



PRESTIGE
UNDERWRITING SERVICES LTD



Coverall

POLICY WORDING

What is in this Booklet

Page	
3	Introduction
5	General Conditions
8	General Exclusions
9	Claims Conditions
11	Section one – Buildings
18	Section two – Contents
25	Section three – Accidents to Domestic Staff
26	Section four – Legal Liability to the Public
29	Section five – Valuables and Personal Possessions
31	Section six – Domestic Freezer Cover
32	Section seven – Pedal Cycle Cover
34	Section eight – Money and Credit Card Cover
35	Section nine – Legal Expenses
45	Endorsements
49	Notice to the Insured
50	Complaints

Your Policy wording, **Policy Schedule** and any **Endorsements** are all part of the **Policy**. **Your Policy** is evidence of the contract of insurance. **You** should read it carefully and keep it in a safe place.

In return for having accepted **Your** premium **We** will insure in the event of injury, loss or damage happening within the **Period of Insurance** as described in the following pages and referred to in **Your Schedule**.

For the contract to be valid all the information **You** have given **Us** as part of **Your** application must be true and complete to the best of **Your** knowledge and belief, otherwise **Your Policy** may not protect **You** in the event of a claim.

Please read the whole document carefully. It is arranged in different sections. It is important that

- **You** are clear which sections **You** have requested and want to be included;
- **You** understand what each section covers and does not cover;
- **You** understand **Your** own duties under each section and under the insurance as a whole.

Please contact **Your broker or agent** immediately if this document is not correct or if **You** would like to ask any questions.

Main Business of Insurer Statement

A stable partnership with a global insurer

AXA is a global leader in financial protection and wealth management, and one of the world's largest insurers. We have a presence in 55 countries, with over 170,000 employees working on behalf of 67 million clients worldwide.

AXA in the UK

AXA UK, a wholly owned subsidiary of AXA SA, is a market leader for general insurance, life insurance, and health insurance, incorporating:

- AXA Insurance
- AXA Life
- AXA PPP Healthcare
- AXA Ireland

AXA Insurance underwrites a wide range of general insurance products, mostly in the intermediated market, where we specialise in Personal and Commercial Lines. We also underwrite products for some of the UK's leading brands. We are the number 1 travel insurance underwriter; the third largest commercial insurer; the third largest pet insurance underwriter; the seventh largest home insurer; and tenth largest creditor underwriter.

Introduction

Definitions

Each of the words and phrases listed below will have the same meaning wherever they appear in bold in this insurance.

You / Your / Insured/ Your Family	The person or persons named in the Schedule , Your domestic partner, children, Domestic Staff , and any other person permanently living with You and not paying commercial rent.
We / Us / Our	Prestige Underwriting Services Limited (Prestige Home) on behalf of AXA Insurance UK plc (other than for Section nine Legal Expenses – refer to this Section definition separately)
Your broker or agent Domestic Staff	The adviser who placed this Insurance on your behalf. A person employed to carry out domestic duties associated with Your Home and not employed by You in any capacity in connection with any trade profession or employment.
Schedule	The Schedule is part of this insurance and contains details of Your premises , the sums insured, the Period of Insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of Insurance	The length of time for which this insurance is in force, as shown in the Schedule and for which You have paid and We have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete. Or if built during 1980 or after, timber-framed AND roofed with slates, tiles, metal, asbestos, asphalt or concrete unless otherwise agreed by Endorsement .
Buildings	Your Home , and its permanent fixtures and fittings including <ul style="list-style-type: none">• tennis courts, paved terraces, paths, drives, walls, fences, gates and hedges• permanently installed swimming pools and hot tubs but not their covers• permanently connected drains, pipes, cables, service tanks, central heating oil tanks, wind turbines, solar panels and ground source heating pumps all sited within the boundaries of the land belonging to Your Home
Premises Home	The address which is named in the Schedule . The private dwelling of Standard Construction and the garages and outbuildings used for domestic purposes at the Premises shown in the Schedule .
Contents	Household goods and personal property, within the Home , which are Your property or which You are legally responsible for. Contents includes: <ul style="list-style-type: none">• tenant's fixtures and fittings• radio and television aerials, satellite dishes, their fittings and masts which are attached to the Home• property in the open but within the Premises up to £500 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the Home)• Money and credit cards up to £300 in total• deeds and registered bonds and other personal documents up to £1500 in total• stamps or coins forming part of a collection up to £1250 in total• Valuables up to £5000 or 10% of the sum insured for Contents whichever is the greater, within the private dwelling• The limit on any one item or Collection is £2500 or 10% of the sum insured whichever the greater.• pedal cycles up to £300 for any one cycle• domestic oil in fixed fuel oil tanks up to £750 Contents does NOT include: <ul style="list-style-type: none">• motor vehicles (other than domestic garden machinery, pedestrian controlled models or toys and mobility scooters), caravans, trailers or watercraft, or aircraft or their

	<ul style="list-style-type: none"> accessories • any living creature • trees, bushes, plants or shrubs other than those normally kept in the Home • any part of the Buildings • any property held or used for business purposes other than office equipment up to £5,000 in total • any property insured under any other insurance.
Bodily injury	Bodily injury includes death or disease.
Sanitary ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Valuables	<ul style="list-style-type: none"> • jewellery • furs • gold, silver and gold and silver plated articles and other precious metals • pictures, paintings and other works of art
Personal possessions	Clothing, baggage, guns, sports equipment and other similar items normally worn, used or carried about the person and all of which belong to You Personal possessions does NOT include: <ul style="list-style-type: none"> • Money and Credit cards • pedal cycles.
Money	<ul style="list-style-type: none"> • current legal tender, cheques, postal and money orders • postage stamps not forming part of a stamp collection • savings stamps and savings certificates, travellers' cheques • premium bonds, luncheon vouchers and gift tokens • all held for private or domestic purposes.
Credit cards	Credit cards , charge cards, debit cards, bankers cards and cash dispenser cards issued in the United Kingdom and belonging to You .
United Kingdom	The United Kingdom will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and journeys between these countries.
Business Equipment	Computers, keyboards, visual display units and printers, word-processing equipment, desktop publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment and office equipment owned by You used in connection with a business that may be run from the Home
Collection	A group of more than ten items of a similar or identical type.
Europe	Anywhere in Europe, Jordan, Madeira, the Canary or Mediterranean Islands and those countries bordering the Mediterranean
Excess	The first part of any claim that You have to pay as stated in our Policy wording or in your Policy Schedule . If more than one Policy section is affected by the same claim only one Excess will be deducted. If the excesses under these sections are different the higher Excess will be applied.
Policy	Your Policy booklet and most recent Policy Schedule including any Endorsements .
Unoccupied	Not lived in by You or Your Family or by any other person to whom You may have given Your permission for more than 30 consecutive days (7 consecutive days if let, sub-let, or is a secondary or holiday Home)
Unfurnished	Without sufficient furniture and furnishings for normal living purposes

General Conditions applicable to the whole of this insurance

Each **Home** included under this insurance is considered to be covered as if separately insured.

You and **Your Family** must comply with the following general conditions to have full protection of the **Policy**.

If **You** or **Your Family** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claim payment.

Your duties

1. Keeping Your sums insured at the correct level

You must at all times, keep the sums insured at a level which represents the full value of the property insured.

a) The value of your **buildings**.

You must notify us as soon as possible if the full rebuilding cost of your **buildings** exceeds the amount shown in your **policy schedule**.

If the amount shown on your **policy schedule** represents less than 100% of the full rebuilding cost of your **buildings**, we will only be able to settle claims at the percentage **you** are insured for. For example, if the value of your **buildings** shown on your **policy schedule** only represents 70% of the full rebuilding cost then we will not pay more than 70% of your claim.

The full rebuilding cost of your **buildings** means the cost of rebuilding if the **buildings** were completely destroyed. This is not necessarily the market value.

If the full rebuilding cost of your **buildings** exceeds the amount shown in your schedule the cover under the **policy** will no longer meet your needs

b) The value of your **contents**.

You must notify us as soon as possible if the full replacement value of your **contents** exceeds the amount shown in your **policy schedule**.

If the amount shown on your **policy schedule** represents less than 100% of the full replacement value of your **contents**, we will only be able to settle claims at the percentage **you** are insured for. For example, if the value of your **contents** shown on your **policy schedule** only represents 70% of the full replacement value then we will not pay more than 70% of your claim.

The full replacement value of your **contents** means the current cost as new (other than clothes, furs and household linen). For clothes, furs and household linen the current cost as new less an appropriate allowance for wear and tear.

If the full replacement value of your **contents** exceeds the amount shown in your **policy schedule** the cover under the **policy** will no longer meet your needs.

2. Changes in Your circumstances

You must notify **Us** as soon as possible of any change which may affect this insurance and in particular any of the following:

- change of address
- structural alteration to **Your Home**
- if **You** or **Your Family** intend to let or sub-let **Your Home**
- if **You** or **Your Family** intend to use **Your Home** for any reason other than private residential purposes
- if **Your Home** will be **Unoccupied**
- if **You** or **Your Family** have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences

We will then advise **You** of any change in terms

If **You** are in any doubt please ask **Your Broker** or **Agent**

3. Taking care of Your Property

You and **Your Family** must take and cause to be taken all reasonable precautions to avoid injury loss or damage and take and cause to be taken all practicable steps to safeguard all the property insured from loss or damage

General Conditions applicable to the whole of this insurance cont

You must maintain the property insured in good repair

If **You** fail to comply with any of the above duties this insurance may become invalid.

4. Your Duty

It is **Your** duty to ensure that the terms and conditions of this **Policy** are duly observed and complied with by **You**.

5.a) Section One to Section Eight - Cancelling your Cover

Statutory Cancellation Rights

You have the right to cancel this **Policy** by writing to **Us** within 14 days of receipt of the **Policy** documents for new business or; in the case of renewals, within 14 days of the renewal date. There will be no refund of premium in the event that **You** make a claim during the period on cover; however, in all other cases **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**. In the event of a total loss, if **You** are paying by instalments **You** will either have to continue with the agreed instalment payments until the **Policy** renewal date, or **We** may, at **Our** discretion, deduct the outstanding instalments due from any claim payment made.

Cancellation Outside the Statutory Period

You may cancel this **Policy** at any time by providing written notice to **Your** Broker or Agent. Providing **You** have not incurred any eligible claims during the period of cover, **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**. If **You** cancel this **Policy** and are paying by instalments, **Your** instalment payments will cease unless **You** have incurred any eligible claims during the period of cover, in which case **You** will either have to continue with the instalment payments until the **Policy** renewal date or **We** may, at **our** discretion, deduct the outstanding instalment payments due from any claims payment made.

Our Right to Cancel

We have the right to cancel **Your Policy** at any time by giving **You** 14 days' notice in writing where there is a valid reason for doing so. **We** will send **Our** cancellation letter to the most recent address **We** have for **You** and will set out the reason(s) for cancellation in **Our** letter. Valid reasons for cancellation may include, but are not limited to:

- Where **You** fail to notify **Us** as soon as possible of a change in **Your** circumstances which may affect this insurance, in accordance with the terms of this **Policy** Wording; or
- Where there is a change in **Your** circumstances which no longer meets **Our** underwriting criteria; or
- Where **You** fail to ensure the sums insured are adequate to represent the full value of the property insured in accordance with the General Conditions contained in this **Policy** Wording; or
- Where **You** or **Your Family** fail to take all reasonable precautions to avoid injury, loss or damage or fail to take all practicable steps to safeguard **Your** property insured under this **Policy** from loss or damage; or
- Where **We** reasonably suspect fraud; or
- Where **You** are required by the terms of **Your Policy** to co-operate with **Us**, or send **Us** information or documentation and **You** fail to do so in a way that materially affects **Our** ability to process a claim, or **Our** ability to defend **Our** interests.

5.b Section Nine - Cancelling your Cover

You may cancel this section within 14 days of its inception without any premium charge provided that there have been no claims.

Thereafter **You** may cancel the Section at any time by contacting **Us** and **You** will be entitled to a proportionate refund of the premium.

We may cancel this **Policy** at any time provided that **We** give **You** 7 days notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include, but are not limited to, fraud and dishonesty. If **We** cancel the **Policy** **We** will write to **You** at **Your** address shown in **Our** records and **You** will be entitled to a proportionate refund of the premium.

6. Let Property

It is a condition precedent to **Our** liability that:

- a) All gas appliances, flues and associated pipe work are to be checked every 12 months by a registered engineer in accordance with Gas Safety Act and manuals for operating gas appliances are available within the **Premises**.
- b) All upholstered furniture must comply with the Fire and Furnishings (Fire Safety) Regulations 1988.

7. Non Payment of Premiums

We reserve the right to cancel this Policy immediately on written notice in the event of non payment of the premium.

8. Excess

The first part of any claim that **You** have to pay as stated in our **Policy** wording or on your **Policy Schedule**. If more than one **Policy** section is affected by the same claim only one **Excess** will be deducted. If the excesses under these sections are different the higher **Excess** will be applied.

9. Policy Fee

We reserve the right to charge a **Policy** fee.

General Exclusions applicable to the whole of this insurance

a) **Radioactive Contamination and Nuclear Assemblies Exclusion**

We will not pay for

1. loss or destruction of or damage to any property whatsoever; or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or 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 thereof.

b) **War Exclusion**

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war; invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war; rebellion, revolution, insurrection, military or usurped power; or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) **Date Change Clause**

We will not pay for any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment which fails to recognise correctly any date change.

d) **Computer failure clause**

We will not pay for loss or damage to any equipment, integrated circuit, computer chip, computer software or any other computer related equipment caused by computer failure, computer error or any other malfunction.

e) **Sonic Bangs**

We will not pay for loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic speed or supersonic speeds.

f) **Reduction in Value**

Any reduction in market value of the property insured following repair or replacement paid for under this **Policy**.

g) **Deception**

Any loss or damage suffered by **You** as a result of being deceived into knowingly parting with property unless it is only entry to the **Home**.

h) **Confiscation**

Any loss or damage caused by confiscation, detention or seizure by:

- Customs, police or officials
- Order of any court of law
- Any statutory or regulatory authority

i) **Terrorism**

We will not pay for

1. Loss or destruction of or damage to any property whatsoever; or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

Directly or indirectly caused by or contributed to by or from biological or chemical contamination due to or arising from:

- terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion 'terrorism' means the act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Claims Conditions applicable to the whole of this insurance

These conditions do not apply to Section nine – Legal Expenses where separate conditions apply – see **CLAIMS SETTLEMENT PROVISIONS** as detailed under this Section (nine).

You and **Your Family** must comply with the following claims conditions to have full protection of the **Policy**.

If **You** or **Your Family** do not comply with them **We** may at **Our** option cancel the **Policy** or refuse to deal with **Your** claim or reduce the amount of the claim payment.

Your duties

In the event of a claim or possible claim under this insurance

1. **The first thing You must do:**

If property is lost or theft or malicious damage is suspected **You** must immediately inform the Police and obtain a crime or lost property reference number

We recommend that **You** check **Your Policy** cover

*Check that the loss or damage is covered this **Policy** contains details of what is covered and how claims are settled*

2. **You should always immediately:**

- contact **Us** or **Your** broker or agent
- take all reasonable steps to recover missing property
- take all reasonable steps to prevent further damage

3. **Claims Process**

Contact Prestige Underwriting Services Limited, 4th Floor; Lanyon Building, North Derby Street, Belfast BT15 3HL. Telephone: 08450 777 666. Fax: 028 9335 6823

or **Your broker or agent**

4. **What You must do after making Your claim:**

- tell **Us** and provide full details in writing immediately if someone is holding **You** or **Your Family** responsible for damage to their property or bodily injury to them and send to **Us** immediately any writ summons letter of claim or other document
- if requested send written details of **Your** claim to **Us** within 30 days
- supply at **Your** own expense all reports certificated plans specification information and assistance that **We** may require

5. **What You must not do:**

- admit or deny any claim made by someone else against **You** or **Your Family** or make any agreement with them **We** have the right to negotiate settle or defend any such claim in **Your** name and on **Your** behalf and take possession of the property insured and deal with salvage.
- abandon any property to **Us**
- dispose of damaged items as **We** may need to see them.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

1. **Defence of claims**

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.
- Enter any **Building** where loss or damage has occurred,

Claims Conditions applicable to the whole of this insurance

2. Other insurance

We will only pay **our** rateable proportion of any claim for loss, damage or liability covered under this insurance if that loss, damage or liability is covered wholly or in part under any other insurance. This clause does not apply to fatal injury (section two H).

3. Excess

The first part of any claim that **You** have to pay as stated in our **Policy** wording or on your **Policy Schedule**. If more than one **Policy** section is affected by the same claim only one **Excess** will be deducted. If the excesses under these sections are different the higher **Excess** will be applied.

4. Fraud

Throughout **Your** dealings with **Us We** expect **You** to act honestly.

If **You** or anyone acting for **You**:

- knowingly provides information to **Us** as part of **Your** application that is not true and complete to the best of **Your** knowledge
- knowingly makes a fraudulent or exaggerated claim under the **Policy** or
- knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged documents in support of a claim or
- makes a claim for any loss or damage caused by **Your** willful act or caused with **Your** agreement knowledge or collusion

Then

- **We** will prosecute fraudulent claimants
- **We** will make the **Policy** void from the date of the fraudulent act
- **We** shall not pay the claim
- **We** may not pay any other claim which has been or will be made under the **Policy**
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
- **We** shall not make any return of premium
- **We** may inform the Police of the circumstances

Section one

Buildings

What is covered	What is not covered
This insurance covers the Buildings for loss or damage directly caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	£100 Excess unless otherwise stated on your Schedule loss or damage due to a gradually operating cause
2. aircraft and other flying devices or items dropped from them	£100 Excess unless otherwise stated on your Schedule
3. storm, flood or weight of snow	£100 Excess unless otherwise stated on your Schedule a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) loss or damage caused by frost d) loss or damage caused by rising ground water levels
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	£250 Excess unless otherwise stated on your Schedule a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) for loss or damage while the Home is Unoccupied or Unfurnished d) loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless You have chosen accidental damage cover) e) loss or damage caused by the failure or lack of grout and/or sealant
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	£100 Excess unless otherwise stated on your Schedule a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) for loss or damage while the Home is Unoccupied or Unfurnished
6. theft or attempted theft	£100 Excess unless otherwise stated on your Schedule a) for loss or damage while the Home is not furnished enough to be normally lived in b) for loss or damage while the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry
7. collision by any vehicle or animal	£100 Excess unless otherwise stated on your Schedule for damage caused by domestic pets

Section one

Buildings (continued)

What is covered	What is not covered
<p>This insurance covers the Buildings for loss or damage directly caused by</p>	<p>We will not pay</p>
<p>8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p>	<p>£100 Excess unless otherwise stated on your Schedule increasing to £2,500 if the Home is let and loss or damage is caused by Your tenant(s)</p>
<p>9. subsidence or heave of the site upon which the Buildings stand or landslip</p>	<p>£1000 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) for loss or damage to domestic fixed fuel-oil tanks, ground source heating pumps, wind turbines, swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event. b) for loss or damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee or by law e) for loss or damage caused by coastal or riverbank erosion f) due to normal settlement, shrinkage or expansion g) for loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions <ul style="list-style-type: none"> a) the action of chemicals on, or the reaction of chemicals with any materials which form part of the Buildings b) any claim for which compensation has been provided or would have been provided but for the existence of this policy, under any contract, legislation or guarantee
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>£100 Excess unless otherwise stated on your Schedule for loss or damage to radio and television aerials, satellite dishes, their fittings and masts</p>
<p>11. falling trees, telegraph poles or lamp-posts</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) for loss or damage caused by trees being cut down or cut back within the Premises b) for loss or damage to gates and fences

Section one

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p> <p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • Fixed glass and double glazing (including the cost of replacing frames • solar panels • Sanitary ware • ceramic hobs <p>all forming part of the Buildings</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <p>for loss or damage while the Home is Unoccupied or Unfurnished</p>
<p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which You are legally responsible for</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>for loss or damage due to wear and tear or any gradually operating cause</p>
<p>C) • loss of rent due to You which You are unable to recover</p> <p>• additional costs of alternative accommodation, substantially the same as Your existing accommodation, which You have to pay for</p> <p>while the Buildings cannot be lived in following loss or damage that is covered under section one</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>any amount over 20% of the sum insured for the Buildings damaged or destroyed</p>
<p>D) expenses You have to pay and which We have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs You have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the Buildings which are covered under section one</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on You before the loss or damage</p>

Section one

Buildings (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
E) increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under cause 4 of section one	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) more than £750 in any Period of insurance. If You claim for such loss under sections one and two, We will not pay more than £750 in total</p> <p>b) loss or damage while the Home is Unoccupied or Unfurnished</p>
F) anyone buying the Home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>if the Buildings are insured under any other insurance</p>
G) the cost of tracing source of the damage covered under causes 4 and 5 and the replacement or repair of any walls, floors or ceilings damaged while carrying out the investigations	<p>a) £100 Excess unless otherwise stated on your Schedule</p> <p>b) any amount over £5,000</p>
H) any loss or damage caused by the emergency services gaining access to the premises in the course of their duty to safeguard life or property	
I) any loss or damage to plants, trees, bushes and shrubs at the Premises as a result of the insurance provided by causes 1 to 11.	<p>a) £100 Excess unless otherwise stated on your Schedule</p> <p>b) more than £1,000 in any Period of Insurance</p>

Accidental damage to the Buildings

The following applies only if the **Schedule** shows that Accidental Damage to the **Buildings** is included.

What is covered	What is not covered
This extension covers the following	We will not pay
accidental damage to the Buildings	<p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) for loss or damage or any proportion of damage which We specifically exclude elsewhere under section one b) for the Buildings moving, settling, shrinking, collapsing or cracking c) for loss or damage while the Home is being altered, repaired, cleaned, maintained or extended d) for loss or damage to outbuildings and garages which are not of Standard construction e) for loss or damage while the Home is lent, let or sublet f) for the cost of general maintenance g) for loss or damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause h) for loss or damage arising from faulty design, specification, workmanship or materials i) for loss or damage from mechanical or electrical faults or breakdown j) for loss or damage caused by dryness, dampness, extremes of temperature or exposure to light k) for loss or damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks l) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination m) for loss or damage while the Home is Unoccupied or Unfurnished

Conditions that apply to section one (**Buildings**) only

Inflation Protection

The sum insured on the **Buildings** is the amount shown in the **Schedule** adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

You annual premium will be based on the adjusted sum insured.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the sum insured at the time of the damage represents the full rebuilding cost and provided that **You** ensure that the work is carried out without undue delay.

Special Condition – **Unoccupied Homes**

If the **Home** is to be left **Unoccupied** for more than 30 consecutive days or is let or sub-let or is a secondary or holiday **Home** and is to be left **Unoccupied** for more than 7 consecutive days:

- a) **You** must:
 - i) maintain the security precautions at the **Home** in good working order at all times and
 - ii) advise **Us** before any changes to the security at the **Home** are made and
 - iii) put all the security precautions into operation whenever the **Home** is left unattended;
- b) **We** will not pay the first £250 of each claim under causes 3 (storm, flood or weight of snow), 5 (escape of oil etc.), 6 (theft or attempted theft) or 8 (riot etc.) of this section
- c) during the period from 1st November to 1st April **We** will not pay a claim under cause 4 (escape of water etc.) and/or 5 (escape of oil etc.) of this section unless:
- d) central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained;
and
 - ii) the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

The Special Condition - Unoccupied Homes is in addition to the terms and conditions already stated in Section one (Buildings) and not replacing.

Settling claims

How **We** deal with **Your** claim

- I. Replacement or Repair
We will pay the cost of work carried out in repairing or replacing the damaged parts of the **Buildings** including:
 - i) reasonable professional fees relating to repair and/or replacement
 - ii) removal of debris
 - iii) **We** may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash. Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay a cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier. If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section one after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.

Limit of insurance

It is important that **Your** sum insured is enough to rebuild **Your** property should the **Home** be completely destroyed. If **You** make a claim and the sum insured shown on **Your** **Schedule** is not enough, the amount **We** pay may be reduced.

We will not pay more than the sum insured for each **Premises** shown in the **Schedule**.

Section two

Contents

What is covered	What is not covered
This insurance covers the Contents for loss or damage directly caused by	We will not pay
1. fire and resultant smoke damage, lightning, explosion or earthquake	£100 Excess unless otherwise stated on your Schedule loss or damage due to gradually operating cause
2. aircraft and other flying devices or items dropped from them	£100 Excess unless otherwise stated on your Schedule
3. storm, flood or weight of snow	£100 Excess unless otherwise stated on your Schedule for property in the open a) loss or damage cause by frost b) loss or damage caused by rising ground water levels
4. escape of water from fixed water tanks, apparatus or pipes	£250 Excess unless otherwise stated on your Schedule a) loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless You have chosen accidental damage cover) b) loss or damage caused by the failure or lack of grout and/or sealant c) loss or damage while the Home is Unoccupied or Unfurnished
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	£100 Excess unless otherwise stated on your Schedule a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) loss or damage while the Home is Unoccupied or Unfurnished
6. theft or attempted theft	£100 Excess unless otherwise stated on your Schedule a) for loss or damage whilst the Home is lent, let or sublet unless there is physical evidence of violent and forcible entry b) any amount over £5,000 for Contents , within detached domestic outbuildings and garages c) loss or damage while the Home is Unoccupied or Unfurnished
7. collision by any vehicle or animal	£100 Excess unless otherwise stated on your Schedule loss or damage caused by domestic pets
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	£100 Excess unless otherwise stated on your Schedule increasing to £2,500 if the Home is let and loss or damage is caused by Your tenant(s)
9. subsidence or heave of the site upon which the Buildings stand or landslip	£100 Excess unless otherwise stated on your Schedule

Section two

Contents (continued)

What is covered	What is not covered
This insurance covers the Contents for loss or damage directly caused by	We will not pay
	<ul style="list-style-type: none"> a) for loss or damage following damage to solid floors unless the load bearing walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or guarantee or by law d) for loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal or river bank erosion f) the action of chemicals on or the reaction of chemicals with any materials which form part of the Buildings g) any claim for which compensation has been provided, or would have been provided but for the existence of this Policy under any contract legislation or guarantee
10. falling trees, telegraph poles or lamp-posts	<p>£100 Excess unless otherwise stated on your Schedule for loss or damage caused by trees being cut down or cut back within the Premises</p>
This section of the insurance also covers	We will not pay
<p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders all situated within the Home 	<p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling b) for loss or damage to tapes, records, cassettes, discs or computer software c) or mechanical or electrical faults or breakdown e) for loss or damage by insects, parasites, vermin or domestic pets f) damage to items designated and intended to be portable or to hand held computer equipment and games
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • Sanitary ware forming part of the Buildings which You are legally responsible for as a tenant and do not have other insurance for mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) for the cost of repairing, removing or replacing frames b) loss or damage while the Home is Unoccupied or Unfurnished

Section two

Contents (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p> <p>C) the Contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section two while the Contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any Buildings where You are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the Contents are being moved to Your new Home or to or from any bank, safe deposit or furniture store</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) for Contents outside the United Kingdom</p> <p>b) for Money or Credit cards</p> <p>c) any amount over 20% of the sum insured under section two for Contents in a furniture store</p>
<p>D) up to twelve months rent You have to pay as occupier if the Buildings cannot be lived in following loss or damage that is covered under section two</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p>
<p>E) costs of using other accommodation, substantially the same as Your existing accommodation, which You have to pay for if the Buildings cannot be lived in following loss or damage that is covered under section two</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p>
<p>F) Your legal responsibility as a tenant for loss or damage to the Buildings caused by loss or damage which is covered under section two</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) any amount over 10% of the sum insured under section two for the Contents of the Buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the Buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the Home is Unfurnished</p>

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>G) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which You are legally responsible for as tenant only</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) for loss or damage due to wear and tear or any gradually operating cause</p> <p>b) loss or damage while the Home is Unoccupied or Unfurnished</p>
<p>H) fatal injury to You, happening at the Premises shown in the Schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £5000 for each Insured 	<p>a) We will not pay where the person is over the age of 75 years'</p>
<p>I) costs You have to pay for replacing locks to safes, alarms and outside doors in the Home following theft or loss of Your keys</p>	<p>£100 Excess unless otherwise stated on your Schedule any amount over £500 in total</p>
<p>J) increased metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two</p>	<p>£100 Excess unless otherwise stated on your Schedule</p> <p>a) more than £1,000 in any Period of insurance. If You claim for such loss under sections one and two, We will not pay more than £1,000 in total</p> <p>b) loss or damage while the Home is Unoccupied or Unfurnished</p>
<p>K) during the period of thirty days before and thirty days after of a celebration or religious festival that You celebrate the Contents sum insured is increased by 10% to cover gifts and additional food and drink. For all other purposes the sum insured is not increased by this item (K)</p>	<p>£100 Excess unless otherwise stated on your Schedule</p>
<p>L) loss or damage to visitors Personal Possessions by causes 1 to 10 whilst they may be contained within the Home</p>	<p>a) loss or damage specifically excluded under the Contents section</p> <p>b) more than £500 for each visitor for any one claim</p>
<p>M) loss or damage to Domestic Staff's Personal Possessions by causes 1 to 10 whilst they may be contained within the Home</p>	<p>a) loss or damage specifically excluded under the Contents section</p> <p>b) more than £500 for each member of Domestic Staff for any one claim</p>

Section two

Accidental damage to Contents

The following applies only if the **Schedule** shows that accidental damage to **Contents** is included.

What is covered	What is not covered
<p>This extension covers</p> <p>accidental damage to the Contents within the Home</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none">a) for damage or any proportion of damage which We specifically exclude elsewhere under section twob) for damage to Contents within garages and outbuildingsc) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upond) for damage caused by chewing, tearing, scratching or fouling by animalse) any amount over £1000 in total for porcelain, china, glass and other brittle articlesf) for Money, Credit cards, documents or stampsg) for damage to contact, corneal or micro corneal lensesh) for damage while the Home is lent, let or sub leti) for damage caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating causej) for damage arising out of faulty design, specification, workmanship or materialsk) for damage from mechanical or electrical faults or breakdownl) for damage arising from demolition, structural alteration or structural repair of the Buildingm) for damage caused by dryness, dampness, extremes of temperature or exposure to lightn) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contaminationo) for any loss or damage while the Home is Unoccupied

Conditions that apply to section two (Contents) only

Inflation Protection (Coverall scheme only)

The sum insured on **Contents** is the amount shown in the **Schedule** adjusted monthly in line with the Durable Household Goods Section of the Consumer Price Index prepared by the National Statistics. **Your** annual premium will be based on the adjusted sum insured.

Special Condition – Unoccupied Homes

If the **Home** is to be left **Unoccupied** for more than 30 consecutive days or is let or sub-let or is a secondary or holiday **Home** and is to be left **Unoccupied** for more than 7 consecutive days:

- a) **You** must:
 - i) maintain the security precautions at the **Home** in good working order at all times and
 - ii) advise **Us** before any changes to the security of the **Home** are made and
 - iii) put all the security precautions into operation whenever the **Home** is left unattended
- b) **We** will not pay the first £250 of each claim under cause 2 (storm, flood or weight of snow), 5 (escape of oil etc.), 6 (theft or attempted theft) or 8 (riot etc.) of this section
- c) **We** will not pay any claim under cause 6 (theft or attempted theft) for loss or damage in respect of jewellery, furs, gold or silver articles (including plate)
- d) During the period from 1st November to 1st April inclusive **We** will not pay a claim under cause 4 (escape of water etc.) or cause 5 (escape of oil etc) of this section unless:
 - i) central heating is installed and in operation to maintain at all times a minimum temperature of 58 degrees Fahrenheit (15 degrees Centigrade) or the water is turned off at the mains and the water system drained
 - ii) the gas (if any) and electricity supplies are turned off at the mains when not used for the central heating system or the security of the **Home**

The Special Condition - Unoccupied Homes is in addition to the terms and conditions already stated in Section two (Contents) and not replacing.

How **We** deal with **Your** claim

1. If **You** claim for loss or damage to the **Contents** **We** will at **Our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new
 - **You** have paid or **We** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes and household linen
- pedal cycles

where **We** will take off an amount for wear and tear and depreciation.

We may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash. Where **We** can offer repair or replacement through a preferred supplier; but **We** agree to pay a cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier. If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **Contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section two after **We** have paid a claim as long as **You** agree to carry out **Our** recommendations to prevent further loss or damage.
4. It is important that **Your** sum insured is enough to replace **Your Contents** as new (but for clothing and household linen **We** may make a reduction for wear and tear). If **You** make a claim and the sum insured shown on **Your Schedule** is not enough the amount **We** pay may be reduced.

Limit of insurance

It is important that **Your** sum insured is enough to rebuild **Your** property should the **Home** be completely destroyed. If **You** make a claim and the sum insured shown on **Your Schedule** is not enough, the amount **We** pay may be reduced.

We will not pay more than the sum insured for each **Premises** shown in the **Schedule**.

Section three

Accidents to Domestic Staff

This section applies only if the **Contents** are insured under section two.

What is covered

We will indemnify **You**

for amounts **You** become legally liable to pay, including costs and expenses which we have agreed in writing, for **Bodily injury** by an accident happening during the **Period of insurance** anywhere in the world to **Your** domestic staff employed in connection with the **Premises** shown in the **Schedule**

What is not covered

We will not indemnify **You**

for **Bodily injury** arising directly or indirectly

- from any motorised or horsedrawn vehicle other than:
 - domestic garden equipment used within the **Premises**
- from any communicable disease or condition
- in Canada or the United States of America after the total period of stay has exceeded 30 days during the **Period of insurance**

Limit of insurance

We will not pay more than **£10,000,000** (including costs) for any one claim or series of claims arising from one event or one source or original cause.

Section four

Legal Liability to the Public

This section applies only if the **Schedule** shows that either the **Buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **Buildings** only are insured, **Your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **Contents** only are insured, **Your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **Buildings** and **Contents** are insured, **Your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<p>We will indemnify you</p> <p>(i) as owner or occupier for any amounts You become legally liable to pay as damages in respect of accidental</p> <ul style="list-style-type: none">• Bodily injury• damage to property <p>happening at the Premises during the Period of insurance,</p> <p>OR</p> <p>(ii) as a private individual for any amounts You become legally liable to pay as damages in respect of accidental</p> <ul style="list-style-type: none">• Bodily injury• damage to property <p>happening anywhere in the world during the Period of insurance</p>	<p>We will not indemnify you for any liability</p> <p>a) for Bodily injury to</p> <ul style="list-style-type: none">• You• any other permanent member of the Home• any person who at the time of sustaining such injury is engaged in Your service <p>b) for Bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days during the Period of insurance</p> <p>d) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>e) which You have assumed under contract and which would not otherwise have attached</p> <p>(Exclusions continued over the page)</p>

Legal Liability to the Public (continued)

Part A (continued)

What is covered	What is not covered
	<p>We will not indemnify You for any liability</p> <p>g) arising out of Your ownership, possession or use of:</p> <ul style="list-style-type: none"> i) any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the Premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 <p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the Period of insurance at the Premises named in the Schedule; and • reported to Us not later than 30 days from the end of the Period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <ul style="list-style-type: none"> i) arising out of Your ownership, occupation, possession or use of any land or building that is not within the Premises j) if You are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted

Section four

Legal Liability to the Public (continued)

Part B

What is covered	What is not covered
<p>We will pay for</p> <p>sums which You have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none">• Part A(ii) of this section would have indemnified you had the award been made against you rather than to You• there is no appeal pending• You agree to allow Us to enforce any right which We shall become entitled to upon making payment	

Part C

What is covered	What is not covered
<p>We will not pay You for</p> <p>any amount that You or Your Family become legally liable to pay as compensation (including claimant's costs and expenses) arising from Your ownership (but not occupation) of the premises which causes accidental death, bodily injury or illness to any person or damage to property. This includes cover for defective work carried out by You or Your Family or on Your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by You or Your Family before the occurrence of bodily injury or damage in connection with such private residence</p>	<p>We will not indemnify You</p> <ul style="list-style-type: none">• for any liability if You are entitled to indemnity under any other insurance• for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:- more than **£2,000,000** in all
- in respect of any other liability covered under section four:- more than **£2,000,000** including costs for any one claim or series of claims arising out of any event or one source or original cause

Valuables and personal possessions

What is covered	What is not covered
<p>This insurance covers</p> <p>Valuables and Personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage anywhere in the United Kingdom, Europe and up to 60 days world-wide in any Period of Insurance</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none"> a) a) for damage caused by insects, vermin, domestic pets, wet or dry rot, plants and living creatures, fungus, atmospheric or climatic conditions, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount over £1500 for any one item (including articles forming a pair or set) unless stated otherwise in the Schedule or the specification(s) attached to the Schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses, hearing aids, dental appliances unless otherwise stated in the specification forming part of the Schedule h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under Your personal supervision i) computer equipment unless otherwise stated in the specification(s) attached to the Schedule j) theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant unless from a locked concealed luggage boot or closed glove compartment following forcible and violent entry to a locked vehicle k) any amount over £2000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms l) for loss or damage to motor vehicles including motorcycles, children's motorcars, quad bikes, children's quad bikes, pedal cycles, caravans, aircraft, watercraft, sailboards or surfboards m) articles used for business or professional purposes unless stated otherwise in the Schedule

Valuables and personal possessions (continued)

What is covered	What is not covered
	<p data-bbox="580 277 717 304">We will not pay</p> <ul style="list-style-type: none"><li data-bbox="580 323 994 459">n) for loss or damage arising from depreciation in value or other loss or damage or additional expenses following on from the event for which You are claiming e.g. costs incurred in preparing the claim or loss of earnings<li data-bbox="580 464 994 507">o) for loss or damage to documents, lottery and raffle tickets<li data-bbox="580 512 994 624">p) for loss or damage to parts accessories, tools and fitted radio cassette players, compact disc players, MP3 players, DVD players and satellite navigation systems for the subjects excluded in l) above<li data-bbox="580 628 994 740">q) for loss or damage where the property has been obtained by a person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable<li data-bbox="580 745 994 788">r) for loss or damage to property more specifically insured by any other policy

Conditions that apply to section five (**Valuables and Personal Possessions**) only

Precious Stones (Regular maintenance of settings)

The setting of the stones in any item of jewellery exceeding the value of £7500 MUST be examined by a competent jeweller once every three years at least, and any defect remedied immediately at **Your** expense. If **You** do not do this, such items of jewellery will not be insured.

How **We** deal with **Your** claim

1. **We** will at **Our** option repair, replace or pay replacement as new for any article lost or damaged.

We will replace as new except for:

- i) clothing and items that are not repaired or replaced, when a deduction for wear and tear will be made
- ii) items that can be economically repaired (including clothing) where the cost of repair will be paid

We may repair, reinstate or replace the lost or damaged property. If **We** cannot replace or repair the property **We** may pay for the loss or damage in cash. Where **We** can offer repair or replacement through a preferred supplier, but **We** agree to pay a cash settlement, then payment will not exceed the amount **We** would have paid the preferred supplier. If no equivalent replacement is available then **We** will pay the full replacement cost of the item with no discount applied.

2. If any insured item consists of articles forming a pair or set with an insured value of £1,000 or over:

- **We** will not pay for the cost of replacing any undamaged article forming part of such pair or set.
- **We** will not pay more than a proportion of the insured value of such pair or set.

Your sum insured

3. It is important that **Your** sum insured is enough to replace **Your Personal possessions** as new (but for clothing and household linen **We** may make a reduction for wear and tear). If **You** make a claim and the sum insured shown on **Your Schedule** is not enough the amount **We** pay may be reduced.

However, if **Personal possessions** are lost or damaged away from the home we will not take account of the value of **Personal possessions** in the home at the time of such loss or damage.

In the event that a **Personal possession** specified in the **Schedule** is totally lost or destroyed, it will not continue to be insured but will be deleted from the date of the loss.

Limit of insurance

It is important that **Your** sum insured is enough to rebuild **Your** property should the **Home** be completely destroyed. If **You** make a claim and the sum insured shown on **Your Schedule** is not enough, the amount **We** pay may be reduced.

We will not pay more than the sum insured for each **Premises** shown in the **Schedule**.

Section six

Domestic freezer cover

The following cover applies only if the **Schedule** shows that it is included.

What is covered	What is not covered
<p>Section two of this insurance extends to cover the cost of replacing Your food in Your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes.</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none">a) for loss or damage caused by any electricity or gas company cutting off or restricting Your supplyb) for loss or damage due to the failure of Your electricity or gas supply caused by a strike or any other industrial actionc) if the fridge or freezer is more than 10 years old when the food is damagedd) for loss or damage while the Home is Unoccupied or Unfurnished

Limit of insurance

We will not pay more than £500 unless otherwise stated in the **Schedule**.

Section seven

Pedal cycle cover

The following cover applies only if the **Schedule** shows that it is included.

What is covered	What is not covered
<p>Section two of this insurance extends to cover the following</p> <p>the cost of repairing or replacing Your pedal cycles following:</p> <ul style="list-style-type: none">• theft or attempted theft• accidental damage <p>anywhere in the United Kingdom and Europe</p>	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none">a) for loss or damage to:<ul style="list-style-type: none">• tyres,• lamps,• accessories,unless the cycle is stolen or damaged at the same timeb) for damage due to wear and tear or any gradually operating causec) for damage from mechanical or electrical faults or breakdownd) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposese) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theftf) for loss or damage while the Home is Unoccupied or Unfurnished

Limit of insurance

We will not pay more than the sum insured shown in the **Schedule**

Section eight

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
<p>Section eight of this insurance extends to cover the following</p> <ul style="list-style-type: none">• theft or accidental loss of Money• any amounts which You become legally liable to pay as a result of unauthorised use following loss or theft of Your Credit card(s) anywhere in the world, provided that• within 24 hours of You discovering any such loss or theft, You have notified the police and, in the case of Credit card(s), the card issuing company; and• You have complied with all other conditions under which Your Credit card(s) were issued to You	<p>We will not pay</p> <p>£100 Excess unless otherwise stated on your Schedule</p> <ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) for loss or damage while the Home is Unoccupied or Unfurnished

Limit of insurance

We will not pay

- in respect of **Money** and **Credit card(s)** more than the sum insured stated in the **Schedule**

Section nine

Legal Expenses

The insurance provided under this section is underwritten by Financial and Legal Insurance

This insurance is a contract between **You** and Financial & Legal Insurance Company Limited. **We** will, subject to the terms and conditions provide **You** with the insurance set out in this section in respect of events occurring during the Period of Insurance shown in the Schedule and for any subsequent period for which we may accept a renewal premium.

The parties to a contract of insurance in the **United Kingdom** are free to choose the law applicable to the contract. In the absence of any written agreement to the contrary, the law applicable to this insurance will be that of the country in which **you** reside if this is England, Scotland, Wales or Northern Ireland; otherwise English law will apply.

If an **Insured Person** wishes to discuss a problem which may lead to a claim, please ring **our** dedicated helpline on **0161 603 2120**.

Our trained staff will help identify the problem and, where necessary, put the **Insured Person** in touch with a member of **Our** panel of professional advisors. **We** will initially deal with a potential claim through the helpline service and, before the claim is accepted, may refer the matter to a suitably qualified and experienced professional person for advice and suggested approach action.

Claims should, as soon as possible, be made or confirmed in writing to Financial & Legal Insurance Company Limited at the following address;

No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

Once details have been received by **us** and **we** have accepted the claim in writing, **we** will supply the name(s) of one or more solicitors, accountants or other suitably qualified and experienced persons from **our** panel to act on the **insured person's** behalf.

DEFINITIONS UNDER THIS SECTION

Each of the words or terms shall have a specific meaning which applies wherever they appear in bold type in this Section.

We/Us/Our

Financial & legal insurance Company Limited.

You/Your

means the person or persons named in the Schedule attached to this Policy.

Insured Person

You and any domestic partner and any family member permanently living with **You** provided that they have **Your** permission to claim under this Section.

Appointed Representative

the claim negotiator, or the lawyer or other suitably qualified person appointed by **Us** to act on behalf of the **Insured Person**, in accordance with **Our** standard terms of appointment.

Section nine

Legal Expenses (continued)

Costs and Expenses

all necessary and reasonable:

- (i) Fees, costs, disbursements and expenses charged by the **Appointed Representative** and agreed by **Us**
- (ii) Opponents costs in civil cases where the **Insured Person** is ordered to pay them or where **We** agree to pay them

in pursuing the claim including the costs of any appeal or defending an appeal, provided the **Insured Person** tells **Us** within the time limits and provided that **We** agree to the appeal.

Date of Occurrence

means:

- (i) For criminal cases, the date of occurrence is the date when the **Insured Person** began or was alleged to have begun to break the criminal law.
- (ii) For tax protection the date of occurrence is the date when HM Revenue and Customs first notify the **Insured Person** of its intention to make an enquiry.
- (iii) For all other claims, the date of occurrence is the date of the event which leads to a claim. 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.

Legal Proceedings

means a legal remedy for compensation, specific performance or an injunction.

Reasonable Prospects

means that in respect of each claim there is always more than a 50% chance of the **Insured Person** recovering damages, defending a claim or prosecution or obtaining a legal remedy. This will be assessed by **Us** or the **Appointed Representative**.

Section nine

Legal Expenses (continued)

What is covered	What is not covered
<p>The insurance provides for the payment of costs and expenses in relation to the legal disputes set out under this Section</p>	<p>We will not pay</p>
<p>A. Personal Injury We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses in relation to the pursuit of Legal Proceedings in respect of any incident causing bodily injury or death to an Insured Person.</p> <p>Provided that:</p> <ol style="list-style-type: none"> Reasonable Prospects exist for the duration of the claim. The Date of Occurrence of the claim is within the Period of Insurance. The claim is the result of a sudden and specific incident. 	<ol style="list-style-type: none"> The first £75 of any claim. Any claim, which develops gradually unless it is the result of a sudden and specific incident. Any claim arising from actual or alleged clinical, medical or dental negligence. Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. Any claim excluded by the General Exclusions.
<p>B. Contract Disputes We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses for the pursuit or defence of Legal Proceedings relating to an agreement or alleged agreement that an Insured Person has entered into a personal capacity for the buying or hiring in of any goods or services.</p> <p>Provided that:</p> <ol style="list-style-type: none"> Reasonable Prospects exist for the duration of the claim. The Date of Occurrence of the claim is within the Period of Insurance. 	<ol style="list-style-type: none"> The first £75 of any claim. Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. Any claim relating to land or buildings other than Your main home. Any agreement entered into before the commencement of this Policy unless, up to the date of the commencement of this Section, You have held similar cover under another legal expenses policy. Any claim relating to animals, motorised vehicles (except for domestic gardening equipment and electric or motorised wheelchairs and invalid carriages not designed for road use), aircrafts, boats, windsurfers, boards, jet skis or any craft designed to be used on or in water; caravans, trailers and any accessories. Any claim relating to the settlement payable or the cover provided under an insurance policy. Any claim relating to a loan, pension, investment or any other borrowing or financial instrument. Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. Any claim excluded by the General Exclusions.

Legal Expenses (continued)

What is covered	What is not covered
<p>C. Property Disputes We will, subject to the Claim Settlement Provisions, pay the Costs and Expenses for the pursuit or defence of Legal Proceedings relating to:</p> <ul style="list-style-type: none"> (i) An incident which causes or could cause physical damage to Your main home which is owned by You or for which You are legally responsible. (ii) Any unlawful interference of Your use, enjoyment or right of Your main home and the land on which Your main home is situated. (iii) The landlord's failure to maintain Your main home. <p>Provided that:</p> <ul style="list-style-type: none"> 1. Reasonable Prospects exist for the duration of the claim. 2. The Date of Occurrence of the claim is within the Period of Insurance. 	<ul style="list-style-type: none"> (a) The first £75 of any claim. (b) Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. (c) Any agreement entered into before the commencement of this Section unless, up to the date of the commencement of this Section, You have held similar cover under another legal expenses policy. (d) Any claim relating to the rent, service and maintenance charges or renewal of a tenancy agreement. (e) Any claim relating to a planning application. (f) Any boundary dispute, which arises in the first 180 days of the commencement of this Section unless, up to the date of the commencement of this Section, You have held similar cover under another legal expenses policy. (g) Any claim where the Insured Person is the landlord of the home or is leasing, sub-letting or renting out part of the home. (h) Any claim relating to work done by any government or local authority unless the claim is for accidental physical damage to the home. (i) Any claim relating to subsidence, heave, landslip, mining or quarrying. (j) Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. (k) Any claim excluded by the General Exclusions.
<p>D. Employment Disputes We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses in relation to the pursuit of Legal Proceedings arising from or relating to an Insured Person's contract of employment as an employee and which will be dealt with in an Employment Tribunal or any other civil court, provided that:</p> <ul style="list-style-type: none"> 1. Reasonable Prospects exist for the duration of the claim. 2. The Date of Occurrence of the claim is within the Period of Insurance. 	<ul style="list-style-type: none"> (a) The first £250 of each claim. (b) Any claim resulting from a grievance or disciplinary procedure or the notification of redundancy, which occurs before the commencement of this Policy. (c) Disciplinary hearings or internal grievance procedures. (d) The costs of any disputes relating to a compromise agreement. (e) Any dispute relating to a shareholding, partnership or directors contract. (f) Any claim relating to the Transfer of Undertakings (Protection of Employment) Regulations (TUPE). (g) Any claim relating to franchise rights and agency rights.

Legal Expenses (continued)

What is covered	What is not covered
<p>E. Professional Negligence We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses for the pursuit of Legal Proceedings relating to an agreement or alleged agreement that an Insured Person has entered into a personal capacity with a solicitor; accountant, surveyor or an architect, arising out of actual or alleged negligence advice, error or omission.</p> <p>Provided that:</p> <ol style="list-style-type: none"> Reasonable Prospects exist for the duration of the claim. The Date of Occurrence of the claim is within the Period of Insurance. 	<ul style="list-style-type: none"> (h) Any claim relating to future contracts of employment. (i) Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. (j) Any claim excluded by the General Exclusions. <ul style="list-style-type: none"> (a) The first £75 of any claim. (b) Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. (c) Any agreement entered into before the commencement of this Section unless, up to the date of the commencement of this Section, You have held similar cover under another legal expenses policy or the relevant facts were not known to the Insured Person at the commencement of this Section. (d) Any claim relating to the settlement payable or the cover provided under an insurance policy. (e) Any claim relating to a loan, pension, investment or any other borrowing or financial instrument. (f) Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. (g) Any claim excluded by the General Exclusions.
<p>F. Legal Defence We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses for defending an Insured Person's rights relating to any prosecution in a criminal court arising from the sale or supply of privately owned goods, provided that:</p> <ol style="list-style-type: none"> Reasonable Prospects exist for the duration of the claim. The Date of Occurrence of the claim is within the Period of Insurance. 	<ul style="list-style-type: none"> (a) The first £75 of any claim. (b) Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. (c) Any claim relating to animals, motorised vehicles (except for domestic gardening equipment and electric or motorised wheelchairs and invalid carriages not designed for road use), aircrafts, boats, windsurfers, boards, jet skis or any craft designed to be used on or in water; caravans, trailers and any accessories. (d) Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise. (e) Any claim excluded by the General Exclusions.

Section nine

Legal Expenses (continued)

What is covered	What is not covered
<p>G. Tax Protection We will, subject to the Claims Settlement Provisions, pay the Costs and Expenses for representing an Insured Person in any appeal proceedings in the event of a full enquiry into the Insured Person's personal tax affairs.</p> <p>Provided that:</p> <ol style="list-style-type: none">1. Reasonable Prospects exist for the duration of the claim.2. The Date of Occurrence of the claim is within the Period of Insurance.	<ol style="list-style-type: none">(a) The first £75 of any claim.(b) Any claim relating to the tax affairs of a company or any claim if the Insured Person is self employed, a sole trader or in a business partnership.(c) Any claim relating to a specific enquiry of a tax return.(d) Any costs incurred before a claim is made and any Costs and Expenses, which We do not authorise.(e) Any claim excluded by the General Exclusions.
<p>H. Court Attendance For each day when an Insured Person is required to attend any court or tribunal at the request of an Appointed Representative We will, subject to the Claims Settlement Provisions, pay the actual loss of the salary or wages of an Insured Person for the time off work.</p> <p>Provided that such salary or wages are not recoverable from the relevant court, tribunal or other party.</p>	<ol style="list-style-type: none">(a) The first £75 of any claim.(b) Any loss incurred before a claim is made.(c) Any claim excluded by the General Exclusions.

Maximum Amount Payable and Maximum Number of Claims – under this Section

We will not pay, subject to any inner limits specified in this Section, more than £25,000 for any one claim.

We will not pay more than two claims in any one Period of Insurance. This does not apply to claims under the Court Attendance section of this Section.

Legal Expenses (continued)

Claims Settlement Provisions under this Section

1. Reasonable Precautions

The Insured Person must take all reasonable precautions to reduce or remove the risk of a claim and not take any deliberate acts which will result in a claim.

2. When You must report a claim to Us

The Insured Person must tell Us of a claim or any incident, which may lead to a claim as soon as reasonably possible and no later than 180 days (14 days upon receipt of the notice of intended prosecution under the Legal Defence Section) after the date on which the Insured Person first knew about the incident.

3. Acceptance of claim

On receipt of the claim it will be assessed and dealt with by Our in house claims negotiators and, if appropriate and if Reasonable Prospects exist, We will then instruct an Appointed Representative to handle the claim on behalf of the Insured Person. If there is a dispute as to whether Reasonable Prospects exist, We may require the Insured Person, at the Insured Person's own expense, to obtain Counsel's opinion as to the merits of the case. The costs will be refunded to the Insured Person if Counsel's opinion shows clearly that there are merits in proceeding.

4. Conduct of the Claim

(i) We will be entitled:

- To have direct contact with the Appointed Representative.
- To take over and conduct in the Insured Person's name any claim or Legal Proceedings at any time and negotiate any claim on behalf of the Insured Person.
- To refuse to accept a claim or continue with a claim where the Insured Person does not take reasonable care not to make a misrepresentation or has failed to supply relevant information and supporting evidence to Us or the Appointed Representative.

(ii) What the Insured Person must do:

- Provide, at the Insured Person's own expense, the Appointed Representative and Us with any proof, evidence, certificates and assistance as We may reasonably ask for in connection with the claim, including proof as to whether Reasonable Prospects exist.
- Cooperate fully with the Appointed Representative and Us and provide, within a reasonable time avoiding any unnecessary delays, any relevant requested information and documentation in relation to the claim.
- Take all reasonable steps to recover Costs and Expenses and to minimise the amount payable under this Section.
- Take all reasonable steps to resolve disputes that otherwise may give rise to a claim.
- Notify Us and the Appointed Representative immediately of any offer to settle a claim and of any payments into court.
- Tell the Appointed Representative to have Costs and Expenses taxed, assessed and audited at Our request.

(iii) What the Insured Person must not do:

- Withdraw from any claim or Legal Proceedings or withdraw instructions from Us or the Appointed Representative, without Our consent.
- Pursue a claim in any way against the advice or instructions from Us or the Appointed Representative.
- Incur any Costs and Expenses without Our consent or the consent of the Appointed Representative.
- Agree to settle any claim on any basis or reject any offer to settle a claim, without Our consent or the consent of the Appointed Representative.

Legal Expenses (continued)

We will be entitled to be reimbursed by the Insured Person for any Costs and Expenses previously agreed or paid to or on behalf of the Insured Person if the Insured Person breaches any of the conditions in (ii) and (iii) above.

5. Payment instead of pursuing or defending a claim

At any time We will be entitled to pay the reasonable amount of damages claimed if in Our opinion this would be a more economic solution.

6. Legal Proceedings

Any Legal Proceedings must be dealt with in the jurisdiction of a Court or tribunal in the United Kingdom, the Channel Islands or the Isle of Man.

7. Choice of Appointed Representative

If there is a conflict of interest, or if the claim is not settled by negotiation and it then becomes necessary to start court Proceedings, only then will the Insured Person be entitled to use their own lawyer for Us to instruct as the Appointed Representative to handle the claim.

If there is any dispute about the choice of lawyer We will ask the President of the relevant Law Society to choose a suitably qualified lawyer.

Where the Insured Person is entitled to choose their own lawyer or other suitably qualified person, the most We will pay is the amount We would have paid to Our own lawyer or suitably qualified person.

8. Observance of Terms

Anyone making a claim under this Section must have Your permission and observe the terms under this Policy.

9. Arbitration

Any dispute or difference of any kind between Us and an Insured Person will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the relevant national Law Society. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

10. Assignment

This insurance is between and binding upon Us and You and their respective successors in title, but this insurance may not otherwise be assigned by You without Our prior written consent.

11. Third Party Rights

Unless stated expressly in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999.

12. Waiver

If We or any Insured Person fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

13. Recoveries

We reserve the right, at Our own expense, to take proceedings in the name of the Insured Person to recover any payment made under this Section. If an Insured Person recovers Costs and Expenses previously paid under this Section such Costs and Expenses must be repaid immediately to Us.

14. Governing Law

This Section is subject to the law applicable to the country in which You reside if this is England, Scotland, Wales or Northern Ireland; otherwise English law will apply.

Legal Expenses (continued)

General Exclusions which apply to this Section

The following are not insured by this Section:

1. Motor Vehicles

Any claim relating to motor vehicle owned, driven, used, hired, leased, sold or purchased by an **Insured Person**.

2. Dishonesty, Deliberate Acts, Violence, Criminal Acts and Fraud

Any claim:

- (a) Involving actual or alleged dishonesty, violence or any deliberate or criminal act by the Insured Person.
- (b) Or statement which is overstated, false or fraudulent.

We will have the right to refuse to pay a claim or to void this insurance from the date of the act.

3. Judicial Review, Mediation and Arbitration

Any claim directly or indirectly relating to or resulting from:

- (a) An application for a judicial review.
- (b) Mediation and arbitration.
- (c) Divorce, matrimonial matters, cohabitation, maintenance, custody or access.
- (d) Copyrights(s), trademarks(s), merchandise mark(s), Registered design(s) or other intellectual property rights or secrecy and confidentiality agreements.
- (e) Libel or slander.
- (f) Any share option or pension scheme or policy.
- (g) Any device failing to recognise, interpret or process any date as its true calendar date.
- (h) Any dispute arising from a dispute between the **Insured Person** and any agent or mortgage lender.

4. Bankruptcy, Liquidation or Receivership

Any claim where **Insured Person** is bankrupt, in liquidation, has made an arrangement with his or her creditors, has entered into Deed of Arrangement or where part or all of the **Insured Person's** affairs or property are in the care or control of a receiver or an administrator.

5. Other Insurance

Any **Costs and Expenses**, which can be recovered by an **Insured Person** under any other insurance or which would have been covered if this insurance did not exist except for any amount in excess of that which would have been payable under such insurance(s).

6. Fines and penalties

Fines, damages or other penalties, which the **Insured Person** is ordered to pay by a court or other authority.

7. Disputes with Us

Any claim against **Us** or Prestige Underwriting Services Limited.

8. Territorial Limits

Any claim:

- (a) Where the dispute is pursued outside the jurisdiction of a court or other body within the United Kingdom, the Channel Islands or the Isle of Man.
- (b) Which occurs outside the United Kingdom, the Channel Islands or the Isle of Man.
- (c) Where the **Insured Person** permanently lives outside the United Kingdom, the Channel Islands or the Isle of Man.

Section nine

Legal Expenses (continued)

Data Protection under this Section

We take the Data Protection Act seriously and set out below how **We** will look after the information **You** give **Us**.

We will only use the information **You** give **Us** for legal purposes and will keep it safe. **We** will not pass Your information on to others or outside the EU unless **We** are obliged to do so for legal or regulatory purposes or for purposes directly related to **You** as a customer.

These may include:

- Servicing Your policy or dealing with claims. This might mean passing information on to solicitors, loss assessors, insurers or other related service providers.
- Where necessary obtaining information about You from credit reference agencies (the agencies will record Our enquiries, which may be seen by other companies who make their own credit enquiries).
- For the prevention of fraud, to check Your identity and prevent money laundering.

Under the Act **You** can request to see what data **We** hold on **You**, though there may be a charge for this service.

Under this section **We/Us/Our** includes Prestige Underwriting Services Limited.

How to make a Claim under this Section - 0161 603 2120

If **You** need to make a claim **You** must report the incident to **Us** on the above number or write to Financial & Legal Insurance Company Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

If there is a claim which is covered by the Section **We** will obtain the relevant details from the **Insured Person**.

If the claim is accepted and **Reasonable Prospects** exist, the claim will be handled by the specialist claims unit or an **Appointed Representative** will be instructed to act on behalf of the **Insured Person**.

Please note that:

- Any costs incurred before a claim is made and any costs, which are not authorised will not be insured by this Policy.
- Under this Policy there must be **Reasonable Prospects** for any claim to proceed.
- If there is any conflict of interest or if court proceedings are to be issued only then will the Insured Person be entitled to choose their own lawyer.

The insurance provided by this section of the policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under no 202915. Registered in England under Company no 03034220.

Endorsements

(Applicable only if shown on Your Schedule).

001

While the Home is vacant or Unoccupied We will not pay for any loss or damage by causes 3 (storm or flood), 4 and 5 (escape of water or oil) under Section one – **Buildings**.

002

We agree that the definition of **Home** is amended to include the surgery at the insured **Premises** used by **You** and **Your** partners or assistants in the course of **Your** profession as a medical or dental practitioner. We also agree that Section four – Legal Liability (Liability to the Public) is extended to include liability to patients and other visitors to the surgery; BUT liability arising from any medical, dental or surgical treatment or advice is NOT covered.

003

We will not pay for any loss or damage to the **Buildings** under this **Policy** other than loss or damage by cause 1 (fire, explosion, lightning, earthquake) under Section one – **Buildings**.

004

While the **Home** is vacant or **Unoccupied**, We will not pay for any loss or damage by causes 4 and 5 (escape of water or oil) or 6 (theft or attempted theft) under Section two – **Contents**.

005

We agree that the **Contents** are insured while in storage at a depository which is constructed of brick, stone or concrete BUT NOT including **Money**, stamp or coin **Collections** jewellery, articles of gold, silver or plate, furs or breakage of glass.

006

We will only pay for the portion of **Contents** which belong to **You** or **Your Family**.

007

We will not pay for any loss or damage to **Contents** caused by theft or attempted theft unless there is physical evidence of forced entry to, or exit from, the **Home**.

008

We agree that Section three – Liability to Domestic Employees is extended to include the legislated compulsory insurance of Employers Liability in the **United Kingdom** but **You** must repay all amounts paid out by **Us** for which **We** would not have been liable to pay but for the provisions of the legislation.

009

We agree that the definition of **Home** is amended to include the surgery at the insured Premises used by **You** and **Your** partners or assistants in the course of **Your** profession as a medical or dental practitioner. We agree that Section four Legal Liability (Liability to the Public) is extended to include liability to patients and other visitors to the surgery BUT liability arising from any medical, dental or surgical treatment or advice is NOT covered. We agree that Section three – Liability to Domestic Employees is extended to include any persons employed by **You** in a private or professional capacity, BUT NOT persons employed as receptionists, assistants, technicians, nurses, secretaries and the like unless **We** have agreed in writing.

010

It is a condition of this **Policy** that the **Home** is secured by five-lever mortice deadlocks to British Standard 3621 on all external doors (except on patio doors which are to be fitted with patent patio door locks to prevent lifting and French doors which should be fitted with security bolts top and bottom to each leaf). All accessible opening windows must be fitted with key operated window locks.

011

It is a condition of this **Policy** that the **Home** is fitted by a Nacoss approved installer, with a burglar alarm to BSEN 50131 which is maintained in working order under contract with the installing company. We will not pay for any loss or damage caused by theft from the **Home** UNLESS the burglar alarm system is in full and effective operation whenever the **Home** is left unattended and when **You** and **Your Family** retire for the night.

012

It is a condition of this **Policy** that all existing security and protections installed in the **Home** must be maintained in working order and must be in full use whenever the **Home** is left unattended and when **You** and **Your Family** retire for the night. **You** agree that any existing security or protections will not be changed in any way that would be detrimental to **Us** without **Our** written consent. We agree that windows may be left open for ventilation in occupied bedrooms overnight.

013

We will not pay for any loss or damage caused by theft or attempted theft of jewellery from the **Home** unless it is kept in a locked safe when not being worn.

Endorsements (continued)

014

We will not pay for loss or damage to contact lenses while worn for swimming, bathing or diving.

015

The basis of claims settlement for loss or damage to stamp **Collections** will be 65% of the current catalogue value published by Messrs Stanley Gibbons & Company.

016

The basis of claims settlement for loss or damage to coin **Collections** will be 65% of the current catalogue value published by B A Seaby Limited.

017

We agree that the definition of **Contents** is amended to include the increased limit for jewellery, furs, gold and silver, including plated articles, as shown in **Your Schedule**.

022

The **Excess** under Section one – **Buildings** is £250 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let.
- subsidence, landslip or heave under cause 9

024

The **Excess** under Section two – **Contents** is £250 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let.

025

It is a condition of this Policy that a powder type fire extinguisher be fitted in the kitchen and any type fitted on the landing or in the hallway, both to be maintained in good working order at all times.

026

It is **Your** duty to ensure that:

- 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.
- no naked flames or tools producing naked flames be present in the attic or loft space at any time.

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.

027

The **Excess** under Section one – **Buildings** is increased to £2,500 under cause 9 (subsidence, landslip or heave). This increased Excess replaces the original Excess under cause 9 and is not an additional amount.

028

We will not pay for ANY loss or damage by cause 9 (subsidence, landslip or heave) in respect of Section one – **Buildings** insured by this **Policy**.

029

We will not pay for ANY loss or damage by cause 9 (subsidence, landslip or heave) in respect of Section two – **Contents** insured by this **Policy**.

030

We note that **Your Home** is built of materials which have been declared by You on the proposal form and not as stated under the definition of **Buildings** in the **Policy** wording.

031

You or **Your** representative must visit the insured **Home** at least once weekly.

039

Your bank or building societies interest clause

The rights of the bank or building society who provided **Your** mortgage will not be affected by anything **You** do to increase the risk of loss or damage to the **Home** provided that they were unaware of such action. The bank or building society must write and tell **Us** as soon as they become aware of any action **You** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **You** will have to repay them.

040

The Definition of **Contents** is amended to exclude jewellery, furs, gold and silver, including plated articles.

Endorsements (continued)

041

The Excess under Section one – Buildings is £500 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let
- subsidence, landslip or heave under cause 9

042

The Excess under Section one – Buildings is £1000 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let
- subsidence, landslip or heave under cause 9

043

The Excess under Section two – Contents is £500 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let

044

The Excess under Section two – Contents is £1000 other than for claims in respect of:

- riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously under cause 8 if the **Home** is let

046

The Excess under Section five – Valuables and personal possessions is £250.

047

The Excess under Section five – Valuables and personal possessions is £500.

048

The Excess under Section five – Valuables and personal possessions is £1,000.

054

Hotel and motel clause

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **Your** absence from such rooms.

(This clause overrides exclusion k) of section five).

055

Keys clause

This insurance does not cover theft of jewellery from safe(s) unless **You** have removed the keys of the safe(s) from the **Home** while **You** are absent from the **Premises**.

056

Musical instruments clause

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

057

Flood exclusion clause

Section one (**Buildings**) and section two (**Contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

058

Contractors exclusion clause

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

059

Business-use extension clause

In return for the payment of an extra premium section four A(i) extends to include **Your** legal liability, as defined in that section, for using the **Home** for the business purposes which are detailed in the **Schedule**. However, **We** will not cover any liability arising out of advice given or services rendered in respect of **Your** profession, occupation or business or employment.

060

Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

Home Emergency and Legal Helplines

The following helplines are operated by Legal Assistance Direct

HOME EMERGENCY

If your home is damaged as a result of a Home Emergency, Legal Assistance Direct will contact an approved contractor on Your behalf, who is competent to undertake any immediately necessary repairs to:

1. Make Your home safe for habitation
2. Secure Your home and/or contents against further damage
3. Protect You and Your family from health risks

Any repairs or arrangements made will be at your expense but may be reimbursed if you go on to make a valid claim under the Policy

Telephone: 0845 6769503 (24 hours)

LEGAL ADVICE

If You have a legal or legal related problem on any matter other than in connection with the use or ownership of a motor vehicle. You are able to contact the team of lawyers on hand to answer Your queries. Advice is available on a range of topics. You may have Legal Expenses insurance in place, in which case check your schedule of insurance and policy wording for full details

Telephone: 0845 6769503 (24 hours)

Notice to the insured

Contractors (Rights of Third Parties) Act 1999 Clarification

A person who is not a third party to this insurance has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any terms of this insurance, but this does not affect any right or remedy of a third party which exists or is available under this act.

English Law

You and **We** can to choose the law which applies to this policy. **We** propose that English Law applies. Unless **We** and **You** agree otherwise English Law will apply to this **Policy**.

Data Protection Act

It is understood by the **Insured** that any information provided to **Us** regarding **You** will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

In order to prevent and detect fraud **We** may at any time:

- share information about **You** with other organisations and public bodies including the police;
- check and/or file **Your** details with fraud prevention agencies and databases, and if **You** provide **Us** with false or inaccurate information and **We** suspect fraud, **We** will record this. **We** and other organisations may also search these agencies and databases to:
- help make decisions about the provision and administration of insurance, credit and credit related services for **You** and member of **Your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** insurance policies;
- check **Your** identity to prevent money laundering, unless **You** furnish **Us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We may send data in confidence for processing to companies in the AXA Group (or companies acting on **Our** instructions) including those located outside the European Economic Area. By taking out this insurance Policy **You** consent to such use of **Your** personal data.

We can supply, on request, further details of the databases We access or contribute to.

COMPLAINTS

HOW TO MAKE A COMPLAINT UNDER SECTION ONE TO EIGHT – AXA INSURANCE UK PLC

AXA Insurance and Prestige Underwriting Services aim to provide the highest standard of service to every customer.

If our service does not meet your expectations, we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

Making your complaint

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If your complaint relates to your policy, please contact the agent or AXA office where it was bought, or AXA Insurance UK plc.

Contact Details Head of Customer Relations
AXA Insurance,
Civic Drive
Ipswich IP1 2AN
Phone: 01473 205926
Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

When you make contact please tell us the following information:

- Name, address and postcode, telephone number and e-mail address (if you have one)
- Your policy and / or claim number, and the type of policy you hold
- The name of your insurance agent / firm (if applicable)
- The reason for your complaint

Telephone contact is often the most effective way to resolve complaints quickly.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting materials.

Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider your complaint if you are unhappy with our final written response.

You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk

Our promise to you

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Use the information from complaints to continuously improve our service.

Telephone calls are recorded and monitored.

HOW TO MAKE A COMPLAINT UNDER SECTION NINE – FINANCIAL & LEGAL INSURANCE COMPANY LIMITED

Our aim is to provide a first class standard of service at all times. If **You** feel that **You** have been let down and **You** wish to raise a complaint relating to the sale of the Policy, please contact **Your** insurance adviser.

If **You** feel that **We** have let **You** down and **You** wish to raise a complaint, please let us know.

You can contact Prestige Underwriting Services Limited:

The General Manager,
The Lanyon Building,
10 North Derby Street,
Belfast, Co. Antrim BT15 3HL
08456 77 00 66.

Or your Insurer, Financial & Legal Insurance Company Limited,

No. 1 Lakeside,
Cheadle Royal Business Park,
Cheadle,
Cheshire

SK8 3GW to discuss your concerns and register your complaint.

Please quote **Your Policy** number in all correspondence.

Our staff will attempt to resolve **Your** complaint immediately. Where this is not possible, **We** will acknowledge **Your** complaint within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt, **We** will write to **You** and let **You** know what further action **We** will take. **We** will aim to issue a final response letter within 8 weeks of receipt.

Upon receipt of the final response letter, if **You** remain dissatisfied **You** may refer **Your** complaint to the Financial Ombudsman Service (FOS) within six months of the date of the letter.

You can contact FOS at:-

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall, London,
E14 9SR.

Telephone number: 0300 123 9 123

The use of these facilities does not affect **Your** right to take legal action.

Under this section **We/Us/Our** includes Financial & Legal Insurance Company Limited.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc, Financial & Legal Insurance Company Ltd and Prestige Underwriting Services Ltd are covered by the Financial Services Compensation Scheme. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholder, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Information can be obtained on request or by visiting the Financial Services Compensation Scheme website - www.fscs.org.uk

DETAILS ABOUT OUR REGULATOR

Prestige Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference number 307105.

Prestige Underwriting Services Limited is registered in Northern Ireland, NI031853

*Registered Office:
10, Governors Place,
Carrickfergus, Co. Antrim,
BT38 7BN.*

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. A member of the AXA Group of Companies.

Registered in England under Company Registration Number 78950.

Registered Office: 5, Old Broad Street, London, EC2N 1AD.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under no 202915. Registered in England under Company no: 03034220.

Details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk or by contacting them on 0800 111 6768.

Prestige Underwriting Services Limited

Prestige Underwriting Services limited is authorised and regulated
by the Financial Conduct Authority Firm Reference Number 307105.

Registered in Northern Ireland under Company Registration Number NI031853.
Registered Office 10, Governors Place, Carrickfergus, County Antrim, Northern Ireland, BT38 7BN.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
A member of the AXA Group of Companies. Registered in England under Company Registration Number 78950.
Registered Office: 5, Old Broad Street, London, EC2N 1AD.