



HOME INSURANCE CONTACT NUMBERS

Customer Services

Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm

0845 640 5270

Claims

24 hours a day, 365 days a year

0845 640 5630

Domestic Emergency Assistance Helpline

24 hours a day, 365 days a year

0845 640 5284

Legal Advice Helpline

24 hours a day, 365 days a year

0845 640 5284

Identity Fraud Assistance Helpline

Mon-Fri 9am-6pm, Sat 9am-1pm

0845 640 5284

For Textphone: dial 18001 first. Calls may be recorded for training and monitoring purposes

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LV.com



LIVERPOOL VICTORIA

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HOME INSURANCE

Document of Home Insurance



WELCOME TO LV=

We're delighted you've chosen us

Thanks for buying an LV= insurance policy. We're really pleased that you've chosen us for your home insurance needs and we're confident you'll be happy with the cover and service you receive. This booklet contains everything you need to know about your insurance and how to contact us. So make sure you keep it safe with your home insurance schedule.

Exceptional service

Our claims service goes the extra mile - committed to doing the right thing for you, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. If you ever need to make a claim, just call our friendly UK call centre on **0845 640 5630**.

Discounts

Don't forget that as an LV= customer you'll receive a discount on some other great LV= insurance products. For more information about our full range of products, please visit our website at **LV.com**.

We hope you'll continue to be an LV= customer for many years to come.



John O'Roarke

Managing Director

Liverpool Victoria Insurance Company Limited

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SUMMARY OF POLICY LIMITS

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

Section of cover	Limit of cover
Buildings (if selected)	
Buildings	£1,000,000
Accidental damage to underground drains/pipes	£1,000 (for clearing a blockage)
Alternative accommodation	£25,000
Plants in the garden	£1,000 (£250 for any one plant, tree or shrub)
Trace and access	£5,000 (£2,500 for a leak outside the home)
Liability to the public	£2,000,000
Contents (if selected)	
Contents	Refer to your schedule
Valuables single item limit	£1,500 unless the item is specified on your schedule
Office equipment	£5,000
Theft from garages and outbuildings	£2,500
Contents in the garden	£1,000
Plants in the garden	£1,000 (£250 for any one plant, tree or shrub)
Fatal injury	£5,000
Alternative accommodation	£25,000
Frozen food	£500
Title deeds	£750
Tenant's cover	£10,000
Money and credit cards	£500
Downloaded information	£1,000
Temporary removal	£5,000
Contents at university/college	£5,000
Liability to the public	£2,000,000
Liability to domestic employees	£10,000,000
Personal possessions (if selected)	
Personal possessions	Refer to your schedule
Money and credit cards	£500
Single item limit	£1,500 unless the item is specified on your schedule
Pedal cycles (if selected)	
Pedal cycles	Refer to your schedule
Legal expenses (if selected)	
Legal costs and expenses	£50,000
Home emergency (if selected)	
Home emergency	£500

YOUR HOME INSURANCE POLICY

You should read this document of home insurance, the schedule and the important information booklet as one contract. It is our agreement with you, based on the information you give to us and on the information on your schedule.

In return for your premium we will give you insurance for liability, loss or damage which happens during the period of insurance stated on your schedule. This will be in line with the sections of this document of home insurance, which are shown as applying on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

USEFUL INFORMATION

TO MAKE A CLAIM

0845 640 5630 (24 hours a day, 365 days a year)

Follow these simple steps:

1. Check you are covered by looking at this booklet and your schedule;
2. Call us as soon after the incident as possible – please have your policy details and information about the claim ready when you call;
3. Speak to us before you make any arrangements for replacement or repair;
4. Don't forget to tell the police when your property is lost, stolen or maliciously damaged.

IF YOU HAVE A DOMESTIC EMERGENCY

0845 640 5284 (24 hours a day, 365 days a year)

If you or your family suffer a domestic emergency in your home, such as a blocked toilet, hot water or heating failure, call our Domestic Emergency Assistance helpline. Please have your policy details and information about the emergency ready when you call.

A trained operator will be on hand to help and advise you. If required, they will arrange for emergency assistance or repairs to be completed by an approved tradesperson.

If you use this service, you will be responsible for paying the tradesperson's charges and any costs of materials incurred. If the damage is covered by your insurance policy you may be able to claim these costs as part of any claim you submit.

USEFUL INFORMATION CONTINUED

Home emergency cover – if you've chosen to include our optional Home emergency cover (this will be shown as covered on your schedule), you may be covered for emergency repair costs up to £500, which include call out, parts, labour and VAT. For full details of what is and isn't covered, please see the Home emergency cover section in your document of home insurance. If the damage is also covered by your home insurance policy you may be able to claim for any emergency repair cost in excess of £500 as part of any claim you make.

LEGAL ADVICE

0845 640 5284 (24 hours a day, 365 days a year)

Our confidential Legal Advice helpline, which is managed on our behalf by Arc Legal Assistance (Arc), puts you in touch with a qualified legal adviser who can give you advice on any personal legal matter.

The service only provides advice and does not cover any legal fees and expenses which you may incur as a result of following the advice. To be covered for legal fees and expenses, you need to have purchased our optional Legal expenses insurance.

IDENTITY FRAUD ASSISTANCE HELPLINE

0845 640 5284 (Monday to Friday 9am–6pm and Saturday 9am–1pm)

Our confidential Identity Fraud Assistance helpline is managed on our behalf by Experian, the UK's largest credit reference agency. You may call one of the identity fraud experts to obtain general advice on any matter relating to identity fraud, or call them as soon as you become aware that you or your family are or may be a victim of identity fraud.

As part of the service, you will be entitled to free unlimited access to your Experian credit report online for 30 days. This will provide a snapshot of your credit commitments and will help enable you to check whether someone has stolen your identity and applied for credit in your name.

If you are a victim of identity fraud in the UK, you will be assigned a personal case handler who will work with you to resolve the situation.

Please note that this service does not cover any financial loss or costs you may incur as a result of identity fraud.

DEFINITIONS

Accidental damage	Damage caused suddenly by external means which is not expected and not deliberate.
Claim	A single loss or series of losses arising from one incident or illness.
Document of home insurance	This booklet.
Excess	The first amount of any claim you must pay.
Family	Your husband, wife or partner, children (including foster children), parents and other relatives who permanently live with you.
Home	The private property at the address shown on the schedule, together with its garages and domestic outbuildings.
Home entertainment equipment	Radios, televisions, digital, cable and satellite receivers, home computers including laptops, games consoles, video recorders, DVD players, record players, compact disc players and tape recorders but not mobile phones and other hand held devices.
Identity fraud	A person or group of people knowingly using a means of identification belonging to you without your knowledge or permission with intent to commit or assist another to commit an illegal act.
Limit of cover	The most we will pay in respect of any claim.
Money	Cash, bank and currency notes, cheques, postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travellers cheques, travel tickets, season tickets and gift tokens belonging to, or the responsibility of, you or your family.
Office equipment	Computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, multi-user small business computers and fax machines.
Schedule	This identifies: <ul style="list-style-type: none">■ you;■ the period of insurance;■ those sections of this document of home insurance that apply;■ limits of cover;■ any conditions which may vary the terms of this document of home insurance.
Standard construction	Brick, stone or concrete walls, with a slate, tile, metal, asphalt or concrete roof.
Unoccupied	Not attended overnight by you or a member of your family or any member of your domestic staff.
Valuables	Jewellery, watches, furs, items made of gold, silver and other precious metals, pictures and other works of art, including stamp, coin and medal collections.
We, us or our	Liverpool Victoria Insurance Company Limited.
You, your	The person or people shown on the current schedule.

BUILDINGS

This section only applies if selected by you and shown as covered on your schedule.

Buildings are the structure of your home, including:

- permanent fixtures and fittings including solar panels and wind turbines;
- sanitary ware such as baths, basins or toilets;
- walls, gates, fences (but not hedges, trees, shrubs, lawns or plants);
- domestic outbuildings and private garages that form part of your home;
- swimming pools (but not their covers), tennis courts;
- drives, footpaths, patios and terraces;
- permanently sited septic tanks and fixed central heating gas or oil tanks;

all being property belonging to you or for which you are legally responsible.

We will provide the following cover for any loss or damage to the building up to the limit of cover shown on your schedule:

1. **Fire** (including resultant smoke damage), **lightning, explosion** or **earthquake**.
2. **Water** or **oil leaking** from any fixed tank, appliance or pipe, but not:
 - subsidence, heave or landslip caused by escaping water;
 - damage to the tank, appliance or pipe itself, unless caused by freezing;
 - after your home has been unoccupied for more than 60 days in a row.
3. **Theft** or attempted theft, but not:
 - while the home is lived in by anyone other than you or a member of your family unless violence and force is used to break into your home;
 - after your home has been unoccupied for more than 60 days in a row.
4. **Storm** or **flood**, but not loss or damage:
 - to gates or fences.

BUILDINGS CONTINUED

5. **Subsidence** or **heave** of the site on which the building stands or **landslip**, but not:
 - if the main structure of your home or domestic outbuildings is not damaged at the same time, by the same cause;
 - coastal or river erosion;
 - where compensation has been provided under any contract, legislation or guarantee;
 - during demolition, structural alteration or repair work;
 - damage to solid floors and non load bearing walls unless the foundations beneath the exterior load bearing walls are damaged at the same time by the same cause;
 - damage caused by bedding down or settlement of made ground;
 - damage caused by poor workmanship, poor design or faulty material, including inadequate construction of foundations;
 - damage caused by the failure to follow good building practice at the time of design or construction;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.
6. **Vandalism** or **malicious damage**, including riot, civil unrest, strikes or labour or political disturbances, but not after your home has been unoccupied for more than 60 days in a row.
7. **Impact** by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings, but not:
 - damage to gates or fences by falling trees or branches;
 - damage by domestic pets.

BUILDINGS CONTINUED

8. **Selling your home.** The buyer will be covered for loss or damage covered by this insurance up to the date the sale completes on your home, unless the buildings are insured by another policy.

If you are buying another property to live in, which we have agreed to insure, we will cover your new property for loss or damage under this section for up to 90 days from the date contracts are exchanged or, in Scotland, the date your offer is accepted. But not:

- if the property is insured under another policy;
- if the property is unoccupied for more than 60 days in a row;
- after the sale or purchase has completed.

9. **Accidental damage** to fixed glass, sanitary fittings and ceramic hobs forming part of the building, but not:

- damage that happens while the property is occupied by anyone other than you or a member of your family;
- after your home has been unoccupied for more than 60 days in a row.

10. **Accidental damage** to cables, underground pipes and drains (and their inspection covers) serving your home. We will also pay up to £1,000 for the cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your home if rodding or other conventional methods of unblocking have been unsuccessful.

11. **Unavoidable damage** caused by the emergency services when accessing your home or garden as a result of an emergency to you or your family.

12. **Accidental damage (optional cover)** to the building, but not:

- while the home is lived in by anyone other than you or a member of your family;
- the cost of maintenance or normal redecoration;
- damage caused during demolition, structural alterations or repairs;
- any loss or damage shown as not insured elsewhere in this document of home insurance.

BUILDINGS CONTINUED

The following cover is also included up to the limits shown:

13. **Alternative accommodation.** If your home becomes uninhabitable following loss or damage covered under this insurance we will pay up to £25,000 during the period of insurance for:

- the reasonable extra cost of similar alternative accommodation for you, your family and your domestic pets; or
- loss of any unrecoverable rent (including ground rent) due to you.

14. **Loss of keys.** We will pay for the reasonable cost of replacing locks to the external doors of your home and alarms and safes if your keys are lost or stolen.

15. **Plants in the garden.** We will pay up to £1,000 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home by:

- **Fire, lightning, explosion or earthquake;**
- **Vandalism or malicious damage;**
- **Impact;**
- **Theft** or attempted theft.

But not:

- more than £250 for any one tree, plant or shrub;
- impact by falling trees or branches;
- any loss or damage shown as not insured elsewhere in this document of home insurance;
- if we pay for hedges, trees, shrubs, plants or lawns under the contents section as a result of the same incident.

BUILDINGS CONTINUED

16. **Trace and access.** We will pay up to £5,000 for the cost of removing and replacing any part of the buildings to find and repair the source of a water or oil leak from any fixed tank, appliance or pipe forming part of your home.

But not:

- damage to the tank, appliance or pipe itself;
- more than £2,500 for a water or oil leak outside the home.

17. **Liability to the public.** If following an accident someone dies, is injured, falls ill or has their property damaged, during the period of insurance, we will cover your legal liability:

- as owner of the building and its land;
- under the Defective Premises Act 1972 or the Defective Premises Measure (Northern Ireland) 1974 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.

The most we will pay for any claim arising from one incident, including claimants' costs and expenses is £2,000,000. We will also pay all other costs and expenses incurred with our prior written permission.

We will not pay for:

- the death, bodily injury or illness of you or a member of your family or domestic staff;
- loss or damage to any property you or a member of your family or domestic staff own, or are responsible for;
- an agreement that imposes a liability you would not otherwise have been under;
- any professional, occupational or business activities;
- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.

SETTLING CLAIMS – BUILDINGS

This section describes how we deal with your claim.

If the loss or damage is covered by this insurance we may:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair; or
- make a cash payment.

We will pay the full cost of any repair or replacement, including any additional architects' and surveyors' fees, demolition, removal of debris or local authority costs we have agreed to pay. Repairs completed by our approved suppliers as a result of a claim covered by this insurance, are guaranteed for 12 months.

If the damage to the buildings is not rebuilt or repaired, or the buildings were not in a good condition when damaged, we will pay either:

- the cost of repair or replacement less an amount for wear and tear; or
- the difference between the value of selling your home on the open market immediately before the damage and its value after the damage.

Excesses that apply

If your schedule shows that you have to pay an excess, this is the amount you must pay as the first part of any claim.

The most we will pay for any claim is the limit of cover, less any excess.

Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your home in a good condition. Please read the general exclusions section for further details.

Index linking

The buildings limit of cover may be increased during the period of this insurance in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

You must let us know immediately about any alteration to the building which increases its value beyond the limit of cover.

CONTENTS

This section only applies if selected by you and shown as covered on your schedule.

Contents are:

- household goods;
- valuables, but not more than the limit shown on your schedule. The most we will pay for any one valuable is £1,500, unless it is shown separately on your schedule;
- office equipment, but not more than £5,000 in total;
- pedal cycles;
- television or radio aerials, satellite dishes and their fittings;
- tenant's fixtures and improvements;

all being property belonging to you or your family, or for which you or they are legally responsible when within the home.

Contents are not:

- motor vehicles (including motor cycles, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;
- animals;
- business stock, equipment, tools or materials;
- any part of the structure of your home, including decorations or permanent fixtures and fittings.

CONTENTS CONTINUED

We will provide the following cover for any loss or damage to the contents in your home up to the amount of cover shown on your schedule:

1. **Fire** (including resultant smoke damage), **lightning**, **explosion** or **earthquake**.
2. **Water** or **oil leaking** from any fixed tank, appliance or pipe, including loss of metered water or oil, but not after your home has been unoccupied for more than 60 days in a row.
3. **Theft** or attempted theft from the confines of your home, including up to £2,500 for losses from your garages and outbuildings, but not:
 - while the home is lived in by anyone other than you or a member of your family, unless violence and force is used to break into your home;
 - after your home has been unoccupied for more than 60 days in a row.
4. **Storm** or **flood**
5. **Subsidence** or **heave** of the site on which the building stands or **landslip** but not coastal and river erosion.
6. **Vandalism** or **malicious damage**, including riot, civil unrest, strikes or labour or political disturbances, but not after your home has been unoccupied for more than 60 days in a row.
7. **Impact** by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), but not:
 - damage caused by domestic pets.
8. **Accidental damage** to mirrors and glass or ceramic tops forming part of furniture while in your home, but not while the home is lived in by anyone other than you or a member of your family.

CONTENTS CONTINUED

9. **Accidental damage** to home entertainment equipment while in your home, but not:
- while the home is lived in by anyone other than you or a member of your family;
 - damage to computer software or downloaded information;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.
10. **Accidental damage (optional cover)** to the contents in your home, but not:
- while the home is lived in by anyone other than you or a member of your family;
 - damage to computer software or downloaded information;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.

The following cover is also included within your contents up to the limits shown:

11. **Contents in the garden.** We will pay up to £1,000 for loss or damage to any contents within the boundaries of your home by:
- **Fire, lightning, explosion or earthquake;**
 - **Vandalism or malicious damage;**
 - **Impact;**
 - **Flood;**
 - **Theft** or attempted theft.
- But not:
- loss or damage to hedges, trees, shrubs, plants or lawns;
 - after your home has been unoccupied for more than 60 days in a row;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.

CONTENTS CONTINUED

12. **Plants in the garden.** We will pay up to £1,000 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home by:
- **Fire, lightning, explosion or earthquake;**
 - **Vandalism or malicious damage;**
 - **Impact;**
 - **Theft** or attempted theft.
- But not:
- more than £250 for any one tree, plant or shrub;
 - impact by falling trees or branches;
 - any loss or damage shown as not insured elsewhere in this document of home insurance;
 - if we pay for hedges, trees, shrubs, plants or lawns under the buildings section as a result of the same incident.
13. **Loss of keys.** We will pay for the reasonable cost of replacing locks to the external doors of your home and alarms and safes if your keys are lost or stolen.
14. **Alternative accommodation.** If your home becomes uninhabitable following loss or damage covered under this insurance we will pay up to £25,000 during the period of insurance for:
- the reasonable extra cost of similar alternative accommodation for you, your family and your domestic pets; or
 - rent which you are contracted to pay during the time necessary to restore the building to a habitable condition.
15. **Fatal injury.** We will pay £5,000 if you or your husband, wife or partner die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) at your home.
16. **Special events.** We will increase the contents amount of cover by 10% for one month before and after a religious festival or special event of you or a member of your family, for purchases made for these events, if within the period of insurance.

CONTENTS CONTINUED

17. **Frozen food.** We will pay up to £500 for loss or damage to the contents of your fridge or freezer caused by a change in temperature following breakdown, a domestic fuse blowing, accidental failure of the public electricity or gas supply or refrigerant leakage.
18. **Title deeds.** We will pay up to £750 for loss or damage covered by this insurance to replace the title deeds of your home while they are in safekeeping lodged with your bank, mortgage lender, solicitor or in your home.
19. **Moving house.** We will pay for accidental loss or damage to your contents while they are being moved to your new permanent home by professional removal contractors, including while temporarily stored by a storage company for up to 14 days. But not:
- loss or damage to china, glass and brittle items, unless these have been packed by professional packers;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.
20. **Tenant's cover.** If you are a tenant we will pay up to £10,000 for any loss or damage covered by this insurance to any fixtures and fittings you have installed in your home or for which you are responsible.
21. **Money and credit cards.** We will pay up to £500 for the accidental loss or theft of money from your home or the unauthorised use of a charge, credit or debit card following them being stolen from your home, in any one period of insurance but not:
- losses not reported to the police within 24 hours of discovery;
 - charge, credit or debit cards which are lost and not reported to the issuing or card registration company within 24 hours of discovery;
 - unauthorised use of charge, credit or debit cards by a member of your family or domestic staff.

CONTENTS CONTINUED

22. **Downloaded information.** We will pay up to £1,000 for loss or damage to information that you have bought and stored on your home entertainment equipment or mobile phone as a result of a cause listed in paragraphs 1 to 7 of this section. But not:
- the cost of remaking a file, tape or disc;
 - rewriting the information contained on your home entertainment equipment;
 - any loss or damage shown as not insured elsewhere in this document of home insurance.
23. **Temporary removal.** We will pay up to £5,000 for loss or damage to your contents, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from your home, but still in the British Isles, when in the following locations:
- in any private home where someone is living;
 - in a bank or safe deposit;
 - in any trade premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation;
 - any building in which you or a member of your family work.
- But not:
- any contents taken from your home to sell or exhibit;
 - loss or damage to money or business equipment;
 - theft or attempted theft unless violence and force is used to remove the contents from a building;
 - loss or damage to pedal cycles;
 - any contents temporarily removed for the purposes of attending a university, college or boarding school.

CONTENTS CONTINUED

24. **Contents at university/college.** We will pay up to £5,000 for loss or damage to your contents, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from the home while kept in any student accommodation or any building in which you or your family study within the British Isles. But not:

- any contents taken from your home to sell or exhibit;
- loss or damage to money or business equipment;
- theft or attempted theft unless violence and force is used to remove the contents from a building;
- loss or damage to pedal cycles.

25. **Liability to the public.** If following an accident someone dies, is injured, falls ill or has their property damaged during the period of insurance, we will cover the legal liability of you or your family as:

- occupiers of the home;
- private individuals.

The most we will pay for any claim arising from one incident, including claimants' costs and expenses is £2,000,000. We may also pay other costs and expenses incurred with our prior written permission.

We will also pay any amount you, or a member of your family are awarded as damages and taxed costs by any court in the British Isles, which, had the position been reversed, would have resulted in a claim under this section. Payment of the award and taxed costs will be made if you have not received any of the amount within 90 days of the award. If any part payment has been made to you we will pay the balance outstanding 90 days after the last payment. The most we will pay for any claim arising from one incident is £2,000,000.

CONTENTS CONTINUED

We will not pay for any liability arising from:

- the ownership of your home or the ownership or occupation of any other premises;
- the death, bodily injury or illness of you or a member of your family or domestic staff;
- the ownership or use of any aircraft, motor vehicle (including motor cycles, quad bikes and motorised scooters), horse drawn vehicle, ship, vessel or craft;
- any loss or damage to property owned by you or a member of your family or domestic staff, or which they are responsible for;
- an agreement that imposes a liability you would not otherwise have been under;
- any professional, occupational or business activity;
- any animal, other than horses and domestic pets;
- any dog which is designated dangerous under the Dangerous Dogs Act 1991;
- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.

26. **Liability to domestic employees.** If following an accident during the period of insurance your domestic employee dies, is injured, falls ill whilst being employed by you and you are found legally liable, the most we will pay for any claim arising from one incident, including claimants' costs and expenses is £10,000,000. We may also pay other costs and expenses incurred with our prior written permission.

Cover applies anywhere in the world as long as you entered into the contract of employment with the employee in the British Isles.

PERSONAL POSSESSIONS (OPTIONAL COVER)

This section only applies if selected by you and shown as covered on your schedule.

Personal possessions are:

- personal belongings, which are designed to be worn or carried. The most we will pay for any one item is £1,500 unless it is shown separately on your schedule;
- money and credit cards taken away from home, but not more than £500 for each;

all being property belonging to you or your family, or for which you or they are legally responsible.

Personal possessions are not:

- motor vehicles (including motor cycles, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;
- business stock, equipment, tools or materials (unless we have agreed to provide this cover and it is included on your schedule);
- animals;
- pedal cycles;
- furniture, furnishings and household goods.

We will provide cover for any loss or damage to personal possessions in Europe and up to 60 days worldwide in any one period of insurance.

We will not pay for:

- losses from unattended vehicles, caravans or motor caravans unless the item is stored out of sight in a glove or luggage compartment and all the doors are locked and windows fully closed;
- theft of any student belongings stolen from any non self contained accommodation unless violence and force is used to remove them;
- theft of any items used in connection with any business, trade or profession unless violence and force is used to remove them;

PERSONAL POSSESSIONS (OPTIONAL COVER) CONTINUED

- accidental loss or damage to software or downloaded information;
- losses for money if not reported to the police within 24 hours of discovery;
- charge, credit or debit cards which are lost and not reported to the issuing or card registration company within 24 hours of discovery;
- unauthorised use of charge, credit or debit cards by a member for your family or domestic staff.

PEDAL CYCLES (OPTIONAL COVER)

This section only applies if selected by you and shown as covered on your schedule.

Pedal cycles being property belonging to you or your family, or for which you or they are legally responsible. The most we will pay for any one pedal cycle and its accessories is the value shown against it on your schedule.

We will provide cover for any loss or damage to pedal cycles in Europe and up to 60 days worldwide in any one period of insurance.

We will not pay for:

- theft of any pedal cycles away from your home, unless locked to a permanent structure;
- theft of pedal cycle accessories unless they are stolen with the pedal cycle;
- loss or damage whilst racing, pace-making or taking part in time trials;
- motorised pedal cycles.

SETTLING CLAIMS – CONTENTS, PERSONAL POSSESSIONS AND PEDAL CYCLES

This section describes how we deal with your claim.

If the loss or damage is covered by this insurance we may:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair or replacement; or
- make a cash payment.

We will take off an amount for wear and tear for clothing and household linen.

We will also take off an amount for wear and tear if the:

- item is not in a good condition; or
- item is not replaced.

You cannot claim for new items if repair is economically possible or if you replace the item with a second hand one. Repairs completed by our approved suppliers as a result of a claim covered by this insurance, are guaranteed for 12 months.

Excesses that apply

If your schedule shows that you have to pay an excess, this is the amount you must pay as the first part of any claim.

The most we will pay for any claim is the limit of cover, less any excess.

Your policy does not cover claims arising from wear and tear or gradual deterioration. It is your responsibility to keep your contents, personal possessions and pedal cycles in a good condition. Please read the general exclusions section for further details.

Valuables

In the event of a claim for any valuable shown on your schedule, you will need to provide proof of its value and ownership of that item.

This evidence must be in the form of a professional valuation or purchase receipt. Failure to provide this evidence could affect the outcome of the claim.

SETTLING CLAIMS – CONTENTS, PERSONAL POSSESSIONS AND PEDAL CYCLES CONTINUED

Amount of cover

The amount of cover shown on your schedule must represent the full replacement value of all your contents as new (apart from clothing and household linen where you may take off an amount for wear and tear). This contents amount must include all your contents within your home, your personal possessions away from your home and all your pedal cycles.

If the amount of cover is less than the full replacement cost of the contents of your home, we will reduce the amount claimed in proportion with the under insurance. For example if the amount of your contents cover is equal to 75% of the amount needed to replace all the contents, we will pay only 75% of your claim.

You must tell us if the value of your contents increase beyond the amount of contents cover stated on your schedule.

Index linking

The amount of cover shown on your schedule may be increased in line with the Retail Price Index or another suitable index if this is not available. We may update your amount of cover when your policy is due for renewal. This does not apply to personal possessions or pedal cycles. We will not reduce the amount of cover if the Retail Price Index falls.

LEGAL EXPENSES (OPTIONAL COVER)

This section only applies if selected by you and shown as covered on your schedule.

This section of your insurance is managed independently on our behalf by Arc Legal Assistance (Arc).

The insurance covers you and your family for legal expenses for the insured events listed in this section provided that:

- the insured event occurs within the period of insurance;
- the insured event occurs within the territorial limits and any legal proceedings will be carried out within the territorial limits by a court or other organisation which we agree to;
- Arc believe that your claim has and continues to have a reasonable chance of success;
- Arc believe the cost of legal expenses to pursue your claim will be in proportion to the expected benefit;
- anyone making a claim under this insurance has your agreement to claim and keeps to the policy conditions.

How to claim

Contact our legal advice helpline on **0845 640 5284** as soon as you are aware of an insured event that may result in a claim, and please have your home insurance policy number available when you call.

Definitions

The following definitions apply to the legal expenses section only.

Court

Court, tribunal or other suitable authority.

Identity fraud

A person or group of people knowingly using a means of identification belonging to you without your knowledge or permission with intent to commit or assist another to commit an illegal act.

Insured event

The start of an individual or series of events that may lead to a claim under this section. We will treat all events related by cause or time as one.

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

The insured event will be treated as occurring on the date that you first became aware of the start of an individual or series of events, problems or disputes covered under this insurance.

Legal expenses

Reasonable legal fees and expenses incurred by your solicitor, which will be assessed on the standard basis. Third party costs shall be covered if awarded against you and paid on the standard basis of assessment.

The most we will pay for all legal expenses will be £50,000 for any claim or claims arising from one insured event. No excess applies to legal expenses claims.

Period of insurance

The period shown on your schedule which the policy covers you for.

Legal representative

Our panel solicitors, appointed by Arc, or their agents to act on your behalf, or any other suitably qualified person appointed to represent you under the terms and conditions of this policy.

Territorial limits

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

What is covered

We will pay legal expenses for each of the following insured events:

1. **Personal injury.** Pursuing a claim directly resulting from your death or injury from an accident from one single event. But not claims:
 - arising from any illness or injury which develops gradually;
 - arising from medical negligence, clinical or dental treatment, advice, assistance or care;
 - arising from psychiatric and/or psychological injury where there is no associated physical injury.

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

2. **Contract disputes.** Pursuing a claim directly resulting from a breach of your contract to buy or hire goods or services for your private use.

Defending a civil claim directly resulting from your sale of goods you have owned and privately sold. But not claims:

- where the amount in dispute is less than £125;
- relating to contracts entered into before this legal expenses cover began;
- arising from disputes over contracts made in connection with the sale or purchase of your home;
- in respect of any works by, or under the order of any government or public or local authority;
- directly or indirectly relating to an allegation of miss-selling or mismanagement of financial services or products.

3. **Protection of property.** Pursuing a claim directly resulting from a breach of your legal rights relating to the ownership or occupation of your home. But not claims:

- where the insured event happens less than 180 days after the start of the first continuous period of this legal expenses insurance;
- in respect of any works by, or under the order of any government or public or local authority.

4. **Employment.** Pursuing a claim directly resulting from a breach of your contract of employment. But not claims:

- where the breach of contract happens less than 90 days after the start of the first continuous period of this legal expenses insurance;
- under the Equal Pay Act 1970 and amending legislation;
- for legal expenses if they relate to a time before the effective date of termination of your employment, (as defined by the Employment Rights Act 1996) in claims for unfair, wrongful or constructive dismissal;
- where the breach of contract is alleged to have commenced or to have continued after the effective date of termination of your employment.

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

5. Identity Fraud. Pursuing a claim directly resulting from an organisation's negligence causing you to suffer financial loss as a result of identify fraud.

Defending your legal rights and/or take reasonable steps to remove County Court Judgements against you that have been obtained by an organisation that you are alleged to have purchased, hired or leased goods or services from.

Cover is only available if you deny having entered into the contract and allege that you have been a victim of identity fraud.

We will also pay legal expenses to represent you at a police station, prior to formal charges being made against you.

Cover is only available where you deny the alleged offence on the basis that you have been a victim of identity fraud.

But not claims:

- where the amount in dispute is less than £125;
- where you have not been a victim of identity fraud;
- where the insured event happens less than 30 days after the start of the first continuous period of this legal expenses insurance;
- where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud;
- where identity fraud was caused by you or your family or anyone else who permanently lives with you;
- for legal expenses arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss;
- for any losses other than legal expenses incurred by you as a result of identity fraud.

GENERAL EXCLUSIONS - LEGAL EXPENSES

(see also the General exclusions which apply to the whole policy)

We will not pay any legal expenses if:

- Arc have not agreed, in advance, the purpose and amount of any legal expenses, or they relate to a period before Arc have accepted your claim;
- Arc do not believe that your claim has and continues to have a reasonable chance of success;
- Arc do not believe the cost of legal expenses to pursue your claim will be in proportion to the expected benefit;
- you have alternative legal expenses cover;
- the insured event began to start or had started before you bought this insurance;
- you should reasonably have known when buying this insurance that the circumstances leading to a claim under this section already existed;
- you claim more than 180 days after the event;
- your claim is fraudulent, false or exaggerated;
- the other side is unlikely to be able to pay your claim;
- you act against Arc's advice or the advice of your legal representative;
- the legal representative refuses to act for you;
- you unreasonably withdraw from legal proceedings;
- your claim is settled or discontinued without Arc agreeing to this beforehand;
- your claim is part of a class action or will be affected by or will affect the outcome of other claims.

GENERAL EXCLUSIONS - LEGAL EXPENSES CONTINUED

Also, certain types of claim are not covered under this insurance.

We will not pay for:

- claims made against us or our agent(s);
- claims directly or indirectly relating to:
 - something said or written about you or by you about somebody else;
 - professional negligence in relation to services provided in connection with a matter not covered under this insurance;
 - an activity for profit or business;
 - divorce, separation and family law, wills, probate or trust(s);
 - disputes between members of your family (this does not apply to accidents involving motor vehicles);
 - an application for a judge to review the legality of a decision made or action taken by a public body;
 - computer software operating systems and packaged software made to your special order;
 - the construction or structural alteration of buildings or parts of them;
 - subsidence, heave or landslip, mining or quarrying;
 - planning, including town and country planning;
 - a lease or license to occupy land or property;
 - a dispute with a local authority about Council Tax.

GENERAL CONDITIONS - LEGAL EXPENSES

(see also the General conditions which apply to the whole policy)

You must do the following:

- supply at your own expense all of the information which Arc reasonably require to decide whether a claim is covered, including evidence that legal expenses will be in proportion to the benefit to you of taking proceedings and that your claim has reasonable prospects of success;
- tell Arc before you take any action that may result in a claim and before you run up any legal expenses;
- take all reasonable steps to settle your claim by negotiation and work with Arc to achieve a satisfactory outcome to your claim;
- follow the advice that Arc and/or your legal representative give you;
- keep the cost of your claim as low as possible;
- keep Arc and your legal representative informed about the progress of your civil claim (including any offers to settle);
- try to recover your legal expenses from the other side, including allowing Arc to bring proceedings in your name;
- at your own expense, agree to be added to the CIFAS Protective Register if recommended by your legal representative or any credit reference agency;
- allow Arc to obtain any information, document or file from your legal representative including an opinion on your chances of success and the proportionate benefit to you of making your civil claim or of acting in defence of your prosecution.

Appointing a legal representative

We have chosen a panel of legal firms to provide legal services to our customers. We have a financial relationship with these firms where they may make payments to us where we introduce our customers to them. There is nothing in our relationship with our panel firms which affects their ability to act in your best interests.

If Arc accepts your claim, they will appoint one of our panel of legal representatives on your behalf.

GENERAL CONDITIONS - LEGAL EXPENSES CONTINUED

You have the right to choose your own legal representative to represent you if it is necessary to take your claim to court or if a conflict of interest arises.

Where you choose to use your own legal representative:

- you must not agree to any legal expenses without Arc's prior written permission;
- your legal representative will be appointed to act for you in line with Arc's standard terms of appointment (you can ask us for a copy).

We will not pay for:

- legal expenses that are unreasonable;
- legal expenses incurred by your legal representative in avoidable correspondence or which are recoverable from a court, tribunal or other party;
- any shortfall in costs recovered from another party where the claim has been successful and costs have been recovered.

We can do the following:

- pay an amount to settle your claim or to pursue an action in the Small Claims Court;
- refuse to pay any further legal expenses if you do not accept any offer in a civil claim, which Arc believe is reasonable;
- give your legal representative and/or Arc all information we have about you or your claim including any medical information;
- refuse to pay further legal expenses if it is more likely than not that your claim will be unsuccessful.

Personal injury claims

As part of any claim for personal injury your legal representative may need to arrange for you to be medically examined by a doctor. They may appoint a medical agency to arrange this examination. The medical agency will also consider whether rehabilitation would assist you in recovering from your injury. If you are using a panel legal representative, the medical agency will make a payment to us for this referral. We do not restrict your legal representative in their choice of medical agency and rehabilitation provider.

GENERAL CONDITIONS - LEGAL EXPENSES CONTINUED

Disputes

How to complain

If you have a complaint about your legal representative, then please complain to them first. If you remain dissatisfied then please contact Arc quoting your claim number. You can write to:

The Managing Director, Arc Legal Assistance, PO Box 8921, Colchester, CO4 5YD or email: claims@arclegal.co.uk

Under the Solicitor Client Confidentiality Rules, your legal representative is required to obtain your written consent in order to release any information relating to your case to us.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving a final response letter from Arc. The address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0800 023 4567 or email: complaint.info@financial-ombudsman.org.uk

Making a complaint won't affect your right to take legal action.

Arbitration

You also have the right to refer any dispute between you and us to an arbitrator who will make a decision to settle the dispute. The arbitrator will be either a solicitor or a barrister or other suitably qualified person that you and we agree on. If we cannot agree on the choice of arbitrator, the arbitrator will be chosen by the President of the Law Society or other governing body for solicitors (or other legal representatives appointed under this insurance) in the relevant jurisdiction to choose one which we both must accept. We and you must keep to the arbitrator's decision. The arbitrator may require you or us to pay the cost of the arbitration.

HOME EMERGENCY (OPTIONAL COVER)

This section only applies if selected by you and is shown as covered on your schedule.

Home emergency insurance is designed to complement your home insurance and provide benefits and services, which are not normally available under home insurance. However, please remember this is not a home maintenance contract and it is not intended to cover routine home maintenance which you should carry out or pay for (such as servicing of your central heating system) and the replacement of parts that tend to wear out over a period of time.

The insurance covers the cost of emergency assistance as a result of an emergency at your home, which occurs within the period of insurance stated on your schedule and as long as you keep to the policy conditions.

How to claim

Contact our home emergency claim number on **0845 608 5097** as soon as you discover the emergency and please have your home insurance policy number available when you call. The service is available 24 hours a day, 365 days a year.

If an emergency could result in serious damage or danger you should immediately report it to the gas, electricity or water company, the local authority or the emergency services.

If you smell gas or discover a leak, you should call National Grid on 0800 111 999.

Definitions

The following definitions apply to the home emergency section only.

Approved repairer

A person, company or organisation we authorise to carry out repair work.

Drainage system

Drainage pipes and sewers that you have legal responsibility for within the boundaries of the home or beyond the boundary that do not join a public sewer.

Emergency

A sudden and unforeseen incident at your home which, if not dealt with quickly, will:

- make your home unsafe or insecure;
- cause damage to your home and/or its contents; or
- leave your home without essential services.

HOME EMERGENCY (OPTIONAL COVER) CONTINUED

Emergency assistance

Work carried out by an approved repairer to resolve the immediate emergency. This may involve a temporary or permanent repair.

Essential services

The drainage system, main heating system, internal gas, electricity or water supply where no reasonable alternative exists and the service is necessary to prevent an emergency.

Internal plumbing

Water supply pipes and taps beyond the mains stopcock, including storage tanks, and sanitary fittings (e.g. baths, basins and toilets) that you have legal responsibility for and that are within your home, but not underground water supply pipes.

Main heating system

The main hot water or central heating system in the home that you have legal responsibility for. But not:

- boilers over 15 years old;
- warm air, solar or under-floor systems;
- oil fired, LPG or propane systems.

Permanent repair

Work needed to put right any loss or damage to the home caused by the emergency. Where possible, we will look to complete a permanent repair if this can be carried out during the same visit and at a similar cost to a temporary repair.

However, there will be times when this won't be possible such as:

- where the loss or damage is not covered under this home emergency section, for example, repairs to a damaged ceiling and contents following a burst pipe;
- any loss or damage to decorations, fixtures, fittings and outside surfaces such as paths, drives and patios, which are disturbed, removed or replaced in the process of providing emergency assistance.

You may be able to claim these costs back if the loss or damage is covered under your home insurance. We will advise you if you need to make a home insurance claim and help you through this process.

HOME EMERGENCY (OPTIONAL COVER) CONTINUED

Temporary repair

A repair that will resolve the immediate emergency but may need to be replaced by a permanent repair.

Pests

Bees, wasps, hornets, rats, mice, squirrels.

What is covered

In the event of an emergency at your home, we will:

- tell you how to protect yourself and your home before help arrives;
- organise and pay for an approved repairer to provide emergency assistance, up to a maximum of £500 (including call out, parts, labour and VAT) for any one emergency.

We will pay for emergency assistance for the following insured events:

1. **Heating.** Failure of the main heating system in your home, but not:
 - boilers over 15 years old;
 - warm air, solar or under-floor systems;
 - oil fired and LPG or propane systems;
 - boilers that have not been regularly serviced;
 - the cost of replacing water storage tanks, outside overflows, underground water supply pipes, cylinder tanks, showers, radiators, storage or panel heaters;
 - breakdown, loss or damage to domestic appliances or underground water supply pipes;
 - repair of a boiler where replacement parts are no longer readily available. In this situation, we will ensure your home is safe and, if required, the approved repairer will provide you with a quotation for a suitable replacement. We will also pay you up to £500 towards the cost of replacing your boiler.

HOME EMERGENCY (OPTIONAL COVER) CONTINUED

2. **Internal plumbing and drainage system.** Damage to or failure of internal plumbing and drainage system at your home, but not:
 - the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;
 - leaking or dripping taps or showers that need a new washer;
 - the cost of replacing water storage tanks, cylinder tanks, outside overflows, macerators, showers, radiators and sanitary fittings (e.g. baths, basins and toilets);
 - breakdown, loss or damage to domestic appliances, or underground water supply pipes;
 - a shared drainage system where it joins the public sewer.
3. **Electrical system.** Failure of the permanent electrical system that you have legal responsibility for from the electric meter in your home to fuse boxes, sockets, switches and light fittings. But not:
 - the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;
 - the cost of replacing macerators, radiators, showers, storage or panel heaters;
 - the cost of replacing light bulbs or decorative light fittings;
 - wiring for telephones, TV aerials, satellites or cable services;
 - failure of burglar alarm systems or CCTV equipment;
 - breakdown, loss or damage to domestic appliances.
4. **Internal gas supply.** Failure of the internal gas supply that you have legal responsibility for from the gas meter in your home to one or more appliances, but not:
 - the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;
 - breakdown, loss or damage to domestic appliances.

HOME EMERGENCY (OPTIONAL COVER) CONTINUED

5. **Roofing.** Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather.
6. **Loss of keys.** Where the keys to your home have been lost or stolen and you aren't able to gain access to it. The approved repairer will help you get back into your home and replace any locks damaged in the course of gaining entry, or any locks where the only key has been lost or stolen.
7. **Home security.** Broken or damaged windows and doors that compromise the security of your home, but not loss or damage to boundary walls, gates, hedges or fences. The approved repairer will make your home safe and replace any glass or locks that have been broken or damaged.
8. **Pests.** Infestation by pests in your home, but not if you have not followed the approved repairer's recommendations on preventing and controlling pests.

GENERAL EXCLUSIONS – HOME EMERGENCY

(see also the General exclusions which apply to the whole policy)

We will not pay:

- any emergency which happens before cover starts, or arises as a result of circumstances known to you before cover starts;
- the cost of emergency assistance before we have accepted a claim;
- an emergency if your home has been unoccupied for more than 60 days in a row;
- the cost of emergency repairs to a property that you rent out or let;
- an emergency arising from the disconnection, interruption or breakdown of the gas, water or electric supply caused by or the responsibility of any public service company, or any equipment they are responsible for;
- any normal day to day home maintenance which you should carry out or pay for (such as servicing of the main heating system) and the replacement of parts that tend to wear out over a period of time;
- the cost of repairs more specifically insured elsewhere in this document of home insurance or any other policy;
- any wilful or negligent act by you, your family or any resident(s).

GENERAL CONDITIONS – HOME EMERGENCY

(see also the General conditions which apply to the whole policy)

You must:

- contact us on **0845 608 5097** as soon as you discover the emergency;
- take all reasonable steps to prevent loss, damage or breakdown and to keep the home, its systems and appliances in good working order;
- ensure any necessary permanent repair is completed as soon as possible following a temporary repair carried out by the approved repairer in order to prevent a future emergency. If you do not do this, you may not be fully covered.

Replacement parts

While we will do our utmost to source replacement parts, there may be times when parts are delayed because of circumstances beyond our control. In these cases we may not be able to avoid delays in repair.

There may also be occasions where parts are no longer readily available. In these situations we will ensure your home is safe and, if required, the approved repairer will provide you with a quotation for a suitable replacement.

If we are unable to repair your boiler due to parts not being readily available, we will also pay you up to £500 towards the costs of replacing your boiler.

If you request parts that are of a superior specification to the original ones fitted, you will be responsible to pay for the increased costs involved.

Claims that are not covered

If the cost of emergency repairs exceeds the limit of cover, or if a claim is not covered under this section, we will still offer you assistance, but you will be responsible for paying the approved repairer's charges. However, you may be able to claim these costs back if the damage is also covered under the buildings or contents sections of this document of home insurance. We will tell you if you need to make a home insurance claim and help you through this process.

GENERAL CONDITIONS – HOME EMERGENCY CONTINUED

Repairers appointed by you (Channel Islands, Isle of Man, Scilly Isles, Scottish Islands only).

Where possible we will try to appoint one of our approved repairers to provide emergency assistance as soon as we can. However, if it's easier for you to appoint your own repairer, we will allow you to do this providing you have called us first to agree that your claim is covered. We will pay you the cost of obtaining emergency assistance up to a maximum of £500 (including call out, parts, labour and VAT) for any one emergency.

Where you choose your own repairer, the contract for services will be between you and your chosen repairer. In these cases, we can't be held responsible for any shortfall in the service they provide.

Cancellation of cover

We have the right not to pay your claim and or cancel your home emergency cover if we believe that you have used the service excessively or unreasonably. For example if you have not followed the advice of the approved repairer or ensured the completion of any necessary permanent repair following a temporary repair carried out by the approved repairer.

GENERAL EXCLUSIONS

We will not pay for:

- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- the cost of replacing any undamaged item or part of any item just because it forms part of a matching set or suite;
- the cost of replacing matching flooring in separate rooms;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you or your family, or any other persons residing in your home;
- loss or damage to any items used in connection with any business, trade or profession, except office equipment in the home, or items specifically insured for business use as personal possessions;
- Any claim arising from:
 - anything which happens gradually including deterioration or wear and tear, settlement or shrinkage;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - damage by insects;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship (not applicable to home emergency);
 - computer viruses;
 - ionising radiation, radioactivity, nuclear fuel, waste or equipment;
 - war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution.

GENERAL CONDITIONS

Your duty

We will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you gave to us when applying for or renewing this insurance, and when making a claim, is true.

You must have asked everyone covered by this insurance any relevant questions to get this information and tell us as soon as possible about any changes which have happened since the insurance started or was last renewed. Failure to do so may invalidate this insurance.

Unoccupied property

You must tell us if your property is unoccupied for more than 60 days in a row.

Number of bedrooms

You must tell us if the number of bedrooms in your home changes from what is shown on the schedule.

Care of your property

You or any person in charge of your property must take reasonable steps and precautions to:

- maintain your property in good condition; and
- protect your property from damage or loss;
- recover lost property.

You must give us or our agents reasonable access to examine your property.

GENERAL CONDITIONS CONTINUED

Accident and claims procedure

You or any other person claiming under this insurance must:

- give us full details of the incident as soon as possible;
- send to us immediately all communications for other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to;
- give us all the information, evidence and help we need;
- tell the police immediately when property is lost, stolen or maliciously damaged and provide us with the Crime reference number;
- tell us if any lost or stolen property is subsequently recovered.

You or any other person must not, without our permission:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement.

We will be entitled to:

- have total control to carry out, defend and settle any claim;
- take proceedings in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

Fraud

If you or anyone acting for you:

- misrepresents or deliberately fails to disclose relevant facts at any time that affect either the terms and conditions, the premium or whether we accept cover;
- makes a claim in a fraudulent or false way, or where we are given any documents which are false or stolen;

GENERAL CONDITIONS CONTINUED

We may:

- cancel or void your policy and all other policies to which you are connected to with us;
- not pay any claim which is in any way fraudulent, false, exaggerated;
- aim to recover any costs we have incurred and not return any premium;
- tell the police if we suspect fraud.

Other insurances

If there is any other insurance covering the same claim, we will only pay our share of the claim, even if the other insurer refuses the claim.

Cancellation

We may cancel this insurance:

- from the commencement or renewal date if you do not pay your premium;
- by sending 7 days' written notice to you, at your last address known to us. The insurance will end immediately the 7 days' notice runs out and upon cancellation we will refund the part of your premium that applies to the remaining period of insurance.

You may cancel this insurance by informing us. If no claim has been made you will be entitled to a refund of the premium paid less a deduction for the days that you have been covered. This deduction will be calculated on a proportionate basis and will include an additional cancellation charge to cover our costs. These charges will be subject to Insurance Premium Tax where applicable.

If a claim has been paid, we will cancel your cover but not refund any premium and the cancellation charge will apply. If you are paying by instalments, you must still pay us the balance of the full annual premium.

Details of our charges are shown on your schedule under the heading 'Charges that apply'.

GENERAL CONDITIONS CONTINUED

Premium payment by instalments

If you agree to pay your premium by monthly instalments via Direct Debit or a similar arrangement you must pay any deposit we ask for and make sure your instalment payments are kept up to date.

If you do not pay your deposit we may cancel this insurance from the commencement date.

If you pay your deposit but we do not receive an instalment payment on or before the date it is due, we may give you 7 days' notice of cancellation in writing at your last address known to us. The insurance will end immediately the 7 days' notice runs out.

Requests for documents

We will make a charge to cover our administrative costs if you request a duplicate schedule, document of home insurance or any other written confirmation of cover. This charge will be subject to Insurance Premium Tax where applicable.

We will not make an administration charge in respect of this insurance if it has been in force for at least 2 years.

Details of our charges are shown on your schedule under the heading 'Charges that apply'.