



POLICY DOCUMENT

Holiday Homes UK & Overseas



Insurance Policy

Please read this Policy carefully and see that it meets with Your requirements. If not, or if there is anything You do not understand please tell Us as soon as possible.

Introduction

This policy of insurance issued in accordance with the authorisation granted to Towergate Underwriting Holiday Homes by Lloyd's Syndicates 4444.

We will pay for any loss, damage, injury, cost or liability described in this policy arising from events happening during any Period of Insurance for which You have paid or agreed to pay and We have accepted the premium.

The proposal and declarations signed by You or the Statement of Fact are incorporated into this insurance. This policy should be read together with the Schedule and any Endorsement(s)

Towergate Underwriting Holiday Homes
Towergate House,
St. Edward's Court,
London Road,
Romford,
Essex RM7 9QD www.towergateunderwriting.co.uk



Adrian Brown
Chief Executive Officer,
Towergate Underwriting Let Property
On behalf of the Insurer(s)

Your policy is arranged by Towergate Underwriting Holiday Homes which is a trading name of Towergate Underwriting Group Limited. Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN.

Registered in England number 4043759 www.towergate.co.uk Authorised and regulated by the Financial Conduct Authority.

Underwritten by: Lloyd's Syndicates 4444 is managed by Canopus Managing Agents Limited. Firm Reference Number 204847. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Canopus Managing Agents Limited is registered in the United Kingdom No. 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.



Complaints Procedure

If at any time You have a complaint about the services provided to You by Towergate Underwriting Holiday Homes then You should contact:

The Complaints Officer
Towergate Underwriting Holiday Homes,
Towergate House, St Edward's Court,
London Road, Romford, Essex, RM7 9QD

Tel: 01708 777720
Fax: 0344 8921509

All complaints received are taken seriously and will be handled promptly and fairly. If You make a complaint it will be acknowledged promptly, an explanation of how it will be handled, what You need to do and how Your complaint is progressing will be given to You. Your complaint will be recorded and Your comments analysed to help improve the service offered.

Please include Your policy number which is shown on the Schedule.

After this action, if You are still not satisfied with the way a complaint has been dealt with, You may ask the Policyholder & Market Assistance department at Lloyds to review Your case. The address is:

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street, London, EC3M 7HA

Tel: 0207 327 5693
Fax: 0207 327 5225
E-Mail: complaints@lloyds.com

Having followed this procedure, You can refer Your complaint to:

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 (free from landlines) or
Tel: 0300 123 9123 (free from most mobile phones)
Web: www.financial-ombudsman.org.uk

(These procedures do not affect Your right to take legal action if You need to.)



Definition of an Eligible Complainant

An eligible complainant is either a private individual, a micro enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million at the time of the complaint. The FOS will only consider Your complaint if You have given Towergate Underwriting Holiday Homes or Lloyd's Syndicates 4444 the opportunity to resolve it.

Financial Services Compensation Scheme

Towergate Underwriting Holiday Homes and Lloyd's Syndicates 4444 is covered by the Financial Services Compensation Scheme (FSCS). If We are unable to meet Our obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

Law applicable to contract

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.



Index

The Policy has several Sections. Check your Schedule to see which Sections are in force and any endorsements that are applicable to your policy.

Section	Page
Financial Services Compensation Scheme	4
Law Applicable to your contract	4
Your Cancellation Rights	6
Section 3 – Liability – Excluding Spain, France & Portugal	29
Section 3 – Liability – Portugal	39
Section 4 – 24 Hour Helpline	42
Section 6 – Personal Effects & Valuables	44
Claims Conditions Notification and Conduct of Claims	47
Special Condition – Natural Catastrophe France	52



How to use your Holiday Home Policy

Your Policy

We aim to provide a high level of service and to pay claims fairly and promptly within the terms set out in the Policy.

What cover is included?

The Policy is divided into a number of different Sections. To find which Sections are in force You should check Your Schedule, the document enclosed with the Policy. The Schedule also tells You how much You are insured for under each Section.

How much to insure for?

It is up to You to make sure that the amounts You insure for represent the full re-building cost of the Building(s) and the full replacement costs as new (less an amount for wear and tear on clothing and household linen) of the Contents concerned. If You would like guidance on this subject, please ask Us or Your insurance adviser. Remember, if You underinsure, claim payments may be reduced. You can change Your Sums Insured at any time – You do not have to wait for renewal.

If you have a problem

If You have a problem regarding this Policy You should, in the first instance, contact Your insurance adviser or, if You wish, contact Us.

Changes to your Information

Your Policy has been based on the information which You have given Us about yourself and Your Home. You must tell Us immediately if there are any changes to this information. If You are not sure what changes are relevant please contact Us for confirmation. Please note that if You do not tell Us about any changes to Your information, Your policy may be cancelled or Your claim rejected or not fully paid.

Administration Charge

We reserve the right to apply an administration charge of up to £10.00 (subject to insurance premium tax where applicable) for any adjustments You make to Your policy.

Cancellation Rights

You have the right to cancel Your policy within 14 days either from the day of purchase or renewal of the policy or the day on which You receive Your policy or renewal documentation, whichever is the later.

If You wish to do so and the insurance cover has not yet commenced, You will be entitled to a full refund of the premium paid.



Alternatively, if You wish to do so and the insurance cover has already commenced, You will be entitled to a refund of the premium paid, subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period You have received cover. However, where a claim has been made no refund or credit of premium will be due.

To exercise Your right to cancel, please contact:
Towergate Underwriting Holiday Homes
Towergate House, London Road, Romford, Essex RM7 9QD
or Telephone us on +44 (0) 1708 777720

If You do not exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium.

For Your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of Your policy booklet.

Using the helpline

The telephone number of the Helpline is shown on page 42.

How to make a claim

To make a claim, first read the Policy and Schedule to check that You are covered.

To register a claim and obtain a claim form please contact Towergate Underwriting Holiday Homes on 01708 777720 or 0044 1708 777720 from outside the UK. Or You may write to Towergate Underwriting Holiday Homes, Towergate House, St. Edward's Court, London Road, Romford, Essex RM7 9QD

You should complete a claim form and let Us have as much information as possible to help Us to deal with your claim quickly and fairly.

You should also refer to the section on page 49, Notification and Conduct of Claims.

Finally, do not hesitate to ask for advice; We or Your adviser will be pleased to help You.

Your responsibilities

In order to protect Your Property to its fullest extent We will expect You to comply with all terms and conditions.

The Property must be in a good state of repair and maintained as so.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.



Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats, in the first instance, please contact Towergate Underwriting Holiday Homes, Towergate House, St Edwards Court, London Road, Romford, Essex RM7 9QD or Telephone us on +44(0)1708 777720



Definitions

Certain words in Your Policy have special meanings. These meanings are given below. To help You identify these We have printed them in bold throughout the policy.

Approved Site

A site which is registered with the Local Authority.

Bodily Injury

Death, injury, illness or disease.

Buildings

- a. The Home, swimming pools, ornamental ponds and fountains, hard courts, terraces, walls, fences, gates, hedges and fixed tanks providing fuel to the Home, Static Caravan or Mobile Home. In respect of Static Caravans / Mobile Homes the definition of Buildings refers to the structure of the unit excluding the base.
- b. Fixtures, fittings and decorations.

Contents

Household items and personal belongings:

- a. that You own
- b. that You are legally responsible for; or
- c. that belong to domestic employees who live with You; including
- d. the Contents of Static Caravans / Mobile Homes, including furnishings and utensils which are owned by You.

The definition of Contents does not include;

- property insured by any other insurance policy;
- securities (stocks and shares) and documents of any kind;
- Motorised Vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of Your Home including ceilings, wallpaper and the like;
- items used for business or professional purposes; or
- any living creature.

Endorsements

Any variation or addition to the terms of the Policy.

Excess

The amount You will have to pay towards each separate claim.

**Heave**

Upward movement of the ground beneath the Buildings caused by the soil expanding.

Home

The private dwelling of permanent construction comprising house, bungalow, cottage, chalet or flat and its outbuildings at the address shown in the Schedule.

Land

The Land belonging to the Home.

Landslip

Downward movement of sloping ground.

Motorised Vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the Land belonging to Your Home
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use)
- golf carts and trolleys
- pedestrian controlled toys and models.

Period of Insurance

The period of time covered by this policy, as shown on Your Schedule, or until cancelled. Each renewal represents the start of a new Period of Insurance.

Personal Money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes.

Schedule

The current Schedule issued by Us as part of Your policy showing details of the policyholder, the property insured, the Period of Insurance and which sections of the policy apply.

Settlement

The natural downward movement of new properties due to compression of the soil under their own weight within 10 years of construction.

Subsidence

Downward movement of the ground beneath Your Buildings other than by Settlement.



Static Caravans and Mobile Homes

The Static Caravan or Mobile Home described in the Schedule and kept on an Approved site.

Unfurnished

The Home does not have enough furniture to be lived in normally.

Unoccupied

- a. Insufficiently furnished for normal occupation; or
- b. Furnished for normal occupancy but has not been lived in for more than 60 consecutive days or is not being lived in overnight between the period 1st November and 31st March inclusive.

Unspecified Personal Effects and Clothing

Personal property which is designed to be worn or carried on or about the person. The term Unspecified Personal Effects and Clothing does not include pedal cycles, contact or corneal lenses.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

We/Us/Our

Lloyd's Syndicates 4444 as insurers and Towergate Underwriting Holiday Homes as administrators of the policy.

You/Your

The person (or people) named in the Schedule, their domestic partner and members of their family (or families) who are permanently living with them.



Index Linking

The Sums Insured will be adjusted annually in line with:

Buildings

The House Rebuilding Cost Index prepared by the British Royal Institution of Chartered Surveyors or European equivalent.

Important: because of regional variations in the construction of Buildings and cost of materials You should review Your Buildings Sum Insured on a regular basis.

Contents

The United Kingdom Retail Price Index (consumer durables section) or European equivalent. Should this Index not be available another appropriate Index will be used.

No additional charge will be made for this during each year but renewal premiums will be calculated on the adjusted Sums Insured.

Index Linking will continue from the date of loss or damage to the settlement of the resulting claim provided You have not unreasonably delayed notification or settlement of the claim.

Exchange Rates

The currency applicable to this Policy is Sterling. However, there may be occasions when We need to convert from Sterling to the local currency or the local currency to Sterling. In such circumstances We will convert using the Royal Bank of Scotland Commercial Exchange Rate on the day a claim's payment is made under this policy.



Section 1

Buildings

Your Schedule tells You if this Section is in force.

We will pay for

A. The Basic Cover

Loss of or damage to Buildings caused by:

1. Fire, explosion, lightning, earthquake or subterranean fire.
2. Smoke.
3. Riot, civil commotion, labour or political disturbances.
4. Malicious persons or vandals.
5. Storm or flood.

We will NOT pay for

The amount of any Excess shown in Your Schedule unless otherwise shown for any policy section whichever is the higher.

A.

1. Earthquake or subterranean fire for property in Italy and Greece.
For properties in Cyprus the first £1,500 of any claim for damage caused by Earthquake for properties built in 1990 or after or the first £2,500 of any claim for damage caused by Earthquake for properties built before 1990. For properties in Portugal a Policy Excess of 2.5% of the Buildings Sum Insured applies in respect of Earthquake claims. For properties in Bulgaria the first £5,000 of any claim for damage caused by Earthquake.
2. Damage caused by any gradually operating cause.
4. Loss or damage
 - a) caused by persons lawfully in the Home.
 - b) whilst the Home is Unfurnished.
5. Loss or damage caused by frost
Loss of or damage to fences, gates, hedges and swimming pool covers
Loss or damage caused by Subsidence, Heave and Landslip.



6. Escape of water or oil from any fixed heating or domestic water installation, washing machines or dishwashers.

7. Theft or attempted theft.

8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.

9. Falling trees or branches, lamp posts and telegraph poles.
If We accept a claim for damage to Buildings by falling trees, We will pay up to £500 for costs You have to pay for

6. The first £500 of any claim.

Loss or damage:

a) to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the Home.

b) whilst the Home is Unfurnished

c) whilst the Home is Unoccupied, unless:

i) the water supply is turned off at the internal stop cock where the water enters the Home and all water tanks and pipes to the domestic water installation, washing machines and dishwashers are drained (this requirement does not apply to properties situated in Spain, Portugal and Southern Cyprus);

or

ii) a thermostatically controlled fixed heating system is used to maintain a minimum temperature of 15°C at all times (this requirement does not apply to properties situated in Spain, Portugal and Southern Cyprus);.

Subsidence, Heave and Landslip caused by water escaping from the Home.

7. Loss or damage

a) caused by persons lawfully in the Home

b) whilst the Home is Unfurnished.

8. Damage caused by domestic pets or insects or birds.

9. Costs for: removing the part of the tree that is still below ground; or restoring the site.



removing from the site:

- a) the fallen part of the tree; or
- b) the whole tree if it has been totally or partly uprooted.

10. Falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
11. Accidental Damage to the Buildings
Applicable only when the property is occupied by or under the control of:
- 1. You, Your family or friends free of charge
 - 2. a tenant, but only where a rental contract has been signed.
12. Damage to services
Accidental damage to:
- a) cables and underground pipes which provide services to or from the Buildings; and
 - b) septic tanks and drain inspection covers; You are legally responsible for.

Under a) We will also pay up to £1000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and the Home if

11. The amount of any Excess shown in Your Schedule or the deposit paid by Your tenant (whichever is greater)
Maintenance and normal redecoration costs.
Damage excluded in other parts of the Buildings section.
Damage caused by:
- a) wear and tear, Settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually;
 - b) faulty materials, design or workmanship;
 - c) chewing, scratching, tearing or fouling by domestic animals;
 - d) building renovations, alterations, extensions or repairs; or
 - e) paying guests or tenants other than where a rental contract has been signed.
 - (f) Subsidence, Heave and Landslip.
12. Damage due to a fault or limit of design, manufacture, construction or installation.



this is necessary because normal methods of releasing the blockage are unsuccessful.

13. Electrical Power Surge.

13. Loss or damage caused by wear and tear or use contrary to the manufacturers recommendation.



We will also pay for

B. Temporary Accommodation or Loss of Hiring Charges

- a) The cost of similar temporary accommodation in the event of the Home being so damaged as to render it uninhabitable by any cause for which indemnity is provided under Section 1A of this Policy, provided that Our liability shall not exceed a sum equivalent to 20% of the Sum Insured on the Buildings in any one Period of Insurance.
- b) Loss of hiring charges for bookings made in advance or based on a comparable period in the last 12 months in the event of the Home being so damaged as to render it uninhabitable by any cause for which indemnity is provided under Section 1A of this policy, provided that Our liability shall not exceed a sum equivalent to 20% of the Sum Insured on the Buildings in any one Period of Insurance.
- c) Loss of hiring charges for bookings made in advance or based on a comparable period in the last 12 months in the event of oil spillage within a radius of one mile of the nearest beach, provided that Our liability shall not exceed £1000 in any one Period of Insurance.
- d) Loss of hiring charges as a result of any occurrence of murder or suicide or notifiable disease or illness arising from or traceable to foreign or injurious matter in food or drink at the Home.

C. Fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the Buildings (including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

D. Removal of Debris and Demolition Costs

Expenses necessarily incurred by You with Our consent in removing debris, dismantling and/or demolishing, shoring or propping up of the portion or portions of the insured property destroyed or damaged by any peril insured under Section 1 subject to Our liability not exceeding 10% of the Sum Insured on the Buildings in any one Period of Insurance.

E. Other expenses

If We accept a claim under Section 1A, We will also pay for the following.

- a) Architects' and surveyors' fees necessary for restoring the Buildings. The amounts We pay for these fees must not be higher than that authorised by the relevant professional institute.
- b) The cost of meeting building regulations or municipal or local authority bye-laws.

Exclusion applying to a): Fees for preparing any claim.

Exclusion applying to b): Any cost You are legally responsible for paying because of a notice served on You before the date of the loss or damage.

F. Selling your home

If You enter into a contract to sell any Building insured by this policy, and the Building is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.



G. Loss of Metered Water and Oil

Providing cover by Section 2 – Contents is not in force, up to £750 for loss of metered water or domestic heating oil (for which You are legally responsible) following accidental damage to fixed domestic water or heating installations situated in or on the Home. Excluding loss or damage caused while the Home is Unfurnished or Unoccupied for a period in excess of thirty days.

H. Trace and Access

The costs and expenses necessarily and reasonably incurred by You with Our consent in locating the source of a leakage of oil or water at Your Home and subsequent repair of the damage caused by locating the source. Limit £5,000 any one claim.

I. Emergency Access

Damage to the Building caused by forced access to attend a medical emergency or to prevent damage to the Home.

J. Recovery and Delivery (Static Caravans and Mobile Homes only)

If the Static Caravan/Mobile Home is disabled because of loss or damage insured by the Policy, We will pay up to £1,500 in any Period of Insurance towards the cost of protection and removal of the Static Caravan/Mobile Home to the nearest suitable repairer and returning it after repair to the site or storage compound where the caravan was sited.

Where the Static Caravan/Mobile Home is connected to services We will pay the cost of disconnection and reconnection of services when the Static Caravan/Mobile Home is removed for repair.



Settlement of Building Claims

We will at Our option pay the cost of repair or replacement, subject to repair or rebuilding being carried out provided that, at the time of loss or damage, the Sum Insured is not less than the rebuilding cost and the Buildings are in good repair.

The rebuilding cost is the cost of rebuilding the Buildings in the same size and style and condition as when new, including the additional costs described in paragraphs D and E of this Section.

The total amount payable under paragraphs A and B will not exceed the Sum Insured.

If the Buildings are not in good repair or if repair or replacement is not carried out We will at Our option:

- a. Pay the cost of repair or replacement less a deduction for wear and tear and depreciation or
- b. Pay for the reduction in market value caused by the loss or damage. The Sum Insured will not be reduced by the amount of any claim.

Underinsurance

If the Sum Insured is less than the rebuilding cost We will only pay the same proportion of the loss or damage as the Sum Insured bears to the full rebuilding cost.

For example, if the Sum Insured represents only one half of the rebuilding cost We will only pay for one half of the amount lost or damaged.

This provision will not be applied where:

- a. The total claim does not exceed £500.
- b. At the time of a claim the Sum Insured represents more than 85% of the full rebuilding cost and subject to You re-valuing the Sum Insured thereafter.

Matching Items

We will not pay the cost of replacing any undamaged item or part of any items solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

The following exclusions apply to Static Caravans and Mobile Homes in addition to the aforementioned Buildings section exclusions.

We will not pay for:

- a. depreciation, weathering, wear and tear, mechanical and electrical failures or breakages, the effects of mildew, moth, vermin or any gradually operating or climatic cause
- b. damage to tyres by punctures, cuts, bursts or braking
- c. loss or damage that occurs while the Static Caravan/Mobile Home is hired by You to any person for reward unless the hiring is confined to a fixed Approved Site
- d. theft of fixtures, fittings, furnishings and utensils from the Static Caravan/Mobile Home while unattended, unless the Static Caravan/Mobile Home is securely locked and force and violence are used to get into it.



Section 2

Contents

Your Schedule tells You if this Section is in force.

We will pay for

A. The Basic Cover

Loss of or damage to Contents contained in the Home and its domestic outbuildings and garages caused by:

1. Fire, explosion, lightning, earthquake or subterranean fire.
2. Smoke.
3. Riot, civil commotion, labour or political disturbances.
4. Malicious persons or vandals.
5. Storm or flood.

We will NOT pay for

The amount of any Excess shown in Your Schedule unless otherwise shown for any policy section whichever is the higher.

A.

1. Earthquake or subterranean fire for property in Italy and Greece. For properties in Cyprus the first £1,500 of any claim for damage caused by Earthquake for properties built in 1990 or after, or the first £2,500 of any claim for damage caused by Earthquake for properties built before 1990. For properties in Bulgaria the first £5,000 of any claim for damage caused by Earthquake.
2. Damage caused by any gradually operating cause.
4. Loss or damage
 - a) caused by persons lawfully in the Home.
 - b) whilst the Home is Unfurnished.
5. Loss or damage caused by Subsidence, Heave and Landslip.



6. a) Water escaping from water tanks, pipes, equipment or fixed heating systems.
b) Oil leaking from a fixed heating system.

7. Theft or attempted theft.

6. The first £500 of any claim.

Loss or damage:

- a) to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the Home.
b) whilst the Home is Unfurnished
c) whilst the Home is Unoccupied, unless:
i) the water supply is turned off at the internal stop cock where the water enters the Home and all water tanks and pipes to the domestic water installation, washing machines and dishwashers are drained (this requirement does not apply to properties situated in Spain, Portugal and Southern Cyprus);

or

- ii) a thermostatically controlled fixed heating system is used to maintain a minimum temperature of 15°C all times (this requirement does not apply to properties situated in Spain, Portugal and Southern Cyprus);

Subsidence, Heave and Landslip caused by water escaping from the Home.

7. Loss or damage
a) caused by persons lawfully in the Home.
b) whilst the Home is Unfurnished
c) to Valuables, Personal Money or credit cards when the property is Unoccupied.
d) occurring whilst the Home or any part is lent or let unless involving forcible and violent entry to or exit from the Home.

Loss by deception unless deception is only used to gain entry to the Home.



8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.
9. Falling trees or branches (including the cost of removal up to £500), lamp posts or telegraph poles.
10. Falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.
11. Accidental Damage to the Contents.

Applicable only when property is occupied by:

1. You, Your family or friends free of charge
2. a tenant, but only where a rental contract has been signed.

Any amount in excess of £2,500 for loss from outbuildings other than garages.

Theft of Personal Money, unless someone has broken into the Home by using force or violence or has got into the Home by deception.

Theft: if You live in a self contained flat and theft is from any part of the Building that other people have access to; or if You live in a non self contained flat, unless someone has broken into the Building by using force and violence or has got in the Building by deception.

8. Damage caused by domestic animals.

11. Food in freezers, clothing, contact lenses, stamps and pedal cycles. The amount of any Excess shown in Your Schedule or the deposit paid by Your tenant (whichever is greater)

Loss in value

Any loss that is not the direct result of the insured incident itself

Damage caused by:

- wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that



happens gradually;
- chewing, scratching, tearing or fouling by domestic animals;
- the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown; or
- paying guests or tenants unless a rental contract has been signed.

Damage excluded in other parts of the Contents section.

Damage caused by Subsidence, Heave or Landslip.



We will also pay for

B. Contents Away from the Premises

The Contents, if and so far as these are not otherwise insured, whilst temporarily removed from the Home,

- a) Against loss or damage caused by any of the perils insured under Section 2A whilst in any trade building for the purpose of alterations, cleaning or processing, or in any furniture depository, up to a limit of 20% of the Sum Insured on Contents.
- b) Against loss or damage elsewhere caused by the perils of Fire, Lightning, Explosion, Aircraft or Earthquake only.
- c) Against loss or damage during the process of removal and transit following permanent change of Home or whilst in transit to and from any furniture depository, caused by the perils of Fire, Lightning, Explosion, Aircraft or Earthquake only.

The cover provided under B. Contents Away from the Premises excludes:

- i) Contents outside the country in which the Home is situated.
- ii) Cash, currency, bank notes, negotiable documents or coins and stamps (including coins or stamps forming part of a coin or stamp collection).
- iii) Any amount in excess of £2,500 for property in outbuildings.
- iv) In respect of a) loss or damage by theft, unless someone has broken into or out of a Building by using force and violence.

C. Cash in Meters

Loss of cash contained in electricity or gas supply meters in Your property and for which You are responsible, up to a maximum of £50 following forcible and violent entry to the Home.

D. Additional Costs

Additional costs of alternative accommodation necessarily incurred by You as occupier if the Buildings are rendered uninhabitable by any of the insured perils, not exceeding 10% of the Sum Insured on Contents of the Building(s) damaged or destroyed.

E. Glass and Mirrors

Accidental damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the Home.

F. Tenants Liability

We will provide cover up to 20% of the Contents Sum Insured if You are legally responsible as a tenant for the following.

- a) Loss of or damage to the Home and landlord's fixtures and fittings by any of the causes listed under Section 2A.
- b) Accidental breakage of:
 - fixed glass (including glass in solar-panel units);



- fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the Home.

- c) Accidental Damage to cables or underground pipes which provide services to or from the Buildings and septic tanks and drain inspection covers.

Exclusions:

Loss or damage excluded in Section 2A

Loss or damage that happens while the Home has been left Unoccupied

Exclusion applying to c):

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

G. Replacement Locks

If keys to the locks of;

- a) external doors of the Home;
 - b) alarm systems or domestic safes fitted in the Home;
- are accidentally lost or stolen, We will pay the cost of replacing the locks or lock mechanisms.

H. Fuel and Metered Water

Accidental loss of:

- a) domestic heating fuel; or
- b) metered water up to £1,000.

Excluding loss or damage caused while the Home is Unfurnished or not occupied overnight for a period in excess of 30 consecutive days.

I. Garden Ornaments and Furniture

We will pay the cost of replacing or repairing Your garden furniture, unfixed statues and barbecue equipment for loss or damage caused by an insured peril other than Storm or Flood up to a maximum of £750 any one Period of Insurance.

J. Pedal Cycles

Pedal cycle(s) and its accessories up to £250 are insured anywhere in the Continent of Europe against:

- a) Loss or damage caused by theft or attempted theft.
- b) Accidental damage while being used by You or any member of Your family.

The cover provided under this Sub-section (J) EXCLUDES loss or damage:

- i) Caused by electrical and/or mechanical fault or breakdown.
- ii) To tyres, lamps or other accessories unless the pedal cycle is lost or damaged at the same time.
- iii) While the pedal cycle is used for racing or is hired or lent to anyone.
- iv) By theft unless in a building or securely locked to an immovable object.

K. Food in Freezers

Loss of or damage to food stored in any domestic freezer in the Home caused by:

- a) a rise or fall in temperature; or



b) contamination by freezing agents.

We will not pay more than £1,000 for any one incident.

Exclusion: Loss or damage caused by a deliberate act of the company (or its employees) supplying Your power.

L. Personal Effects and Money

In addition to the Sum Insured shown in the Schedule under the heading Contents, We will also pay up to £500 for loss of Personal Effects, including up to £100 Personal Money, subject to terms and limitations of Section 2A of this policy.

M. Title Deeds

The cost of preparing new title deeds to Your Home if they are lost or damaged by circumstances described in Section 2 Contents A1 - 10.

The most We will pay is £1000 per Period of Insurance.



Settlement of Contents Claims

We will at Our option pay the cost of repair or for replacement as new (less an amount for wear, tear and depreciation on clothing and household linen) provided that, at the time of loss or damage, the Sum Insured is not less than the full replacement cost.

The full replacement cost is the cost of replacing all Contents as new less an amount for wear, tear and depreciation on clothing and household linen.

In respect of any one claim We will not pay more than:

- a) The Sum Insured as stated on Your Schedule.
- b) £1000 for theft from any unattended motor vehicle. Theft cover from any motor vehicle only applies if Your property is non visible from the exterior and stored in the boot or concealed luggage compartment and the vehicle locked and, where applicable, the alarm installation activated.
- c) Single Article Limit for any one item £3,000 unless otherwise shown in the Schedule.
- d) 5% of the Contents Sum Insured for any single item of Valuables.
- e) 33.33% of the Contents Sum Insured in total for Valuables.

The Sum Insured will not be reduced by the amount of any claim.

Underinsurance

If the Sum Insured is less than the full replacement cost We will only pay the same proportion of the loss or damage as the Sum Insured bears to the full replacement cost.

For example, if the Sum Insured represents only one half of the full replacement cost We will only pay for one half of the amount lost or damaged. This provision will not be applied where:

- a) The total claim does not exceed £500.
- b) At the time of a claim the Sum Insured represents more than 85% of the full replacement cost and subject to You re-valuing the Sum Insured thereafter.

Matching Items

We will not pay the cost of replacing any undamaged item or part of any items solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

The following Exclusions apply to Static Caravans and Mobile Homes only and are in addition to the aforementioned Contents section exclusions;

We will not pay for:

- a) motor vehicles, Static Caravan/Mobile Home, trailers, pedal cycles or watercraft and accessories, outboard engines, Personal Money and credit cards, deeds, bonds, bills of exchange, securities for money, documents, manuscripts, travellers cheques, firearms, shotguns, golfing equipment, stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any precious metal, jewellery or fur



- b. any part of the Static Caravan/Mobile Home including landlord's fixtures and fittings
- c. any property specifically insured under another insurance policy
- d. goods used for business or professional purposes
- e. theft of fixtures, fittings, furnishings and utensils from the Static Caravan/Mobile Home while unattended unless the Static Caravan/Mobile Home is securely locked and force and violence are used to get into it
- f. depreciation, weathering, wear and tear, mechanical and electrical failures or breakages, the effects of mildew, moth, vermin or any gradually operating or climatic cause
- g. loss or damage that occurs while the Static Caravan/Mobile Home is hired by You to any person for reward unless the hiring is confined to a fixed Approved Site.



Section 3

Liability

Excluding Spain, France & Portugal
See specific section for liability in these countries

Your Schedule tells You if this Section is in force.

Special Note

For the purpose of this Section only, the Definition of Policyholder/You/Your shall include any person or persons who with Your permission temporarily occupy the Home.

The Cover

You will, subject to the Limit of Indemnity, be indemnified against all sums for which You may be legally liable to pay in respect of:-

1. Accidental Bodily Injury to any person.
2. Accidental loss of or damage to Property not belonging to You or in Your custody or control or any of Your tenants or employees occurring on or about the Home.
3. Bodily Injury or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the Schedule and is in addition to costs and expenses incurred with Our written consent.

Exclusions

Legal Liability.

- a. Which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- b. For Bodily Injury to any person arising out of and in the course of employment or engagement by You or Your family other than for solely private domestic duties where the maximum amount payable is £10,000,000.
- c. Arising out of Your employment profession or business other than letting of Your Home.
- d. Arising out of the ownership of Land or Buildings other than the Home detailed in the Schedule.
- e. For loss or damage to Property belonging to You or Your family or in Your custody or control or any of Your employees.
- f. Arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.
- g. Arising from the use ownership or possession of any Motorised Vehicle.
- h. Arising from pollution or contamination of any sort and however caused.
- i. Arising out of any incidents where You are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance.



- j. Any infectious disease or condition You or a member of Your family pass on to someone else.
- k. The ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.



General Extensions – Liability

“Sudden and Unintended Pollution”

Although liability in respect of pollution is excluded in general terms from cover under this policy, limited cover is provided by this extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the Policyholder for damages and/or claimants costs in respect of accidental Bodily Injury or accidental damage to material property caused solely by:

Pollution:

Which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one Period of Insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

Limit of Liability

Our liability for all damages payable by You under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the Schedule.

Contractual Liability and Indemnity to Principal

We will subject otherwise to the terms, exceptions, conditions and Endorsements of this Policy reimburse You under any Section against liability in respect of Bodily Injury or loss or damage to Property as follows

To the extent that any contract or agreement entered into by You with any Principal so requires We will

- a. Reimburse You against liability assumed by You
- b. Reimburse the Principal in like manner to You in respect of the liability of the Principal arising out of the performance by You of such contract or agreement provided that
 - i. The conduct and control of claims is vested in Us
 - ii. The Principal shall observe, fulfil and be subject to the terms, conditions and Endorsements of this Policy so far as they can apply
 - iii. The indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause

Where any indemnity is provided to any Principal We will treat each Principal and You as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one Period of Insurance in excess of the Limit of Indemnity.

**Indemnity to other persons**

In the event of the death of the Policyholder, Your legal personal representative will be indemnified in respect of such liability incurred by You.

Any of Your domestic servants will be indemnified in the same manner.



Section 3

Liability - Spain

Your Schedule tells You if this Section is in force.

Special Note

For the purpose of this Section only, the Definition of Policyholder/You/Your shall include any person or persons who with your permission temporarily occupy the Home.

The Cover

This Section insures You up to the Limit of Indemnity Your legal liability to the public as per Section 1902 and subsequents of the Civil Code and Section 19 and subsequents of the Criminal Code which are lawfully demanded of You for loss or damage caused to third parties but limited to events occurring within the Holiday Home or its confines and happening during the Period of Insurance.

Legal Defence

This Section covers Your legal defence when legal actions are brought against You for loss or damage insured under this Section even if those actions lack any merit or are unjustified.

Your legal defence will be administered by Us and We will designate lawyers and solicitors.

You agree to provide all information co-operation or assistance required by Us granting the necessary powers of attorney.

With Your prior agreement in criminal cases We can assume Your defence. If You are found guilty We will decide if appeal before the relevant higher court is appropriate or not.

However even if We deem the appeal inappropriate We can proceed to a higher court by preclusive reasons and will give notice of this decision immediately to You.

You will be free to continue with the appeal at Your own expense and We will repay to You all expenses incurred should the appeal be successful.

If any conflict of interests should arise between Us in the event of a legal proceeding arising from Our having to uphold interest contrary to those defending You We will duly inform You of this and will without prejudice fulfil the obligations necessary in the defence.

However You can choose between keeping Us responsible for the legal handling of the defence or appointing another defence counsellor.

In the latter case We are obliged to pay the fees incurred by counsel up to the amount stated in the Schedule.



In the event that the claim exceeds the Limit of Indemnity stated in the Schedule

We will pay the legal expenses in the same proportion existing between the indemnity to be satisfied and the total amount of Your liability in the claim.

Bail

We will pay the total amount for any bail requested of You arising from any loss or damage covered by this Section and up to the Limit stated in the Schedule.

Exclusions

We shall not reimburse You against liability

- a. Which attaches by reason of an agreement but which would not have attached in the absence of such agreement.
- b. For Bodily Injury to any person arising out of and in the course of employment or engagement by You or Your family other than for solely domestic duties where the maximum amount payable is £10,000,000.
- c. Arising out of Your employment profession or business other than letting of Your Home.
- d. Arising out of the ownership of land or buildings other than the Home detailed in the Schedule.
- e. For loss or damage to Property belonging to You or Your family or in Your custody or control or any of Your employees.
- f. Arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.
- g. Arising from the use ownership or possession of any Motorised Vehicle.
- h. Arising from pollution or contamination of any sort and however caused.
- i. Arising out of any incidents where You are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance.
- j. Any infectious disease or condition You or a member of Your family pass on to someone else.
- k. The ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.



General Extensions – Liability – Spain

“Sudden and Unintended Pollution”

Although liability in respect of pollution is excluded in general terms from cover under this policy, limited cover is provided by this extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the Policyholder for damages and/or claimants costs in respect of accidental Bodily Injury or accidental damage to material property caused solely by:

Pollution:

Which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one Period of Insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

Limit of Liability

Our liability for all damages payable by You under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the Schedule.

Contractual Liability and Indemnity to Principal

We will subject otherwise to the terms exceptions conditions and Endorsements of this Policy reimburse You under any Section against liability in respect of Bodily Injury or loss or damage to Property as follows

To the extent that any contract or agreement entered into by You with any Principal so requires We will

- a. Reimburse You against liability assumed by You
- b. Reimburse the Principal in like manner to You in respect of the liability of the Principal arising out of the performance by You of such contract or agreement provided that
 - i. The conduct and control of claims is vested in Us
 - ii. The Principal shall observe fulfil and be subject to the terms conditions and Endorsements of this Policy so far as they can apply
 - iii. The indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause

Where any indemnity is provided to any Principal We will treat each Principal and You as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one Period of Insurance in excess of the Limit of Indemnity.

Indemnity to other persons

In the event of Your death Your legal personal representative will be indemnified.



Section 3

Liability - France

Your Schedule tells You if this Section is in force.

Special Note

For the purpose of this Section only, the Definition of Policyholder/You/Your shall include any person or persons who with your permission temporarily occupy the Home.

The Cover

You will, subject to the Limit of Indemnity, be indemnified against all sums for which You may be legally liable to pay in respect of

1. Accidental Bodily Injury to any person
2. Accidental loss of or damage to Property not belonging to You or in Your custody or control or any of Your tenants or employees occurring on or about the Home.
3. Bodily Injury or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the Schedule and is in addition to costs and expenses incurred with Our written consent.

Exclusions

We shall not reimburse You against liability

- a. Which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- b. For Bodily Injury to any person arising out of and in the course of employment or engagement by You or Your family other than for solely private domestic duties where the maximum amount payable is £10,000,000.
- c. Arising out of Your employment profession or business other than letting of Your Holiday Home.
- d. Arising out of the ownership of Land or Buildings other than the Holiday Home detailed in the Schedule.
- e. For loss or damage to Property belonging to You or Your family or in Your custody or control or any of Your employees.
- f. Arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.
- g. Arising from the use ownership or possession of any Motorised Vehicle.
- h. Arising from pollution or contamination of any sort and however caused.
- i. Arising out of any incidents where You are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance.
- j. Any infectious disease or condition You or a member of Your family pass on to someone else.
- k. The ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.



General Extensions – Liability – France

“Sudden and Unintended Pollution”

Although liability in respect of pollution is excluded in general terms from cover under this policy, limited cover is provided by this extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the Policyholder for damages and/or claimants costs in respect of accidental Bodily Injury or accidental damage to material property caused solely by:

Pollution:

Which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one Period of Insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

Limit of Liability

Our liability for all damages payable by You under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the Schedule.

Contractual Liability and Indemnity to Principal

We will subject otherwise to the terms exceptions conditions and Endorsements of this Policy reimburse You under any Section against liability in respect of Bodily Injury or loss or damage to Property as follows

To the extent that any contract or agreement entered into by You with any Principal so requires We will

- a. Reimburse You against liability assumed by You
- b. Reimburse the Principal in like manner to You in respect of the liability of the Principal arising out of the performance by You of such contract or agreement provided that
 - i. The conduct and control of claims is vested in Us
 - ii. The Principal shall observe fulfil and be subject to the terms conditions and Endorsements of this Policy so far as they can apply
 - iii. The indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause

Where any indemnity is provided to any Principal We will treat each Principal and You as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one Period of Insurance in excess of the Limit of Indemnity.



Indemnity to other persons

In the event of Your death Your legal personal representative will be indemnified in respect of such liability incurred by You.

Any of Your domestic servants will be indemnified in the same manner.

The undermentioned extension is applicable only to French properties, at the premises specified in the Schedule and up to but not exceeding the Sum Insured specified in the Schedule.

Tenant's Risk

The financial consequences of the liability which the insured may incur as tenant, in respect of material damage by fire or explosion, under Articles 1382 to 1384 and 1732 to 1735 of the Civil Code.

Neighbour's and Third Party Risks

The financial consequences of the liability which the insured may incur as under Articles 1382 to 1384 of the Civil Code for any material damage to property of neighbours and third parties resulting from fire or explosion originating in the premises insured or containing the insured property.



Section 3

Liability - Portugal

Your Schedule tells You if this Section is in force.

Special Note

For the purpose of this Section only, the Definition of Policyholder/You/Your shall include any person or persons who with your permission temporarily occupy the Home.

The Cover

You will, subject to the Limit of Indemnity, be indemnified against all sums for which You may be legally liable to pay in respect of

1. Accidental Bodily Injury to any person
2. Accidental loss of or damage to Property not belonging to You or in Your custody or control or any of Your tenants or employees occurring on or about the Home.
3. Bodily Injury or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the Schedule and is in addition to costs and expenses incurred with Our written consent.

Exclusions

We shall not reimburse You against liability

- a. Which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- b. For Bodily Injury to any person arising out of and in the course of employment or engagement by You or Your family other than for solely private domestic duties where the maximum amount payable is £10,000,000.
- c. Arising out of Your employment profession or business other than letting of Your Home.
- d. Arising out of the ownership of Land or Buildings other than the Home detailed in the Schedule.
- e. For loss or damage to Property belonging to You or Your family or in Your custody or control or any of Your employees.
- f. Arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.
- g. Arising from the use ownership or possession of any Motorised Vehicle.
- h. Arising from pollution or contamination of any sort and however caused.
- i. Arising out of any incidents where You are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance.
- j. Any infectious disease or condition You or a member of Your family pass on to someone else.
- k. The ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.



General Extensions – Liability – Portugal

“Sudden and Unintended Pollution”

Although liability in respect of pollution is excluded in general terms from cover under this policy, limited cover is provided by this extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the Policyholder for damages and/or claimants costs in respect of accidental Bodily Injury or accidental damage to material property caused solely by:

Pollution:

Which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one Period of Insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

Limit of Liability

Our liability for all damages payable by You under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the Schedule.

Contractual Liability and Indemnity to Principal

We will subject otherwise to the terms exceptions conditions and Endorsements of this Policy reimburse You under any Section against liability in respect of Bodily Injury or loss or damage to Property as follows

To the extent that any contract or agreement entered into by You with any Principal so requires We will

- a. Reimburse You against liability assumed by You
- b. Reimburse the Principal in like manner to You in respect of the liability of the Principal arising out of the performance by You of such contract or agreement provided that
 - i. The conduct and control of claims is vested in Us
 - ii. The Principal shall observe fulfil and be subject to the terms conditions and Endorsements of this Policy so far as they can apply
 - iii. The indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause

Where any indemnity is provided to any Principal We will treat each Principal and You as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one Period of Insurance in excess of the Limit of Indemnity.



Indemnity to Other Persons

In the event of Your death Your legal personal representative will be indemnified in respect of such liability incurred by You.

Any of Your domestic servants will be indemnified in the same manner.



Section 4

24 Hour Helpline

Your Schedule tells You if this Section is in force.

Towergate Underwriting Holiday Homes have selected domestic emergency experts, DAS to provide You with this valuable service available 24 hours a day, 365 days a year.

Holiday Homes Helpline and Legal Advice (UK Only)

Tel: 0117 927 1820 Reference: HL4719443

Available to You or Your Home occupier to arrange for assistance or repairs as a result of any domestic emergency. For example:

1. Damage to the roof of Your Home by storm.
2. Escape of water from water or central heating systems in Your Home.
3. Blocked drains.
4. Failure of the electrical or gas supply systems within Your Home.
5. Your Home becoming insecure as a result of loss of keys or damage to Your windows or doors.

You are responsible for any fees incurred by the use of the repairers arranged. If the damage is covered by Your Home Insurance, then You should still submit a claim in the usual manner.



Section 5

Emergency Travel

Your Schedule tells You if this Section is in force.

This section is to cover, subject to Our prior agreement and approval, the cost of one return air ticket to the insured Home for Your use, not exceeding £300 and the costs of a second return air ticket for a member of Your family, not exceeding £300, plus the necessarily incurred costs of temporary accommodation and/or expenses in the event of the Home being uninhabitable, not exceeding £400.

The total cost of any claim under this Section shall not exceed £1,000 in any Period of Insurance.

Conditions

- a. The estimated damage claim under Sections 1A or 2A will not be less than £1,500.
- b. The loss or damage must be notified to Us within twenty one days of the date of loss.
- c. All travel documents, hotel receipts and other documents to be retained by You and be the basis of claims settlement.
- d. In the event of any air travel not being viable, the cost of a journey by road, rail or sea to the same limits may be substituted.



Section 6

Personal Effects and Valuables

Your Schedule tells You if this Section is in force.
Cover applies Worldwide.

We will pay for

- A. A. Unspecified Valuables, Personal Effects and Clothing
Accidental loss of or damage to unspecified Valuables, Unspecified Personal Effects and Clothing and sports equipment up to the amount shown in the Schedule. Single Article limit £500.

We will NOT pay for

The amount of any Excess shown in Your Schedule unless otherwise shown for any policy section whichever is the higher.

- A. A. Loss or damage to:
- Compact discs, cassettes, or records worth more than £100 in total.
 - Sports equipment in the course of play.
 - Equipment and accessories for mountaineering, pot holing, snow skiing, snow boarding, water skiing, parachuting, hang gliding, paragliding, wind surfing, sailboarding, surfboarding, skindiving and other watersports.
 - Pedal cycles.
 - Credit Cards.
 - Contact lenses or corneal lenses.
 - Any Motorised Vehicles, trailers, caravans, boats, aircraft and their respective parts.
 - Mobile phones.
 - Personal Money.
 - Any item covered by any other insurance.

Theft cover from any motor vehicle only applies if Your property is non visible from the exterior and stored in the boot or concealed luggage compartment and the vehicle locked and, where applicable, the alarm installation activated. We will not pay more than £1,000 for any one occurrence.



- B. Specified Items
Accidental loss of or damage to items specified in Your Schedule.
- C. Personal Money
Personal Money up to a limit of £100.

C. Shortages due to error or omission. Loss of Personal Money not reported to the Police within 24 hours of discovery.



Section 6

Settlement of Personal Effects and Valuables claims

We will not pay for

The amount of any Excess shown in Your Schedule

Loss or damage caused by:

- Scratching, denting, wear, tear, depreciation, rot, fungus, beetle, moth, insects, vermin, domestic pets, infestation, damp, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause.
- Any process of dyeing, cleaning, alteration, repair, renovation or restoration.
- Mechanical or electrical breakdown.
- Detention or confiscation by customs or other officials.

Loss or damage caused to:

- Property or Money held or used for professional or business purposes.

Settlement of Claims

We will at Our option:

- a. replace the item(s) as new (except for clothing where a deduction for wear, tear and depreciation will be made),
- b. pay the cost of repair for items which can be economically repaired,
or
- c. pay the cost of replacement as new (except for clothing where a deduction for wear, tear and depreciation will be made).

Where the item(s) are not repaired or replaced We will make a deduction for wear, tear and depreciation.

The Sums Insured should be the cost of replacing all items covered as new, less an amount for wear, tear and depreciation on clothing.

In respect of any one claim We will not pay more than the Sums Insured as stated on Your Schedule.



Claims Conditions

Notification and Conduct of Claims

1. Loss of or Damage to Property

In the event of loss of or damage to Property likely to result in a claim You must:

- a) Immediately report to the police any theft, malicious damage, vandalism or loss of Property.
- b) Notify Us by telephone or letter without unnecessary delay.
- c) At Your expense provide full details of the claim within thirty days.
- d) Take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.

2. Legal Liability

In the event of any accident or incident likely to result in a legal liability claim You must:

- a) Advise Us immediately and as soon as possible provide full written details and assistance as requested by Us.
- b) Immediately send to Us any letter, writ, summons or other legal document issued against You and Your family.
- c) Not negotiate, pay, settle, admit or deny any claim without Our written consent.

3. Our rights

In the event of a claim We may:

- a) Enter into and inspect any building where loss or damage has occurred and take charge of any damaged Property. No Property may be abandoned to Us.
- b) Take over and control any proceedings in Your name for Our benefit to recover compensation from any source or defend proceedings against You.

4. Recovery of Lost or Stolen Property

If any lost or stolen Property is recovered You must let Us know as soon as reasonably possible by recorded delivery.

If the Property is recovered before payment of the claim You must take it back and We will then pay for any damage.

If the Property is recovered after payment of the claim it will belong to Us but You will have the option to retain it and refund any claim payment to Us.



General Conditions to the Policy

1. Misrepresentation

In arranging Your insurance We will have asked a number of questions which You were required to answer. You must take reasonable care to ensure that You have answered all these questions honestly, to the best of Your knowledge, and have provided full answers and all relevant details.

If questions are not answered honestly and to the best of Your knowledge then Your policy may be cancelled or Your claim rejected or not fully paid. You may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

If there are any changes to Your details during the period of insurance cover, please contact Your Insurance Adviser as soon as possible.

2. Fraud

In the event that a reported claim is found to be in any respect fraudulent or if any fraudulent means or deception be used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if any loss, destruction or damage is occasioned by Your wilful act or with Your connivance, We will not pay any benefit under this policy or return any premium to You.

3. Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

4. Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against Us. (This Condition does not apply to Section 3 – Liability)

5. Cancellation

Following the expiry of Your statutory cooling off period, You continue to have the right to cancel Your policy at any time during its term. If You do so, You will be entitled to a refund of the premium paid, subject to a deduction for the time for which You have been covered. This will be calculated on a pro-rata basis for the period for which You received cover. However, where a claim has been made during the current Period of Insurance no refund or credit of premium will be due.

We can cancel this contract of insurance by giving You thirty (30) days notice in writing.



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

- Non payment of premium.
- Non-cooperation or failure to supply any information or documentation We request.
- We establish that You have provided Us with incorrect information
- The use of threatening or abusive behaviour or language.
- Failure to take reasonable care of the property insured.

Any premium due to You will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. In the event of non-payment of premium, We may cancel this policy with effect from the end of the last period for which a payment has been made. No return of premium will be given if a claim has occurred during the Period of Insurance.

6. Conditions Precedent

The due observance of the terms, provisions, conditions and Endorsements of this Policy by You in so far as they relate to anything to be done or complied with by You and the truth of the statements and answers and information supplied on or in connection with the proposal or statement of facts shall be a condition precedent to Our liability to make any payment under this Policy.

7. Other Insurances

a) Section 1 – Buildings and Section 2 – Contents

If at the time of any damage resulting in a loss under these Sections there be any other insurance effected by You or on Your behalf covering such loss or any part of it, Our liability hereunder shall be limited to Our rateable proportion of such loss.

b) Section 3 – Liability

If the liability which is the subject of a claim under this Section is or would but for the existence of this Section be insured under any other insurance We shall not be liable under this Section except to the extent of any Excess beyond the amount payable under such other insurance had this Section not been effected.

8. Reasonable Precautions

You shall at all times take reasonable precautions necessary to avoid or reduce any loss.

9. Protection Maintenance

Any protections provided for the safety of the insured property shall be maintained throughout the currency of this insurance and shall be in use at all times when the Home is left unattended.

10. Governing Law

Unless a other choice is requested English Law is applicable to this insurance.



11. Several Liability Clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.



General Exclusions to the Policy

This policy does not cover:

1. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

Terrorism is defined as any act or acts including but not limited to

- a. the use or threat of force and/or violence and/or
- b. harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes.

This paragraph 2 on Terrorism applies only in respect of the Buildings Contents and Personal Effects and Valuables sections of this policy.

3. Any action taken in controlling preventing suppressing or in any way relating to 1 or 2 above.

4. Radioactivity

Loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a. a sudden and unexpected accident which can be identified; or
- b. oil leaking from a domestic oil installation at the Home.



Special condition – Natural catastrophe – France

This cover is provided for all Home policies (where Section 1 or 2 is in force) in accordance with the terms of French law No. 82-600 of 13th July 1982.

Purpose of the Cover

This insurance is meant to cover You for the pecuniary loss following direct material damage to any of the Property insured under the Policy due to an intense and abnormal natural event.

Application of the Cover

The cover only applies after publication in the official journal of the French Republic of an interministerial decree which states that a natural catastrophe has occurred.

Extent of the Cover

The cost of direct material damage suffered to the Property insured by the Policy, not exceeding the Sums Insured and subject to the limits and conditions provided for by the Policy at the time of any loss.

Compulsory Excess

You will be liable for a part of the indemnity after a claim. It is forbidden to insure this compulsory Excess.

The amount of the compulsory Excess is fixed by the last interministerial decree in force.

Responsibility of the Policyholder

You must declare to Us all potential claims as soon as these are known to You and at the latest within 10 days following the publication of the interministerial decree declaring a natural catastrophe.

When several insurances contracted by You can provide an indemnity for the losses incurred, You must declare the existence of these insurances to the interested insurers. In the same timescale You must notify the claim to the insurer of Your choice.

Our Responsibility

We must pay over the indemnity due under the Policy within a period of 3 months from the time of the presentation of the claim by You or the date of the publication of the interministerial decree declaring the natural catastrophe, if this is later. Failing this, interest on the indemnity shall also be payable to You.



Special condition “Consortio” – Spain

This cover is provided for all Home policies (where Section 1 or 2 is in force) in accordance with the terms of the Spanish Law dated 16th December 1954 which created the Insurance Compensation Consortium (“Consortio de Compensación de Seguros”), and subsequent adjustments by Royal Decree.

Purpose of the cover

This insurance is meant to cover You for loss following direct material damage to any of the Property insured under the Policy due to:

- a. Natural phenomena of an extraordinary kind (flood, earthquake, volcanic eruption, exceptional cyclonic storms, the falling of astral bodies and meteorites).
- b. Events arising out of terrorism, riots or popular uprising.
- c. Deeds or actions of the Armed Forces or the Security Forces in peacetime.

Extent of the Cover

The cost of direct material damages suffered to the Property insured by the Policy by any of the above events, not exceeding the Sums Insured and subject to the limits and conditions provided for by the Policy at the time of any loss.

Exclusions

There are certain excluded risks, several of which are already shown under General Exclusions to the Policy.

Other exceptions include:

- a. Inherent flaw or defect in the insured item.
- b. Bad faith on the part of the Policyholder.
- c. Indirect damage or consequential loss of any kind.
- d. Losses occurring
 - i) Within 30 days of inception of cover.
 - ii) Before payment of the first premium.

Compulsory Excess

You will be liable for a part of the indemnity after a claim. It is forbidden to insure this compulsory Excess.

The amount is usually 10% of the amount of the loss.

Responsibility of the Policyholder

You must declare all potential claims to Us or to the offices of the Consortium within a maximum of 7 days of learning of it.

You should use the appropriate claim form (which will be supplied on request) and submit together with a copy of Your current Policy and evidence of premium payment.



Endorsements

The Endorsements shown on pages 56-60, only apply to Your Policy if the Endorsement number is specified in Your Policy Schedule and they are subject to the terms, conditions and limitations of this Policy. This does not apply in respect of Endorsement HH912

HH907 Security Endorsement (Standard)

Section 1 – Buildings and Section 2 - Contents excludes loss or damage by theft or attempted theft unless:—

- a. Whenever the Home is left unattended or
- b. When You or Your family have retired for the night
 - i) The final exit door is fitted with a lock approved to British Standard 3621 (for properties in the UK only) suitable local equivalent or a mortice deadlock of at least five levers or any rim automatic deadlatch with a key locking handle on the inside and is in operation.
 - ii) All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with either:
 - A lock to the standard in (i) above
 - Key operated security bolts fitted top and bottom in addition to any existing lock and are in operation.
 - iii) Sliding patio doors to be fitted with either
 - Protections to the standard in (ii) above or
 - Any key operated patio door lock mounted internally on the centre rail(s) and are in operation.
 - iv) All opening windows on the ground floor, basement and accessible upper floor windows are fitted with key operated security devices or shutters securely locked internally or metal grilles embedded into the wall and are in operation.

HH908 Security Endorsement (over-rider)

The Security Endorsement HH907 is set aside in consideration of the alternative security as advised either in the original Proposal Form or in correspondence either from the Policyholder or the placing Broker.

Although the wording has been amended it is incumbent upon the Insured to maintain the security in a good working order and to advise Us if any major changes take place in the future.

HH909 Security Endorsement (eight weeks set aside)

The Security Endorsement HH907 will be set aside for a period of eight weeks from inception to enable the Policyholder to arrange for the required security to be installed.

Following this period if the required security has not been installed then We will not pay for loss or damage under Section 1 A7 Theft or Attempted Theft (Buildings) and Section 2 A7 Theft or Attempted Theft (Contents).



HH911 Restriction of Buildings cover to Indemnity

The basis of settlement under the Buildings section is as follows: "In settling claims for loss or damage due allowance will be made for wear, tear and depreciation".

HH912 Swimming Pools

This Endorsement applies to all properties with Swimming Pools.

In respect of Swimming Pools and filtration plant and similar equipment, Section 1, paragraph 6 of the Policy (Escape of Water or Oil) is inoperative. Furthermore, if the filtration plant and similar equipment is housed in a building detached from the main residence, Section 1, paragraph 4 of the Policy (Malicious Damage) will also be inoperative.

It is further understood and agreed that no cover will apply in respect of communal swimming pools.

HH913 Subsidence, Heave & Landslip

Your policy is extended to include damage caused by Subsidence or Heave of the site on which the Buildings stand, or Landslip.

We will not pay for: -

- i. The first £1,000 of any claim
- ii. Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the Home, unless We also accept a claim for Subsidence, Heave or Landslip damage to the Home.
- iii. Damage if You know that any of the Buildings have already been damaged by Subsidence, Heave or Landslip, unless You have told Us about this and We have accepted it.
- iv. Damage resulting from the coast wearing away.
- v. Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.
- vi. Damage caused by normal Settlement or shrinkage, or by recently placed fill material moving.
- vii. Damage caused by faulty materials or design, or poor workmanship.
- viii. Damage resulting from demolition, alteration or repair to the Buildings.
- ix. Diminution of market value.

HH915 Pedal Cycles

Excludes:-

Loss or damage while being used for track racing or trade purposes Theft unless in a building or securely locked to an immovable object Loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

HH916 Stillage Clause

It is warranted that in respect of items stored or contained in the basement area of the premises that they are stored at least 15cm off the floor and that any exposed water pipes in the basement area are suitably lagged.



HH917 Long Term Lets

Subject to the exclusion of Section 1b Loss of Hiring Charges other than confirmed Holiday Lets.

HH918 Machinery Liability

In consideration of cover being extended to include a golf buggy, garden tractor or pedal cycle, Section 3 – Liability Exclusion (g) is deleted and further that the limit of indemnity extends beyond the confines of the Property, but not beyond the territorial limit of the country in which the Property is situated. In respect of France liability is excluded.

HH920 Co-insurance

Our liability is limited to a proportion of each and every claim and it is a condition that the remaining proportion of each and every claim shall remain the uninsured responsibility of the Policyholder as defined in the Schedule.

Settlement of claims shall be on the basis of:

1. The cost of purchasing a similar building plus, if insured, an allowance for the removal of debris.
or
2. The cost of erecting a modern building providing comparable facilities to the insured building plus, if insured, an allowance for professional fees, removal of debris costs and additional expenditure which might arise out of the Local Authorities' requirements.

HH924 Alarm Warranty

It is a condition precedent to Our Liability in respect of loss or damage involving theft or attempted theft that:-

- a. The burglar alarm at the premises
 - i) Has been installed in accordance with the alarm company's specification lodged with and approved by Us and shall not be amended in any way without Our consent.
 - ii) Shall be fully operational at all times when the premises are vacant.
 - iii) Shall be maintained under contract by the alarm company throughout the currency of this Policy.
- b. You shall notify Us immediately following any advice from the alarm receiving station that their service is being withdrawn.

HH926 Deletion of Accidental Damage cover

In respect of Peril 11 of Section 1 and 2, We will not be liable for any loss or damage.

HH927 Restriction of cover Buildings Clause

Cover under Section 1 Building is limited to A1 (fire, lightning, earthquake, subterranean fire) only.

HH928 Restriction of cover Contents Clause

Cover under Section 2 Contents is limited to A1 (fire, lightning, earthquake, subterranean fire) only.



HH929 Flat Roof

- a. The flat roof must be inspected at least once every eight years by a builder/roofer and any necessary repairs carried out immediately.
- b. Section 1 - Buildings A 5 excludes the first £150 of each and every claim.

HH931 Deletion of Accidental Damage Cover Section 1A 11

We will not be liable for any loss or damage.

HH932 Deletion of Accidental Damage Cover Section 2A 11

We will not be liable for any loss or damage.

HH933 Contractors Exclusion Warranty

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

HH934 Anchor Endorsement

In the absence of secure anchorage to the ground at all four corners of the chassis being installed and in use, the risks of Storm, Tempest and Flood will be excluded.

HH935 Bed and Breakfast Warranty

It is noted that you may occasionally offer bed and breakfast accommodation in Your Home but this is not Your main business or profession. It is agreed that such action will not be considered as a 'trade or profession' for the purposes of the liability sections of Your policy.

This endorsement is subject to the following conditions:

- a) No more than 3 bedrooms are occupied by paying guests at any one time.
- b) No more than 6 guests are allowed at any one time.
- c) This policy does not cover loss of or damage to guests; effects, clothing or other belongings.

HH936 Personal Liability

Section 3 Liability - Spain, Portugal and France

The Cover is extended to include:

Accidental Damage to property in any other personal capacity anywhere in the European Union or during a temporary visit world-wide.

HH937 Garden Restoration

The cover is extended to include damage to Your garden caused by fire, lightning, explosion, earthquake, theft or attempted theft, collision or impact from a malicious act. We will pay for the cost of re-landscaping up to £2,500 but not more than £250 for any one tree, shrub or plant.



HH938 Heating Warranty

It is Your duty to ensure that:

- i. All chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter.
- ii. Two fire extinguishers are kept in the Home and are maintained in good working order; one of which must be stored in the kitchen.

If You fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

HH960 Mobile Homes/Static Caravans Serial Number

Cover excludes theft of the Static Caravan/Mobile Home until the serial number has been provided.

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