SA & AXA Assistance (UK) Ltd.

YOU or YOUR
i) The policyholder.
ii) Any member of the policyholder’s family permanently residing at your home.
ENDORSEMENTS
If endorsements apply to your policy, they will be listed on your policy schedule. An endorsement changes your policy’s terms and conditions. Specific details can be found within the endorsements section of this policy booklet or will be sent to you separately.

CHANGES IN CIRCUMSTANCES
At the start of your insurance, we provide you with a statement of fact. If any of this information changes at any time, you must tell us or your insurance intermediary immediately. If you don’t tell us or your insurance intermediary of any changes this could mean we reduce or reject a claim or even make your policy invalid.

TYPE OF INSURANCE AND COVER
This policy is for a minimum of 12 months and is annually renewable. We will insure you under the sections shown on your policy schedule against loss, damage or liability occurring during the period of insurance, according to the terms and conditions of this policy. We will provide this insurance once we or, where applicable, your insurance intermediary have received and accepted your first premium or your agreement to pay your first premium, and any further premiums due to us or, where applicable, your insurance intermediary.

CONTRACT
This policy booklet, your policy schedule, and any applicable endorsements and amendment notices we issue to you at renewal, together all form the contract between you and us.

THE LAW
This contract will be governed under the laws of England and Wales, and any reference we make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.

PAYMENT OF PREMIUMS
You can choose to pay the premium either:

• By Monthly Direct Debit.
  We or, where applicable, your insurance intermediary will collect the premium over 12 monthly instalments. We will show the amount and collection date of your first monthly premium and subsequent 11 monthly premiums on your payment schedule.

• By Annual Direct Debit.
  We or, where applicable, your insurance intermediary will collect the full premium at the policy start date or renewal date. We will show the amount and collection date of your premium on your schedule.

• By Credit or Debit card.
  We or, where applicable, your insurance intermediary will collect the full premium at the policy start date or renewal date. Payment can be made using your credit or debit card details.
HOW TO RENEW YOUR POLICY
At our discretion, we may offer to renew this policy. If we do, we or your insurance intermediary will send details to you about any new conditions and the premium for the year ahead 21 days in advance of your cover ending.

You must tell us or your insurance intermediary:

i) Of any changes to the information contained within the statement of fact.

ii) If you want to change the way you pay.

iii) If you do not want to renew this policy.

If we decide that we do not want to renew the policy, we or your insurance intermediary will send written notice to you at the most recent address known to us 21 days in advance of your cover ending.

AUTOMATIC RENEWAL
If you have already agreed to pay us by Direct Debit, we will continue to take these payments from the designated account unless you tell us otherwise. If you do not want to renew your policy, you must tell us before your renewal date. It is not possible to offer automatic renewal with all payment methods, so please check your renewal invitation for more information.

UNPAID MONTHLY PAYMENTS
If we don’t receive the monthly payment on or before its due date, then we will write to you asking for payment. If you don’t pay the unpaid premium within 20 days of our writing to you, we or your insurance intermediary will cancel the policy.

CANCELLING YOUR POLICY
Our cancellation rights
We may cancel your policy if there are serious grounds to do so such as, but not limited to, fraud, non-payment, failure to supply requested validation documentation (security, valuations, etc.), poor property maintenance or you have provided us with incorrect information.

Where we cancel your policy we or your insurance intermediary will provide you 14 days’ prior written notice to your last known address unless we or your insurance intermediary are required to cancel earlier.

We will refund a proportion of the premium, calculated on a daily pro-rata basis equivalent to the period of unused cover, providing no claims have been made. If a claim has been made in the period of insurance, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums will be due from you.

If we cancel your policy on the grounds of fraud, cancellation may be immediate and we may keep any premium you have paid. We may also inform the police of the circumstances.

Your cancellation rights
You can cancel this policy at any time.

If you cancel this policy within 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, we will refund you for the period of unused cover.

If you decide you don’t want this policy after 14 days of the start date or renewal date, or after you receive your policy documents, whichever is later, and you have not made a claim, we will charge you for the period that we have provided cover to you. If you have made a claim during the period of insurance then you will have to pay the full annual premium, so you won’t receive a refund.
1. Fraud

You must not commit fraud.

You are committing fraud if you, or anyone else insured by this policy or acting on your behalf, knowingly:

- Provide answers to our questions which are dishonest, inaccurate, misleading or incomplete.
- Mislead us in any way for the purpose of obtaining insurance, more favourable insurance terms, a reduced premium, or to influence us to accept a claim.
- Make a fraudulent or false claim in full or in part:
  - By providing false information in order to influence us to accept a claim;
  - By exaggerating the amount of the claim; or
  - By supplying false or invalid documents in support of a claim.

If fraud is established we will:

i. Not pay any claim under the policy;
ii. Cancel your cover without any return premium or void your policy from the start date;
iii. Be entitled to recover the amount of any claim we have paid under this policy;
iv. Recover any investigation and legal costs;
v. Inform the police, financial services organisations and anti-fraud databases such as CIFAS, CUE and Hunter.

2. Compliance with terms

Our liability to make payment under this policy will be conditional upon your compliance with all of the terms and conditions of this policy.

3. Other insurance

If any loss, damage or liability arising under this policy is also covered or covered in part by any other insurance, we will be liable to pay your claim once cover under the other policy has been exhausted.

4. Your duty to prevent loss or damage

You must keep your buildings, contents and personal property in sound condition and in good repair. You should consult a suitably qualified expert if you are unsure whether or not you are complying with this condition.

(continues)
You must take all practical and reasonable steps to safeguard your buildings, contents or property against loss or damage and to prevent accidents.

If loss or damage occurs to your property, you must promptly take all reasonable steps to prevent further loss or damage.

5. Your obligations when making a claim

In the event of a claim or possible claim under this policy, you must not negotiate, admit fault or make any offer, promise or payment without our written consent. You must also:

i) Inform the police as soon as possible and obtain a crime reference number or loss report number as appropriate if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts, vandalism or loss of property or money.

ii) Tell us as soon as reasonably possible and give us full details. In the event of loss or damage by riot, you must tell us within seven days of the riot.

iii) Give us written notice as soon as possible, but no later than seven days, after you know about any pending prosecution, inquest or fatal inquiry in connection with anything that occurs for which there may be liability under this policy.

iv) Send us, as soon as reasonably possible, every relevant letter, claim, writ, summons or process. We will refund your reasonable costs.

v) As soon as reasonably possible after the injury, loss or damage, provide us with details of the claim, including any detailed particulars, proofs or certificates, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that we may reasonably require.

vi) Retain any damaged contents or parts of buildings so that we may inspect them.

vii) Give us any information and assistance that we might reasonably require.

6. Our rights when you make a claim

i) We may nominate one of our specialist suppliers to repair or replace the property claimed for. Where you prefer to use your own tradesman, or we elect to settle the claim by cash payment, the amount we pay you will not exceed what we would have paid our supplier, except when our supplier is unable to repair or replace the property.

ii) In an emergency, we may enter the building where the loss or damage has occurred. To safeguard the insured property against further loss or damage, we may take and keep possession of the insured property and dispose of any salvage. No property may be abandoned to us.

iii) We may exercise sole control at our cost over dealing with any third party claim and its associated legal proceedings relevant to it. We will keep you informed of all developments.

iv) We may pursue in your name, but for our benefit and at our cost, any claims for damages or other costs.

Please contact us or your insurance intermediary if you have any questions about what we describe in this section.
WHAT IS NOT COVERED.

As well as the exclusions under the individual sections, the following will not be covered:

Under this policy, we will not pay for:

1. **Gradual events**
   Any loss, damage or liability arising from wear and tear that you know is happening gradually over time.

2. **Confiscation**
   Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

3. **Radioactive contamination**
   Any loss of or damage to property, indirect loss or legal liability directly or indirectly arising from:
   i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
   ii) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component.

4. **Pollution and contamination**
   Any loss, damage or liability arising from pollution or contamination unless caused by:
   i) a sudden and unforeseen and identifiable accident; or
   ii) leakage of oil from a domestic oil installation at your home.

5. **War risks**
   Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

**THE ITEMS BELOW ARE NOT COVERED UNDER SECTIONS 1-3 AND 5 OF THIS POLICY**

6. **Existing damage**
   Any loss, damage, injury or accident occurring, or arising from an event, before cover commences.

7. **Deliberate acts**
   Any loss, damage or liability caused on purpose by you or any person residing at your home.

8. **Matching of items**
   The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.
9. **Direct loss or damage:**
   i) Due to electronic failure.
   ii) Due to computer virus.
   iii) Due to electrical or mechanical breakdown.
   iv) Caused in the process of cleaning, restoration, maintenance, repair, dismantling or by dyeing.
   v) Caused by chewing, scratching, tearing or fouling by domestic pets.
   vi) Caused by scratching or denting.
   vii) Caused by vermin, insects or fungus.
   viii) Caused by rot, exposure to light or atmospheric or climatic conditions.
   ix) Arising from the cost of remaking any recorded material or the value of any information contained on it.

10. **Indirect loss or damage**
    We will not pay for any losses that are not directly associated with the incident that caused you to claim, unless specifically stated in this policy.

11. **Loss by deception**
    Apart from deception used to gain entry to your home.

12. **Defects and faults**
    Any loss or damage arising from defective design, defective materials, faulty workmanship or failure to follow manufacturers’ instructions.

13. **Software, data, files, downloads and mobile phone call costs**
    Any loss, damage or liability arising from:
    i) The erasure, distortion, mislaying or misfiling of any software, data, files and downloads.
    ii) Mobile phone call costs.

14. **Loss of value and depreciation**
    Resulting from the repair or replacement of lost or damaged property.

15. **Sonic bangs**
    Loss or damage directly caused by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

16. **Terrorism**
    Any loss, damage or liability arising from any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical or nuclear pollution or contamination.
SECTION 1. BUILDINGS COVER.

Please note that this section only applies if it is shown on your policy schedule.

We will pay up to the sum insured shown on your policy schedule unless we specify otherwise.

At renewal, where your policy schedule shows that inflation protection applies to buildings, we will adjust your building sum insured in line with the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index is no longer published, we will use a suitable alternative index.

PART 1 – BUILDINGS.

The buildings are insured against loss or damage caused by:

1. Fire, smoke, explosion, lightning or earthquake.
2. Riot, civil commotion, strikes or labour disturbances.
3. Malicious acts or vandalism.

In addition to items listed on pages 13-14 we will not pay for:

- The excess shown on your policy schedule under paragraphs 1 to 15 and A to E of this section.
- Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.
- Loss or damage when your home is unoccupied for more than 60 days in a row.
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

Please refer to the definitions on pages 5-8 for words shown in bold text.
The buildings are insured against loss or damage caused by:

4a. Storm.

- Loss or damage to fences, gates and hedges.
- Loss or damage caused by underground water.

4b. Flood.

- Loss or damage to fences, gates and hedges.
- Loss or damage caused by underground water.

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

- Loss or damage:
  i) To swimming pools, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges unless your home is damaged by the same cause and at the same time.
  ii) Caused by the compaction of infill.
  iii) Occurring while the buildings are undergoing demolition, structural alterations or structural repairs.
  iv) Caused by settlement.
  v) Caused by river or coastal erosion.
  vi) Arising from movement of solid floors, unless the foundations beneath the exterior walls of your home are damaged by the same cause and at the same time.

6. Theft or attempted theft.

- Loss or damage when your home is unoccupied for more than 60 days in a row.
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

Please refer to the definitions on pages 5-8 for words shown in bold text.
The buildings are insured against loss or damage caused by:

7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation. **We** also cover the costs involved in tracing the source of the escape of water and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the **home** where this occurs in the course of these investigations. **We** call this trace and access. **We** will pay up to £5,000 for trace and access for any one claim.

8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.

9. Leakage of oil from any fixed oil fired heating installation. **We** also cover the costs involved in tracing the source of the leakage of oil and replacement or repair of any walls, floors or ceilings (including fixtures and fittings attached to them) inside the **home** where this occurs in the course of these investigations. **We** call this trace and access. **We** will pay up to £5,000 for trace and access for any one claim.

10. Falling trees and branches.

11. Falling aerials or their fittings.

In addition to items listed on pages 13-14 **we** will not pay for:

- Loss or damage when **your home** is **unoccupied** for more than 60 days in a row.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on in **your home**.
- Loss or damage caused by the failure or lack of grout and/or sealant in **your home**.
- Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- Loss or damage caused by subsidence, heave or landslip.

Please refer to the definitions on pages 5 8 for words shown in bold text.
This section also provides insurance for the **buildings** against:

<table>
<thead>
<tr>
<th>✔️ This section also provides insurance for the <strong>buildings</strong> against:</th>
<th>✗ In addition to items listed on pages 13-14 <strong>we</strong> will not pay for:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12. Accidental breakage</strong> to underground pipes or cables serving the <strong>buildings</strong>.</td>
<td>• Damage for which <strong>you</strong> are not legally responsible.</td>
</tr>
<tr>
<td><strong>13. Accidental breakage</strong> of:</td>
<td>• Damage to any part of the pipe or cable above ground level.</td>
</tr>
<tr>
<td>i) fixed glass including ceramic hobs forming part of the <strong>buildings</strong>; and</td>
<td>• Breakage to any part of the pipe, cable or drain that hasn’t caused leakage or damage as a result of the breakage.</td>
</tr>
<tr>
<td>ii) fixed sanitaryware forming part of the <strong>buildings</strong>.</td>
<td><strong>14. Frost damage to any plumbed in</strong> domestic water or heating installation.</td>
</tr>
</tbody>
</table>

Paragraph 15 only applies if **your** policy schedule shows that extended accidental damage to **buildings** is included.

<table>
<thead>
<tr>
<th>✔️ The <strong>buildings</strong> are insured against:</th>
<th>✗ In addition to items listed on pages 13-14 <strong>we</strong> will not pay for:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>15. Accidental damage</strong>.</td>
<td>• Damage caused by settlement, shrinkage or expansion of the <strong>buildings</strong> or the site.</td>
</tr>
<tr>
<td>• Loss or damage when <strong>your home</strong> is <strong>unoccupied</strong> for more than 60 days in a row.</td>
<td>• Damage caused by water entering the <strong>buildings</strong>.</td>
</tr>
<tr>
<td>• Damage caused by building alterations, renovations, extensions or repairs.</td>
<td>• Damage caused by <strong>your</strong> lodgers, paying guests or tenants.</td>
</tr>
</tbody>
</table>
| • Damage from any cause described in paragraphs 1 to 14 of this section. | • Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

A. Loss of rent and alternative accommodation.

During the period your home is made uninhabitable by any cause covered under this section we will pay for:

i) Loss of rent that is no longer payable to you.

ii) Any ground rent which continues to be payable by you.

iii) The cost of comparable alternative accommodation if you are the occupier, including for any domestic pets permanently living with you.

We will pay up to the sum insured on your policy schedule.

B. The period between exchange of contracts and completion.

i) You will be entitled to the benefit of the cover provided by paragraphs 1 to 14 of section 1 of this policy between exchange of contracts and completion of the purchase provided that:

a) The period of insurance commences on or before completion of the purchase of the buildings.

b) We received and accepted your application for insurance cover on the buildings prior to the date of the loss or damage.

ii) If you contract to sell the buildings, the purchaser will be entitled to the benefit of the cover provided by part 1 of section 1 of this policy between exchange of contracts and completion of the sale provided that:

a) the purchaser completes the purchase; and

b) the buildings are not otherwise insured.

In addition to items listed on pages 13-14 we will not pay for:

i) Loss or damage:

• That would be insured under any other policy in the absence of this cover.

• That the seller is responsible for making good.

• Occurring while the buildings are in the course of construction or undergoing demolition, structural alterations or structural repairs.

• Occurring while the property is not fit for normal living purposes.

• Occurring more than 90 days prior to completion of the purchase of the buildings.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

C. Additional costs.
   If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for:
   i) Architects’, surveyors’, consulting engineers’ and legal fees.
   ii) The cost of clearing the site and making safe the damaged parts of the buildings.
   iii) Costs incurred solely because of the need to comply with any statutory requirement or local authority by-law.
   iv) The cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire.

D. Emergency access.
   We will pay for damage to the buildings caused by fire, ambulance or police services if they have to make a forced entry to your home as a result of an emergency.
   We will pay up to £1,000 for any one claim.

E. Loss or theft of keys.
   If keys to your home are lost or stolen, we will pay for the replacement and installation of door locks for any external door of your home.
   We will pay up to £750 for any one claim.

In addition to items listed on pages 13-14 we will not pay for:

- Fees incurred in the preparation of a claim.
- The cost of stabilising the site.
- The cost of removing trees other than as is necessary to enable repairs to be carried out.
- Costs arising from a notice served prior to the date of the loss or damage.

Please refer to the definitions on pages 5-8 for words shown in bold text.
CLAIMS SETTLEMENT UNDER PART 1  BUILDINGS

1. **We** will pay the cost to **us** of any necessary replacement or repair work carried out, provided that, immediately prior to the incident giving rise to the damage, the **buildings** are in good repair.

   Also see ‘How to Make a Claim’ on page 38.

2. **We** will either make a deduction for wear and tear from the cost to **us** of any necessary replacement or repair work or, at **our** option, pay the reduction in market value resulting from the damage, where:

   i)  replacement or repair is not carried out; or
   
   ii) immediately prior to the incident giving rise to the damage, the **buildings** are not in good repair.

3. The maximum amount **we** will pay in respect of any one claim for **buildings** is the sum insured on your policy schedule.

   The sum insured will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any reasonable recommendations **we** make to prevent further damage are carried out without delay.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We will cover you against liability at law for damages payable in respect of:

- Death or bodily injury (including disease and illness);
- Loss of or damage to material property; caused by an accident occurring during the period of insurance and incurred by you:
  i) as owner of the buildings
  ii) in respect of any buildings previously owned and occupied by you for residential purposes and incurred as a result of section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975.
  Section 3 of the Defective Premises Act 1972 provides that you are not relieved of any legal responsibility arising from work done on any building owned by you simply because you sold that building after the work was done.

If this policy is cancelled when you sell your home, the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other policy covers the liability.

In addition to items listed on pages 13-14 we will not pay for liability arising from:

- Death of or bodily injury (including disease and illness) to you or any person employed by you.
- Loss of or damage to material property belonging to you or under your charge or control.
- Your business or profession, except for the letting of the buildings or any part of it for private residential purposes.
- Accidents for which you may be responsible as occupier of the buildings.
- The use or possession of lifts or mechanically propelled vehicles.
- A contractual obligation.
- Any incident insured by another insurance policy (or that would be insured if this policy did not exist) except for any amount over the limit the other insurer will pay (and for which payment has been agreed) under the other insurance policy.
- Your wilful or malicious act.

The maximum amount we will pay for any one claim or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal costs and expenses that you have to pay, provided they are incurred with our written consent.

If you die, we will cover your personal representatives for any liability incurred by you and insured by this policy.

Liability arising from incidents within the home and land belonging to it are, by law, nearly always the responsibility of the occupier rather than the owner. We do not cover your liability as an occupier or your personal liability under this section but automatically include it with contents cover available under section 2 of this policy.

Please refer to the definitions on pages 5-8 for words shown in bold text.
PART 3 – HOME EMERGENCY COVER.

Please note that this section only applies if it is shown on your policy schedule.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664.

We will pay for:

- Call out charges, labour and parts or materials for immediate repairs to stabilise and remove the emergency. We will send a repairer to assess the situation and carry out emergency work arising from:
  1. Burst pipes or sudden leakage.
  2. Break in or vandalism, compromising the security of your home.
  3. Storm damage causing water to enter your home or likely to cause further loss or damage to your home or its contents.
  4. Impact damage by falling trees, or by a vehicle or a plane or aerial debris.
  5. i) Failure of your domestic water mains supply leaving you with no running water.
     ii) Failure of your gas supply pipe leaving you unable to use your gas appliances.
     iii) Failure of your domestic electricity system leaving your home without electricity.
     iv) Blocked drains.
  6. i) Failure of your domestic hot water system.
     ii) Total failure of your central heating system between the months of September and April inclusive.
  7. A smashed toilet bowl or cistern, or breakage of the cistern internal mechanism that prevents flushing.
  8. Sudden damage that either allows water to enter the home, or compromises the security of the home, caused by subsidence or heave or landslip breaking external windows, doors or their frames.

In addition to items listed on pages 13-14 we will not pay for:

- Routine day to day home maintenance.
- In connection with the boiler or warm air unit:
  i) Air locks in the central heating piping.
  ii) Malfunctioning of the central heating wall or room thermostats.
  iii) Central heating failure in the months May to August inclusive.
  iv) Failure of the central heating pump.
  v) Failure of zone or changeover valves.
  vi) Any claim involving a boiler or warm air unit with an output exceeding 170,000 BTU capacity.
  vii) Any boiler or warm air unit more than eight years old.
  viii) Replacement of any boiler or warm air unit if repair or reinstatement is not possible due to non-availability of parts.
- The following incidents or circumstances:
  i) Breakage of internal glass or of any basin, bath, bidet or shower base.
  ii) Failure of any services where the problem is situated outside the boundary of the plot of land on which your home is situated or beyond the part of the sole or shared supply system or piping for which you are legally responsible.
  iii) The cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the structure, fixtures and fittings of your home.

Please refer to the definitions on pages 5-8 for words shown in bold text.
CLAIMS SETTLEMENT UNDER PART 3 – HOME EMERGENCY

The maximum amount we will pay for call out labour and parts or materials arranged by us and arising from any one incident is £500 (including VAT).

WHAT IS NOT COVERED UNDER SECTION 1 PART 3

In addition to items listed on pages 13 14 we will not pay for:

1. Circumstances already known to you when you applied for insurance or before the period of insurance begins.
2. Damage to contents of your home.
3. An insured event where the cost can be recovered from elsewhere, for example under another insurance policy or maintenance agreement.
4. Subsequent claims arising from the same cause or event where the original fault has not been properly repaired (unless the repair was carried out under the terms of this policy by our approved tradesman).
5. Any claim where Health and Safety regulations or a risk assessment that has been carried out prevent our authorised contractors being able to attend to the emergency or carry out work in your home.
6. Any deliberate act of any insured person.

GENERAL CONDITIONS APPLYING TO SECTION 1 PART 3

If work carried out exceeds £500 (including VAT) you will be expected to pay the repairer promptly.

HOW TO GET HELP.

After checking your circumstances are covered, please call the 24 hour emergency helpline on:

0800 072 4680 (with your policy number)

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger.

Suspected gas leaks should always be reported to the National Gas emergency helpline on:

0800 111 999

Calls may be recorded and monitored.
SECTION 2. CONTENTS.

Please note that this section only applies if it is shown on your policy schedule.

We will pay up to the sum insured shown on your policy schedule unless we specify otherwise.

At renewal, where your policy schedule shows that inflation protection applies to contents, we will adjust your sum insured in line with the Retail Price Index published by the National Statistics office. If this index ceases to be published, we will use a suitable alternative index.

PART 1 – CONTENTS.

The contents are insured against loss or damage caused by:

- Fire, smoke, explosion, lightning or earthquake.
- Riot, civil commotion, strikes or labour disturbances.
- Malicious acts or vandalism.
- Storm

In addition to items listed on pages 13-14 we will not pay for:

- The excess shown on your policy schedule under paragraphs 1 to 14 and A to P of this section.
- Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.
- Loss or damage when your home is unoccupied for more than 60 days in a row.
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.
- Loss or damage by underground water.

Please refer to the definitions on pages 5-8 for words shown in bold text.
The contents are insured against loss or damage caused by:

4b. Flood.

5. **Subsidence** or **heave** of the site on which **your home** stands or **landslip**.

6. Theft or attempted theft. For loss or damage caused by theft or attempted theft of **contents** in any garage and domestic outbuilding we will pay up to the sum insured on your policy schedule.

7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.

8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage caused by underground water.

- Loss or damage caused by:
  i) the compaction of infill;
  ii) **settlement** of the **buildings**; or
  iii) river or coastal erosion.

- Loss or damage occurring while **your home** is undergoing demolition, structural alterations or structural repairs.

- **Money** and pedal cycles, unless force and violence is used to gain entry to **your home**.

- Any loss or damage if **your home** or any part of it is let or lent, unless force and violence is used to gain entry to **your home**.

- Loss or damage when **your home** is **unoccupied** for more than 60 days in a row.

- Loss or damage caused by **you, your domestic employees, lodgers, paying guests or tenants**.

- Loss or damage when **your home** is **unoccupied** for more than 60 days in a row.

- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in **your home**.

- Loss or damage caused by the failure or lack of grout and/or sealant in **your home**.

- Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.

Please refer to the definitions on pages 5 8 for words shown in bold text.
The contents are insured against loss or damage caused by:

9. Leakage of oil from any fixed oil fired heating installation.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage when your home is unoccupied for more than 60 days in a row.

10. Falling trees and branches.

- Loss or damage to trees and branches.
- The cost of removing fallen trees or branches.

11. Falling aerials or their fittings.

This section also provides insurance for the following contents items against:

12. **Accidental damage** to business equipment, televisions and their aerials, digital receivers, radios, **computers** and ancillary equipment, and other audio and video equipment.

In addition to items listed on pages 13-14 we will not pay for:

- Damage to items designed and intended to be portable (such as laptops, tablets and mobile phones), or to hand held computer equipment or hand held games consoles.
- Damage to records, cassettes, discs or other data storage devices.

13. **Accidental breakage** of mirrors and glass tops to furniture and fixed glass (including ceramic hobs) in furniture.

Paragraph 14 only applies if your policy schedule shows that extended accidental damage to contents is included.

The contents are insured against:

14. **Accidental damage**.

In addition to items listed on pages 13-14 we will not pay for:

- Damage to clothing (including furs), **money**, food and drink.
- Damage caused during household removal.
- Damage caused by water entering your home.
- Damage caused by building alterations, renovations, extensions or repairs.
- Damage caused by your lodgers, paying guests or tenants.
- Damage from any cause described in paragraphs 1 to 11 of this section.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

A. Alternative accommodation.
   During the period your home is made uninhabitable following loss or damage to the contents by any cause covered under this section, we will pay for the cost of comparable alternative accommodation including for any domestic pets permanently living with you.
   We will pay up to the sum insured on your policy schedule.

B. Loss or damage to contents during household removal by professional removal contractors.
   The contents are insured against accidental loss or damage while in transit between your home and your new permanent residence within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands by professional removal contractors. We will also cover temporary storage by professional removal contractors for up to three days.

C. Your liability as a tenant.
   We will cover you against your legal liability as a tenant for:
   i) Loss, damage or breakage to your home and to landlord’s fixtures and fittings from any cause described in paragraphs 4, 6, 7, 9, 11, 12, 13 and 14 of part 1 of section 1 of this policy, subject to the exceptions and excess applicable to that paragraph.
   ii) Damage to internal decorations caused by fire or smoke.
   We will pay up to £5,000 or 10% of the contents sum insured on your policy schedule, whichever is higher.

In addition to items listed on pages 13-14 we will not pay for:

- Loss of or damage to china, glass, pottery and other items of a brittle nature, unless they have been packed by professional packers.
- Loss of money.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

D1. **Contents** temporarily removed from your home for up to 90 consecutive days.
Provided that it is your intention to return the item(s) to your home, then the insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to contents:

i) In any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living (other than while attending full time education) or employed.

ii) Elsewhere (other than while attending full time education) in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

We will pay up to £7,000 or 15% of the contents sum insured on your policy schedule, whichever is higher. We will pay no more than £1,000 for a single article, pair or set.

D2. **Contents** temporarily removed from your home while attending full time education.
Provided that it is your intention to return the item(s) to your home, then the insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to contents in any building in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where you are living while attending full time education.

We will pay up to £5,000 in total and up to £1,000 for a single article, pair or set.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage to pedal cycles.
- Loss or damage to any item that has never been in your home.
- Loss or damage to any item that has been away from your home for more than 90 consecutive days at the time of the event that caused the loss or damage.
- Loss or damage that would be insured under any other policy in the absence of this cover.

i) Theft of money unless force and violence is used to gain entry.

ii) Loss or damage:
   a) Due to storm or flood.
   b) Due to theft or attempted theft unless the contents are:
      - in a building or caravan and force and violence is used to gain entry; or
      - in transit to or from a bank or safe deposit.
   c) Caused by theft of money unless the theft is from a building or caravan where force and violence is used to gain entry.
   d) Occurring within the boundaries of the land belonging to your home.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

E. Contents in the garden.
   The insurance provided by paragraphs 1 to 3 and 5 to 11 of this section also covers loss or damage to contents outside the home but within the boundaries of the land belonging to your home.
   We will pay up to the sum insured on your policy schedule.

F. Loss or theft of keys.
   If keys to your home are lost or stolen, we will pay for the replacement and installation of door locks for any external door of your home.
   We will pay up to £750.

G. Personal assault.
   We will pay you or your personal representatives £5,000 if you die within 60 days as a direct result of injuries received:
   i) In your home caused by thieves.
   ii) Due to robbery or hold up (whether attempted or otherwise) elsewhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
   We will also pay up to a maximum of £100 for theft of money from you due to robbery or hold up occurring away from your home.

H. Freezer contents.
   We will pay for food in a freezer cabinet or freezer compartment of a refrigerator at your home made unfit for human consumption due to:
   i) A rise or fall in temperature.
   ii) Contamination by refrigerant or refrigerant fumes.
   We will pay up to the sum insured on your policy schedule.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage when your home is unoccupied for more than 60 days in a row.
- Loss or damage caused by storm or flood.
- Loss or damage to pedal cycles.
- Theft of money.
- Theft or attempted theft from any unattended vehicle.
- Loss or damage to high risk property.

Please refer to the definitions on pages 5-8 for words shown in bold text.
### We also provide cover for:

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<tbody>
<tr>
<td><strong>I. Credit cards.</strong></td>
<td><strong>We</strong> will pay for loss from fraudulent use of your credit or debit cards (all held solely for private or domestic purposes) by unauthorised persons.&lt;br&gt;<strong>We</strong> will pay up to £5,000.</td>
</tr>
<tr>
<td><strong>J. Oil and metered water.</strong></td>
<td><strong>We</strong> will pay for loss of oil or metered water following accidental damage to your domestic water or heating installations.&lt;br&gt;<strong>We</strong> will pay up to £2,000.</td>
</tr>
<tr>
<td><strong>K. Jury service.</strong></td>
<td><strong>We</strong> will pay for expenses or loss of earnings as a result of you being called for jury service.&lt;br&gt;<strong>We</strong> will pay up to £50 per day up to a maximum of £2,000</td>
</tr>
<tr>
<td><strong>L. Special events.</strong></td>
<td>For one month before and one month after a special event or religious festival where the value of contents owned by you is increased due to purchases related to the special event or religious festival, the contents sum insured recorded on your policy schedule is increased by 10%.</td>
</tr>
<tr>
<td><strong>M. New purchases.</strong></td>
<td>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.</td>
</tr>
<tr>
<td><strong>N. Reinstatement of documents.</strong></td>
<td><strong>We</strong> will pay the cost of preparing new title deeds to your home, bonds or securities if they are lost or damaged by any cause described in paragraphs 1 to 11 and (if applicable) paragraph 14 of part 1 of section 2 of this policy while in your home or while kept in your bank, building society or solicitor’s office.&lt;br&gt;<strong>We</strong> will pay up to £2,500.</td>
</tr>
</tbody>
</table>

### In addition to items listed on pages 13-14 we will not pay for:

<p>| | |</p>
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</thead>
<tbody>
<tr>
<td>• Loss unless you have complied with all your credit cards’ terms and conditions.</td>
<td></td>
</tr>
<tr>
<td>• Loss or damage when your home is unoccupied for more than 60 days in a row.</td>
<td></td>
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<tr>
<td>• The first seven days of any period of jury service.</td>
<td></td>
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<tr>
<td>• Expenses or earnings that can be recovered from any other source.</td>
<td></td>
</tr>
<tr>
<td>• Loss or damage to articles for which you do not have proof of the date of purchase.</td>
<td></td>
</tr>
<tr>
<td>• Negotiable bonds or securities.</td>
<td></td>
</tr>
</tbody>
</table>

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

O. Plants in the garden.
   The insurance provided by paragraphs 1, 2, 3, 6 and 8 of this section also covers loss of flowers, plants, shrubs or trees all in pots or containers outside the home but within the boundaries of the land belonging to your home.
   We will pay up to £1,000.

P. Visitors’ personal effects.
   The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to your visitors’ clothing and personal belongings whilst in your home.
   We will pay up to £300.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage that would be insured under any other policy in the absence of this cover.
- Money, credit cards, securities and documents.
- Vehicles, pedal cycles, other means of transport, caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.
- Property held or used for business or trade.

Please refer to the definitions on pages 5–8 for words shown in bold text.
1. **We** will at our option:
   i) replace as new;
   ii) pay the cost to **us** of replacing as new;
   iii) repair; or
   iv) pay the cost to **us** to repair;
   any item of **contents** (except for clothing more than two years old).
   Also see ‘How to Make a Claim’ on page 38.

2. **We** will make a deduction for wear and tear from the cost to **us** of replacement or repair if clothing more than two years old is stolen or damaged.

3. The maximum amount **we** will pay in respect of any one claim for the following is:

   | **i) Contents** | The sum recorded on your policy schedule. |
   | **ii) High risk property** | a) In total, the sum recorded against the **high risk property** total limit on your policy schedule.  
                              b) For a single article, pair or set, the sum recorded against the **high risk property** single article limit on your policy schedule. |
   | **iii) Business equipment** | a) In total, the sum recorded against the **business equipment** total limit on your policy schedule.  
                                 b) For a single article, pair or set, the sum recorded against the **business equipment** single article limit on your policy schedule. |
   | **iv) Money** | £500 |
   | **v) External satellite equipment** | 5% of sum insured recorded against **contents** on your policy schedule. |

**We** will not reduce the sum insured following a payment of a claim, provided that all damage is made good without delay and any reasonable recommendations **we** make to prevent further loss or damage are carried out without delay.

Please refer to the definitions on pages 5–8 for words shown in bold text.
PART 2 – OCCUPIERS’ LIABILITY TO THIRD PARTIES.

We will cover you against liability at law for damages payable in respect of:

- Death or bodily injury (including disease and illness);
- Loss of or damage to material property; caused by an accident occurring during the period of insurance incurred by you:

  i) As occupier of:
     - Your home.
     - Land belonging to your home.
     - Any residential premises temporarily occupied for private purposes for no more than 30 days in any one period of insurance.

  ii) As an employer of employees involved in domestic duties at your home.

  iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.

In addition to items listed on pages 13-14 we will not pay for liability arising from:

- The transmission of any contagious disease by you.
- Death of or bodily injury (including disease and illness) to you.
- Loss of or damage to material property belonging to you or under your charge or control.
- Any incident arising out of the ownership, custody or control of any horse, dog or pet if more specifically insured by any other policy (or would be insured if this policy did not exist) except for any amount over the limit they will pay (and for which payment has been agreed) under that other insurance.
- Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by you or on your behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.
- Death of or bodily injury to any employee arising out of:
  i) being carried in or upon a vehicle, or
  ii) entering, getting onto or leaving a vehicle,

  in circumstances where any road traffic legislation requires insurance or security.

- Your wilful act, including but not limited to any assault or alleged assault.
- Your business or profession.
- The ownership of any land or building including the home.
- A contractual obligation.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We will cover you against liability at law for damages payable in respect of:

- The ownership, use or possession of:
  - Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).
  - Aircraft, drones, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft).
  - Any trailer, horse box or caravan (other than occupiers’ liability arising from a static caravan rented and temporarily lived in by you).
- The use of firearms other than sporting guns used for sporting purposes.
- Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to you or under your charge or control.

CLAIMS SETTLEMENT UNDER PART 2 OCCUPIERS LIABILITY TO THIRD PARTIES

Occupiers’ and private individuals’ liability to third parties
The maximum amount we will pay for any one claim or number of claims arising out of any one incident is:
- £2,000,000; and
- all legal costs and expenses that you have to pay, provided they are incurred with our written consent.

Employers’ liability
If the incident involves injury (including disease and illness) to a person working for you under a contract of service or apprenticeship and injury arises out of and in the course of such service or apprenticeship:
- The maximum amount we will pay is £5,000,000 in respect of any one claim or number of claims arising out of any one incident. The limit includes any claimants’ costs and expenses and all other costs and expenses incurred with our written consent.

If you die, we will cover your personal representatives against liability incurred by you and insured by this policy.

Please refer to the definitions on pages 5-8 for words shown in bold text.
SECTION 3. PERSONAL POSSESSIONS.

Please note that this section only applies if it is shown on your policy schedule.

At renewal we will adjust your sums insured under items 1, 3 and 4 of section 3 in line with the Retail Price Index published by the National Statistics office. If this index ceases to be published, we will use a suitable alternative index.

If the item is shown on your policy schedule we will pay for:

Item 1 – loss of or damage to your personal property.
We will pay the sum insured on your policy schedule (subject to inflation protection) and up to £1,500 for a single article, pair or set.

Item 2 – loss of your money.
We will pay up to the sum insured on your policy schedule.

Item 3 – loss of or damage to your pedal cycles and accessories on them (including electrically assisted pedal cycles that are not required to be licensed if used on a public road).
We will pay up to the sum insured on your policy schedule (subject to inflation protection).

Item 4 – loss of or damage to articles specified on your policy schedule.
We will pay up to the sum insured on your policy schedule (subject to inflation protection).

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage to property specifically insured under item 4 of this section.
- Loss due to error, omission or depreciation in value.
- Loss or damage if the pedal cycle is being used for racing.
- Theft or attempted theft of a pedal cycle unless at the time of loss or damage it was:
  i) in your immediate custody or control; or
  ii) securely locked to an object that cannot be moved; or
  iii) in a locked building.
- Theft of pedal cycle accessories unless:
  i) the pedal cycle is stolen at the same time; and
  ii) the theft of the pedal cycle is covered under this section.

Please refer to the definitions on pages 5-8 for words shown in bold text.
We also provide cover for:

New purchases.
The insurance provided by item 4 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.

In addition to items listed on pages 13-14 we will not pay for:

- Loss or damage to articles for which you do not have proof of the date of purchase.

For items 1-4 in this section and in addition to items listed on pages 13-14, we will not pay for the following:

- The excess shown on your policy schedule under this section.
- More than £2,000 in total in respect of any one loss from an unattended vehicle under items 1, 2, 3 and 4.
- Loss or damage caused by theft or attempted theft from any unattended vehicle unless:
  i) All windows and sunroofs are securely closed and all doors and the boot are locked.
  ii) The property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot.
- Loss of or damage to:
  i) Personal property, money or pedal cycles held or used for business purposes.
  ii) Sports equipment while in use.
  iii) Remote controlled models while in operation.
  iv) Musical instruments involving only loss of tone, breakage of strings or breakage of drum skins.
- Breakage of articles of a brittle nature unless specified under item 4 of section 3.
- Loss of or damage to business equipment unless specified under item 4 of section 3.
- Theft or malicious damage caused by you, your domestic employees, lodgers, paying guests or tenants.

CLAIMS SETTLEMENT UNDER SECTION 3 PERSONAL POSSESSIONS

1. We will at our option:
   i) replace as new;
   ii) pay the cost to us of replacing as new;
   iii) repair; or
   iv) pay the cost to us to repair;
   any article insured under items 1, 3 or 4 of this section without deduction for wear and tear. For clothing more than two years old insured under item 1, a deduction will be made for wear and tear.

Also see ‘How to Make a Claim’ on page 38.

Please refer to the definitions on pages 5-8 for words shown in bold text.
HOW TO MAKE A CLAIM.

SECTIONS 1-3 AND 5 – BUILDINGS, CONTENTS, PERSONAL POSSESSIONS AND CARAVAN

HOME INSURANCE Please call us on the number shown on your policy schedule or contact your insurance intermediary.

HOME EMERGENCY (provided you have selected buildings cover) 0800 072 4680 (24 hour) for Home Emergency Claims see part 3 of section 1.

Calls may be recorded and monitored. Call charges will vary.

We understand how distressing loss or damage to your home can be. When things go wrong, we are ready and waiting to put them right as quickly and efficiently as possible.

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger. Suspected gas leaks should always be reported to the National Gas Emergency Helpline on 0800 111 999.

STEP 1: REPORT TO THE POLICE (IF APPLICABLE)
It is a condition of your policy that you report the following to the police as soon as possible, and get a crime reference number or loss report number:

• Theft, attempted theft or loss of property.
• Any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbances.

STEP 2: CHECK WHETHER YOU ARE COVERED

• Check your policy schedule, which lists the sections of cover you have chosen and any endorsements and excesses that apply.
• Refer to your policy booklet, particularly the section relevant to your claim. Please check:
  – Details of what your policy does and does not cover.
  – ‘Claims settlement’ at the end of each section – this tells you about any conditions that may affect the amount of any claim settlement.
  – Any policy conditions that apply on pages 11-12.

STEP 3: GATHER YOUR INFORMATION
To help us process your claim quickly, it helps if you have the following information to hand:

• Your policy number.
• The date and time of the loss or damage.
• The police loss report number or crime reference number (if applicable).
We may request more information such as:

- The date and place of purchase, plus receipts, invoices, instruction booklets, valuations or photographs.
- The location of the property when it was lost or damaged.
- For damaged property, confirmation from a suitably qualified tradesman of the cause of damage and whether or not the item can be economically repaired.

We may not meet your claim, or settlement may be reduced, if you do not provide these details or if you do not tell us about the loss or damage as soon as reasonably possible.

Sometimes we, or an expert we appoint, may wish to meet you to discuss the claim, inspect the damage, or carry out further enquiries.

Make sure you do not throw away damaged contents. Store them in a dry place, as you will need them to support your claim.

**STEP 4: MAKE A CLAIM**

For home insurance claims, call us on the number shown on your policy schedule or contact your insurance intermediary.

**STEP 5: WHAT HAPPENS NEXT?**

- If your claim is accepted, we will agree actions on the initial call and keep in touch by phone to let you know what’s happening.
- We may appoint a specialist to visit you, in which case we will let you know.
- Complicated claims, such as those for subsidence, may take longer than others to complete. If that’s the case we will give you the name of a personal contact who’ll keep you informed about progress.
- We may offer repair or replacement through our approved suppliers. If you prefer to use your own tradesman, or receive a cash settlement for replacement goods instead, we will need to agree this with you beforehand. Any payment will generally not exceed the discounted amount we would have paid to our chosen supplier.
- We may refuse to agree costs that are incurred by you before our agreed consent is given or for damaged items that are disposed of before inspection.
- We try to make the claims process as sustainable as possible and will repair your property wherever it makes economic and environmental sense to do so.

**FINANCIAL SERVICES COMPENSATION SCHEME**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Whether or not you are able to claim and how much you may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please visit the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on 0800 678 1100.
SECTION 4.
FAMILY LEGAL PROTECTION.

Please note that this section only applies if it is shown on your policy schedule.

Claims under this section are managed on our behalf by DAS Legal Expenses Insurance Company Limited.

We will pay your costs:

A. To pursue a legal action directly arising from:
   i) Your death or personal injury.
   ii) You buying or hiring goods or services for your own private use.
   iii) An event which causes or could cause physical damage to your home or any nuisance or trespass which affects or will affect your owning or living in your home.
   iv) Your contract of employment.

B. To defend a legal action directly arising from:
   i) The private sale by you of your goods.
   ii) A motoring prosecution.

C. In connection with a formal enquiry by HM Revenue & Customs into your private tax affairs.

In addition to items listed on pages 13-14 we will not pay if:

A. The costs are excluded under general exceptions to section 4.
   i) The legal action has arisen as a result of an accident involving a motor vehicle you were driving.
   ii) Less than £250 is in dispute or the agreement for buying or hiring the goods or services was not made during the period of insurance.
   iii) The insured event happens within 180 days of this insurance starting.
   iv) The insured event happens within 90 days of this insurance starting.

B. The costs are excluded under general exceptions to section 4.
   i) Less than £250 is in dispute or the agreement for selling the goods or services was not made during the period of insurance.
   ii) You were driving a motor vehicle without a valid licence and/or insurance.

C. The costs are excluded under general exceptions to section 4.

Please refer to the definitions on pages 5-8 for words shown in bold text.
GENERAL EXCEPTIONS APPLYING TO SECTION 4.

We will not pay for:

1. The **excess** shown on **your** policy schedule.

2. **Costs** associated with an appeal unless:
   
   i) It relates to an **insured event** that we covered under this section.
   
   ii) **You** tell the **administrator** in writing that **you** want to appeal at least six working days before **you** are required to give any notice of appeal.
   
   iii) The **administrator** considers that the appeal has **prospects of success**.

3. **Costs**:
   
   i) That **you** pay or agree to pay before the **administrator** has written to accept **your** claim and your **professional adviser** has agreed in writing that they will help **you** comply with this section.
   
   ii) That are more than the **administrator** has agreed.
   
   iii) Where **you** have entered into a **conditional fee agreement** or any other form of alternative funding.
   
    iv) Awarded by an Employment Tribunal or Employment Appeals Tribunal (or equivalent) that **you** are ordered or agree to pay.
   
    v) Of any disciplinary, investigatory or grievance procedure that is related to **your** contract of employment or **costs** associated with a compromise agreement.
   
    vi) From **you** or your **professional adviser’s** unreasonable conduct or default.

   vii) Where **you** do not comply with **your** duties and obligations under this section.

4. Any compensation, penalty or taxes.

5. Claims directly or indirectly caused by, arising from or contributed to by:

   i) Any matter connected with **your** business, profession or trade or a venture for gain, unless the **insured event** falls within A.i), A.iv) or B.ii) of ‘We will pay **your costs**’.
   
   ii) **Your** dishonest or malicious (or alleged dishonest or malicious) act.
   
   iii) Town and Country or equivalent planning laws and regulations.
   
    iv) Anything to do with building, rebuilding, converting or extending all or part of **your home**.
   
    v) Subsidence, heave, landslip, mining or quarrying.
   
    vi) Patents, copyrights, trade marks, merchandise marks, registered designs, intellectual or artistic property, secrecy or confidence agreements.
   
    vii) Anything said or written about **you**.
   
    viii) Divorce, dissolution of registered civil partnership, matters relating to marriage, living with a partner, residence and contact, maintenance and affiliation.

(continues)
ix) Work by, or under the order of, any government, public or local authority.

x) Disputes between landlord and tenant or licensor and licensee.

xi) Disputes in connection with a tax or levy relating to your owning or living in your home.

xii) Stress, emotional or psychological injury.

xiii) Any dispute in connection with medical treatment, advice, assistance or care, whether it is given by a medical professional or recognised body or not.

xiv) You driving a motor vehicle without a valid licence and/or insurance.

xv) War, terrorism, piracy, invasion or civil unrest.

xvi) Any software, stored programme, computer, device or system failing (or partly failing) because of a date based event.

6. Application for judicial review.

7. Attendance or representation at an inquest.

8. Travelling expenses, subsistence or loss of earnings for absence from work, except those of an expert witness whose appointment and costs the administrator has agreed in advance.

9. Any claim made under C of ‘We will pay your costs’:
   i) Where you have made a false or deliberately misleading statement to HM Revenue & Customs in or about your accounts, returns or other submissions.

   ii) For an investigation or enquiry by the Special Compliance Office (or equivalent) or after transfer of an enquiry to them.

   iii) Where you have failed to keep or file accurate, truthful and up to date records.

   iv) Where you have failed to comply with statutory time limits or requirements.

   v) Which arises from an enquiry into your returns of business income or profits.

   vi) For costs arising after HM Revenue & Customs has issued formal notice to you that the enquiry has been completed.

10. Any claim:
   i) Where the insured event does not occur within the period of insurance.

   ii) Made against us, unless the insured event falls within A.iv) of ‘We will pay your costs’.


   iv) Involving a manufacturer’s warranty or guarantee.

   v) More specifically insured elsewhere, whether your claim under that insurance is successful or not.

   vi) That arises from a venture for gain or investments of any kind including stocks or shares.

   vii) That is false or fraudulent.

   viii) Where you are responsible for anything that, in the administrator’s reasonable opinion, prejudices our position.

Please refer to the definitions on pages 5-8 for words shown in bold text.
GENERAL CONDITIONS APPLYING TO SECTION 4.

1. Reporting your claim
   You must:
   i) Tell the administrator about your claim as soon as reasonably possible and within 180 days of an insured event.
   ii) Provide, at your own cost, any information or evidence that the administrator may reasonably require in order to assess your claim.

   If you are unsure about whether you need to notify a claim or whether you are eligible, then call the administrator to speak to one of their legal advisers.

2. Accepting your claim
   We will pay costs incurred after the administrator accepts your claim in writing and the professional adviser has agreed in writing to help you comply with this section.

3. Prospects of success
   We will pay costs as long as the administrator considers that your claim has prospects of success. If at any stage the administrator considers that your claim does not have prospects of success, the administrator will explain their decision to you in writing, and the administrator will not provide any cover for your claim. If you disagree with the administrator’s decision, you can refer the matter to an arbiterator (section 4, general condition 11).

4. Appointing of a professional adviser
   At any time before the administrator agrees that legal proceedings need to be issued, the administrator will choose a professional adviser to act for you.

   You can appoint a solicitor of your choice by sending the name and address of a suitably qualified person to the administrator:
   i) where the administrator agrees that legal proceedings have to be initiated, or
   ii) if there is a conflict of interest.

   If you decide not to use the services of a professional adviser chosen by the administrator, we will not pay more than the amount we would have paid to a professional adviser chosen by the administrator.

   The administrator may require your professional adviser to act for you under a conditional fee agreement if the professional adviser has been chosen by the administrator.

   If you discontinue your instructions to the professional adviser without the administrator’s written permission, our liability will stop at once, and the administrator may recover any costs that have already been paid from you.

Please refer to the definitions on pages 5-8 for words shown in bold text.
5. Conduct of your claim

You must immediately instruct your professional adviser to:

i) Provide the administrator, as soon as reasonably possible, with:
   a) Their views on your claim’s prospects of success.
   b) Their hourly rate and estimate of total costs of pursuing or defending your claim.
   c) Any information, document or file the administrator asks for (including your professional adviser’s files) that relate to your claim, whether privileged or not.

ii) Keep the administrator fully and promptly updated during your claim:
   a) On your claim’s progress, including any offers to settle.
   b) Of any change in their views about your claim’s prospects of success.
   c) Of any change to their estimate of costs.

We will only meet the costs of your claim:

i) which have been agreed in advance by the administrator as to both amount and purpose; and

ii) so long as there are prospects of success.

We will set spending limits for your professional adviser’s fees and charges during your claim. If this limit is exceeded without our prior written consent, we will not pay for anything above the spending limit. Setting a limit will not affect our rights under general condition 10 to section 4.

6. Co-operating with us and your professional adviser

We will not be able to deal with your claim unless you co-operate with:

i) Us and the administrator at all times and reply promptly to any correspondence concerning your claim.

ii) Your professional adviser at all times, provide all information and attend meetings and hearings whenever requested.

7. Investigating and paying your claim

The administrator will carefully investigate and consider all the information you have provided as part of the claim. A decision may be made to pay you a sum estimated to match the value of your claim, instead of providing cover for your costs.

8. Settlement

You or your professional adviser must immediately write and tell the administrator about any offer to settle your claim, including offers relating to costs. You must not accept any offers without first obtaining the administrator’s consent. The administrator will not withhold their consent in relation to an offer that a reasonable adviser would recommend to a private fee-paying client.

If you do not accept an offer the administrator views as reasonable, we will not pay any further costs.

Please refer to the definitions on pages 5-8 for words shown in bold text.
9. Withdrawal and discontinuance

If you withdraw or discontinue your claim without the administrator’s prior written consent then we will not pay costs and we will be entitled to recover from you any costs paid or incurred prior to withdrawal or discontinuance. The administrator will not withhold their consent to a withdrawal or discontinuance that a reasonable adviser would recommend to a private fee-paying client.

10. Assessment and recovery of costs

If the administrator asks, you must instruct your professional adviser to submit all of their files and any bill of costs to the administrator. The bill of costs may be submitted by them for court assessment, certification by the appropriate professional body or auditing by the administrator’s choice of cost consultants.

If costs are awarded or agreed to be paid to you, you must take reasonable steps to recover these, or you must instruct your professional adviser to do so.

If the costs of your case are more than the sum insured, you will divide any costs awarded or agreed to be paid to you between you and the administrator. These costs will be divided in proportion to the amounts that both we and you have paid, or would be liable to pay, if you had not recovered the costs from your opponent.

You must immediately pay the administrator any amount that is due to us, or instruct your professional adviser to do so.

11. Disputes

In event of dispute arising out of this policy, you may refer the matter to arbitration. Further details can be provided upon request.

12. Agreement or decision

Neither we nor the administrator are bound by any agreement that you or your professional adviser makes without the administrator’s prior approval or consent.

CLAIMS SETTLEMENT UNDER SECTION 4  FAMILY LEGAL PROTECTION

The maximum amount we will pay for any one claim or number of claims arising out of any one insured event, is the sum recorded on your policy schedule. If your professional adviser was not chosen by the administrator, we will not pay more than the amount we would have paid to a professional adviser chosen by the administrator.

How to make a claim

Call DAS Legal Expenses Insurance Company on 0370 050 0962.

Lines are open 24 hours a day, 7 days a week. Calls may be recorded and monitored. Call charges will vary.

Please refer to the definitions on pages 5-8 for words shown in bold text.
SECTION 5. CARAVAN AND LIABILITY TO THIRD PARTIES.

Please note that this section only applies if it is shown on your policy schedule.

PART 1 – CARAVAN.

We will pay for loss or damage to:

- The caravan specified on your policy schedule.
- Furniture, furnishings, fixtures, fittings, household linen and utensils in or attached to the caravan.
- Clothing and personal articles that you normally wear or carry with you while in the caravan.

Occurring:
  i) Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
  ii) Elsewhere in Europe for up to 60 days in any one period of insurance.
  iii) In transit between ports in Europe.

In addition to items listed on pages 13-14 we will not pay for:

- The excess shown on your policy schedule.
- Loss or damage arising while the caravan is being used for business purposes.
- Loss or damage arising while the caravan is let for hire or reward.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Loss or damage caused deliberately by you or any person having use of the caravan.
- Theft or attempted theft occurring if the caravan has been left unhitched from a towing vehicle for a period exceeding eight hours, unless it has been secured by a hitchlock, wheel clamp or another form of protection as agreed by us.
- Loss or damage to equipment, clothing and personal articles by theft or accidental loss occurring when the caravan is left unattended with open or unlocked doors or windows.

Please refer to the definitions on pages 5 8 for words shown in bold text.
We will pay for loss or damage to:

In addition to items listed on pages 13-14 we will not pay for:

If the caravan is on a fixed site and has not been lived in for more than one day in the last 30 consecutive days at the time of loss or damage, we will not pay for:

- Loss or damage caused by:
  - i) Malicious acts or vandalism.
  - ii) Theft or attempted theft.
  - iii) Escape of water from or frost damage to any plumbed in domestic water or heating installation.

- Accidental breakage of fixed glazing and sanitaryware forming part of the caravan.

We also provide cover for:

In addition to items listed on pages 13-14 we will not pay for:

- If the caravan is damaged by a cause insured under this section, we will also pay the cost of:
  - i) Its protection and removal to the nearest repairers.
  - ii) Its delivery after repair to your home.
  - iii) Any Customs Duty you have to pay on the caravan as a result of it being temporarily imported into any country in Europe.
  - iv) Alternative accommodation incurred while your caravan is being repaired up to a maximum of 30 days.

  - iv) a) The cost of alternative accommodation if your caravan is being used for business purposes at the time of the loss or damage.
  - b) Loss of hiring charges.

Please refer to the definitions on pages 5-8 for words shown in bold text.
1. **We will at our option** pay, either:
   i) the cost to **us** of repairing the caravan; or
   ii) if the cost of repair exceeds the market value:
      a) the market value if the caravan is more than 12 months old; or
      b) the cost to **us** of replacement as new if the caravan is less than 12 months old.

2. For any item of furniture, furnishings, fixtures, fittings, household linen and utensils or clothing or personal articles in the caravan, **we will, at our option:**
   i) replace it as new;
   ii) pay the cost to **us** of replacing as new;
   iii) repair; or
   iv) pay the cost to **us** of repair.

   Also see section ‘How to Make a Claim’ on page 38.

3. The maximum amount **we will** pay in respect of any one claim is:

<table>
<thead>
<tr>
<th>i) Caravan and its furniture, furnishings, fixtures, fittings, household linen and utensils.</th>
<th>The sum insured recorded on <strong>your</strong> policy schedule.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ii) Clothing and personal articles.</td>
<td>£200</td>
</tr>
<tr>
<td>iii) Protection and removal to the nearest repairers, delivery after repair to <strong>your home</strong> and any Customs Duty <strong>you</strong> have to pay on the caravan as a result of it being temporarily imported into any country in <strong>Europe</strong>.</td>
<td>£250</td>
</tr>
<tr>
<td>iv) Alternative accommodation.</td>
<td>£20 per day up to a maximum of £600.</td>
</tr>
</tbody>
</table>

Please refer to the definitions on pages 5-8 for words shown in bold text.
PART 2 – LIABILITY TO THIRD PARTIES.

We will cover you against liability at law for damages payable in respect of:

- Death or bodily injury (including disease and illness);
- Loss of or damage to material property;

occurring during the period of insurance arising from the ownership or use of the caravan:

i) In Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

ii) Elsewhere in Europe for the purpose of a visit not exceeding 60 days in any one period of insurance.

iii) In transit between ports in Europe.

In addition to items listed on pages 13-14 we will not pay for liability arising from:

- Death of or bodily injury (including disease and illness) to you or any person employed by you.
- Loss of or damage to material property belonging to you or under your charge or control.
- An accident occurring while the caravan is being towed.
- A contractual obligation.
- An accident occurring while the caravan is being used for business purposes.
- An accident occurring while the caravan is being let for hire or reward.

CLAIMS SETTLEMENT UNDER PART 2

The maximum amount we will pay is £2,000,000 for any one claim or number of claims arising out of any one incident.

We will also pay all legal costs and expenses that you have to pay, provided they are incurred with our written consent.

We will provide cover under this section to any person using the caravan with your permission, provided they are not covered under any other policy.

If you die, we will cover your personal representatives for any liability incurred by you and insured by this policy.

Please refer to the definitions on pages 5 8 for words shown in bold text.
ENDORSEMENTS.

The following endorsements apply only if they are shown on your policy schedule under the heading Endorsements Applicable. For more information take a look at the insurance contract section near the beginning of this booklet.

BD01 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring when your home is unoccupied for more than 60 days in a row applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 of this policy is deleted.

2. We shall not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 of this policy in addition to any other amount for which you are responsible. There is no cover under these paragraphs unless:
   i) your home is inspected both inside and outside at least every 14 days by you or by a responsible person acting on your behalf; and
   ii) whenever your home is left unattended:
       a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained; and
       b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation, and
       c) all keys are removed from locks and taken away from your home or placed out of sight.

CT01 PROPERTY LET

1. In respect of the insurance under part 1 of section 2 of this policy the definition of contents is replaced as follows:

   CONTENTS
   Household goods, furniture, furnishings, fixtures and fittings belonging to you or for which you are legally responsible in the home
   but excluding:
   • Any part of the buildings.
   • Property insured under any other policy.
   • Property belonging to or the responsibility of any tenant.
2. Paragraph 6 of part 1 of section 2 of this policy is replaced as follows:

<table>
<thead>
<tr>
<th>The contents are insured against loss or damage caused by:</th>
<th>In addition to items listed on pages 13-14 we will not pay for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Theft or attempted theft.</td>
<td>• Any loss or damage unless force and violence is used to gain entry to your home.</td>
</tr>
<tr>
<td></td>
<td>• Loss or damage when your home is unoccupied for more than 60 days in a row.</td>
</tr>
<tr>
<td></td>
<td>• Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.</td>
</tr>
</tbody>
</table>

3. There is no insurance under:
   - i) paragraphs A to P of part 1; or
   - ii) part 2
   of section 2 of this policy.
CT02 PAYING GUESTS ALLOWED
Part 2 of section 2 of this policy is replaced as follows:

PART 2 – OCCUPIERS’ LIABILITY TO THIRD PARTIES.

We will cover you against liability at law for damages payable in respect of:

• death or bodily injury (including disease and illness);
• loss of or damage to material property;

caused by an accident occurring during the period of insurance incurred by you:

i) As occupier of:
   a) The home, provided that if the home is let to lodgers or paying guests, the number of lodgers or paying guests at any one time does not exceed six.
   b) Land belonging to your home.
   c) Any residential premises temporarily occupied for private purposes for no more than 30 days in any one period of insurance.

ii) As an employer of employees involved in domestic duties at your home.

iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.

In addition to items listed on pages 13-14 we will not pay for liability arising from:

• The transmission of any contagious disease by you.
• Death of or bodily injury (including disease and illness) to you or any person employed by you in connection with the letting of any part of your home to lodgers or paying guests.
• Loss of or damage to material property belonging to you or under your charge or control.
• Any incident arising out of the ownership, custody or control of any horse, dog or pet if more specifically insured by any other policy (or would be insured if this policy did not exist) except for any amount over the limit they will pay (and for which payment has been agreed) under that other insurance.
• Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by you or on your behalf of a dog type specified in section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.
We will cover you against liability at law for damages payable in respect of:

• Death of or bodily injury to any employee arising out of:
  
  i) being carried in or upon a vehicle; or
  
  ii) entering or getting on to or leaving a vehicle;

  in circumstances where any road traffic legislation requires insurance or security.

• Your willful act, including but not limited to any assault or alleged assault

• Your business or profession, but this does not apply to the letting of any part of your home to lodgers or paying guests or for private residential purposes.

• The ownership of any land or building including the home.

• A contractual obligation.

• The ownership, use or possession of:

  i) Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).

In addition to items listed on pages 13-14 we will not pay for liability arising from:

• Death of or bodily injury to any employee arising out of:

  i) being carried in or upon a vehicle; or

  ii) entering or getting on to or leaving a vehicle;

  in circumstances where any road traffic legislation requires insurance or security.

• Your willful act, including but not limited to any assault or alleged assault

• Your business or profession, but this does not apply to the letting of any part of your home to lodgers or paying guests or for private residential purposes.

• The ownership of any land or building including the home.

• A contractual obligation.

• The ownership, use or possession of:

  i) Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).

(continues)
We will cover you against liability at law for damages payable in respect of:

In addition to items listed on pages 13-14 we will not pay for liability arising from:

ii) Aircraft, drones, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft).

iii) Any trailer, horse box or caravan (other than occupiers’ liability arising from a static caravan rented and temporarily lived in by you).

- The use of firearms, other than sporting guns used for sporting purposes.
- Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to you or under your charge.

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### CLAIMS SETTLEMENT UNDER PART 2 - OCCUPIERS’ LIABILITY TO THIRD PARTIES

**Occupiers’ and private individuals’ liability to third parties**
The maximum amount we will pay for any one claim or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal costs and expenses that you have to pay, provided they are incurred with our written consent.

**Employers’ liability**
If the incident involves injury (including disease and illness) to a person working for you under a contract of service or apprenticeship and the injury arises out of and in the course of such service or apprenticeship:

- The maximum amount we will pay is £5,000,000 in respect of any one claim or number of claims arising out of any one incident. The limit includes any claimants’ costs and expenses and all other costs and expenses incurred with our written consent.

If you die, we will cover your personal representatives against liability incurred by you and insured by this policy.
CT03 FORCIBLE AND VIOLENT THEFT ONLY

Paragraph 6 of part 1 of section 2 of this policy is replaced as follows:

The contents are insured against loss or damage caused by:

6. Theft or attempted theft.

In addition to items listed on pages 13-14 we will not pay for:

- Any loss or damage unless force and violence is used to gain entry to your home.
- Loss or damage when your home is unoccupied for more than 60 days in a row.
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

CT04 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring when your home is unoccupied for more than 60 days in a row applying to paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this policy is deleted.

2. We will not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this policy in addition to any other amount for which you are responsible. There is no cover under these paragraphs unless:

   i) your home is inspected both inside and outside at least every 14 days by you or by a responsible person acting on your behalf; and
   
   ii) whenever your home is left unattended:

       a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained, and

       b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation, and

       c) all keys are removed from locks and taken away from your home or placed out of sight.
CV01 CARAVAN HIRED OUT

1. *We* will not be responsible for the first £250 of each and every incident of loss or damage under part 1 of section 5 of this *policy* in addition to any other amount for which *you* are responsible.

2. The exclusion of loss or damage arising while the caravan is let for hire or reward under part 1 of section 5 of this *policy* is deleted.

3. The exclusion of liability arising from an accident occurring while the caravan is being let for hire or reward is deleted.

CV02 MORE THAN ONE CARAVAN INSURED

The limitations and exclusions in section 5 of this *policy* apply separately to each caravan (including furniture, furnishings, fixtures, fittings, household linen and utensils and clothing and personal articles) in the same manner as if each had been insured by a separate policy.

PP05 SERVICE PERSONNEL

The insurance by section 3 of this *policy* is subject to the following additional exception.

*We* will not pay for:

- Loss or damage arising directly out of and in the course of *your* occupation as a member of Her Majesty’s Forces.

PY01 MINIMUM STANDARDS OF SECURITY

Unless *we* agree otherwise in writing, there is no insurance under sections 2 and 3 of this *policy* for loss or damage by theft or attempted theft from *your home* unless:

a) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.

b) The last door *you* use when leaving *your home* is secured by either:

- a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or

- a multi point locking system with a minimum of three locking points.
c) External sliding doors are secured by anti lift devices and either:
   • a hook lock certified to British Standard BS3621;
   • a multi point locking system with a minimum of three locking points; or
   • any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.

d) External double doors are secured as follows:
   The first closing door is secured both at the top and bottom with either:
   • key operated security bolts that operate vertically into the door frame; or
   • flush bolts mounted on the door edge and concealed when doors are closed.
   The second closing door is secured with either:
   • a lock certified to British Standard BS3621;
   • a multi point locking system with a minimum of three locking points; or
   • any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.

e) All other external doors, including doors accessing the private dwelling from a garage, need to be secured either:
   • as stated in (b) above; or
   • by any lock plus internal key operated security bolts at the top and bottom.

f) Garages and outbuildings are fitted with a key operated lock or locking system.

g) Immediately before going to bed:
   • all external doors and windows are closed, and
   • all the window and door locks and bolts fitted to your home are put effectively into operation
   other than in occupied bedrooms.

h) Whenever your home is left unattended:
   • all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation, and
   • all keys are removed from locks and taken away from your home or placed out of sight.
PY02 SECURITY
There is no insurance under sections 2 and 3 of this policy for loss or damage by theft or attempted theft from your home unless:

1. Immediately before going to bed:
   • all external doors and windows are closed, and
   • all the window and door locks and bolts fitted to your home are put effectively into operation

   other than in occupied bedrooms.

2. Whenever your home is left unattended:
   • all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation; and
   • all keys are removed from locks and taken away from your home or placed out of sight.

PY03 INTRUDER ALARM
There is no insurance under sections 2 and 3 of this policy for loss or damage by theft or attempted theft from your home unless the following requirements are met by you or by a responsible person acting on your behalf.

1. The intruder alarm installed at your home must be kept in proper working order under a continuing maintenance contract with an alarm company approved by the National Security Inspectorate (NSI) or Security Systems and Alarms Inspection Board (SSAIB) or such other company as agreed by us.

2. Your intruder alarm (or such parts of your intruder alarm as may be agreed by us) must be set before you or your domestic employees retire for the night.

3. Your intruder alarm must be set whenever your home is left without a responsible person in attendance.

4. Your home must not be left without a responsible person in attendance unless, as far as you or your representatives are aware, the intruder alarm, including all telecommunication lines used to transmit any signal or call, is fully operational and working.

5. Your intruder alarm must not be altered or replaced without our prior agreement.

6. You must tell us immediately if the police give formal notice to you of withdrawing response to signals or calls made by your intruder alarm.
PY09 UNOCCUPANCY CONDITIONS

1. The exclusion of loss or damage occurring when your home is unoccupied for more than 60 days in a row applying to paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this policy is deleted.

2. We shall not be responsible for the first £400 of each and every incident of loss or damage under paragraphs 3, 6, 7, 9, 13 and 14 of part 1 of section 1 and paragraphs 3, 6, 7 and 9 of part 1 of section 2 of this policy, in addition to any other amount for which you are responsible. There is no cover under these paragraphs unless:
   i) your home is inspected both inside and outside at least every 14 days by you or by a responsible person acting on your behalf; and
   ii) whenever your home is left unattended:
      a) the water supply is turned off at the stopcock and all equipment, tanks and pipes containing water are drained, and
      b) all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation, and
      c) all keys are removed from locks and taken away from your home or placed out of sight.

PY11 JEWELLERY PROTECTION (3)

The maximum amount that we will pay in respect of one claim under this policy for a single article of jewellery or watch is £10,000 and for jewellery and watches in total is £20,000, unless the article(s) is/are:
   i) being worn; or
   ii) in a room occupied by the policyholder; or
   iii) in a securely fixed locked safe; or
   iv) deposited in a bank or safe deposit.

Subject otherwise to the limits, terms, exceptions and conditions of this policy.
PY12 DELAYED INSTALLATION OF SECURITY

1. It is a requirement of this policy that your home is secured in accordance with our minimum standards of security. If you do not comply with this requirement within 30 days of receipt of this endorsement by you, there will be no cover under sections 2 and 3 for loss or damage by theft or attempted theft from your home.

2. Endorsement PY01 (Minimum standards of security) does not apply until:
   i) 30 days after receipt of endorsement by you; or
   ii) such time as your home is secured in accordance with our minimum standards of security;

   whichever is earlier.

PY13 PROOF OF VALUE

It is a requirement of this policy that you provide us with proof of value and ownership acceptable to us for any item specified on your policy schedule that would cost more than £5,000 to replace. If you do not comply with this requirement within 30 days of the start date of cover, there will be no insurance under this policy for the item(s).
As part of your Legal & General policy, you can call our helplines for assistance.

**LEGAL AND TAX HELPLINE**

0370 050 0962  (Legal Helplines are open 24 hour. Tax Helplines are open Monday to Friday 9am–5pm.) Calls may be recorded and monitored. Call charges will vary.

These helplines are provided on our behalf by DAS Legal Expenses Insurance Company Limited. They will give you expert advice on any legal or tax problem that directly affects you. They will advise you on the laws and practices of Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Our tax helplines can give you advice on the tax laws and practices of Great Britain and Northern Ireland. DAS will confirm their advice in writing if appropriate. They do not offer any advice about your business, trade or profession.

There is no additional charge for using the helpline and we might even cover certain legal costs and expenses if you have chosen the family legal protection section.

**HOME EMERGENCY**

If you have chosen section 1 buildings, property owner’s liability and home emergency cover, then you may be covered for certain home emergency costs.

0800 072 4680  (24 hour) Calls may be recorded and monitored.

**DOMESTIC EMERGENCY**

If you have not chosen section 1 buildings, property owner’s liability and home emergency cover, you can phone the domestic emergency helpline on:

0800 408 9103  (24 hour) Calls may be recorded and monitored.

We will locate the nearest suitable tradesman and advise costs. You will be responsible for the tradesman’s fees, but if the damage is covered by your policy you may submit a claim in the usual way.
OUR COMPLAINTS PROCEDURE.

We always aim to treat you with fairness, courtesy and respect for your insurance needs, and keep you informed. This commitment extends to dealing with any complaints you might have in a straightforward, helpful way, as quickly as possible.

IF YOU HAVE A COMPLAINT OTHER THAN HOME EMERGENCY AND FAMILY LEGAL PROTECTION:
Please contact us quoting your policy or claim number.
You should address your complaint to the address or telephone number shown on your policy schedule or last renewal notice.

IF YOU HAVE A COMPLAINT IN RELATION TO HOME EMERGENCY COVER:
Please contact AXA Assistance (UK) Limited quoting your policy or claim number.
01737 815 913 (lines are open Mon Fri 9am 5pm) Calls may be recorded and monitored. Call charges will vary.
Customer Relations, Home Emergency Inter Partner Assistance SA, The Quadrangle, 106 118 Station Road, Redhill, Surrey RH1 1PR

IF YOU HAVE A COMPLAINT IN RELATION TO FAMILY LEGAL PROTECTION:
Please contact DAS quoting your policy or claim number.
0370 050 1575 Calls may be recorded and monitored. Call charges will vary.
Customer Relations Department, DAS Legal Expenses, Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

IF YOU REMAIN DISSATISFIED, YOU CAN COMPLAIN TO:
Financial Ombudsman Service, Exchange Tower, London E14 9SR
0800 023 4567
0300 123 9 123
complaint.info@financial ombudsman.org.uk
www.financial ombudsman.org.uk

Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.
USEFUL PHONE NUMBERS.

GENERAL HOME INSURANCE ENQUIRIES
Please call us on the phone number shown on your policy schedule or contact your insurance intermediary.

HELPLINES
Legal helpline
0370 050 0962 (24 hour)

Domestic emergency helpline
0800 408 9103 (24 hour)

MAKING A CLAIM
Home insurance
Please call us on the phone number shown on your policy schedule or contact your insurance intermediary.

Home emergency cover
(provided you have selected buildings insurance)
0800 072 4680 (24 hour)

Family legal protection (if selected)
0370 050 0962 (24 hour)

Calls may be recorded and monitored. Call charges will vary.

www.legalandgeneral.com

Legal & General Insurance Limited
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We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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