



**Keep me
somewhere
safe**

Home Insurance

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 total (items worth £1,500 or less)	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
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

CONTENTS

Page

Summary of policy limits	1
Welcome to LV=	4
Useful information	5
Your home insurance policy	7
Definitions	8
Buildings	9
1. Fire	9
2. Water or oil leaking	9
3. Theft	9
4. Storm or flood	9
5. Subsidence, heave or landslip	10
6. Vandalism or malicious damage	10
7. Impact	10
8. Selling your home	11
9. Accidental damage to fixed glass and sanitary fittings	11
10. Accidental damage to cables, underground pipes and drains	11
11. Unavoidable damage caused by the emergency services	11
12. Accidental damage (optional cover)	11
13. Alternative accommodation	12
14. Loss of keys	12
15. Plants in the garden	12
16. Trace and access	13
17. Liability to the public	13
Settling claims – Buildings	14
Contents	15
1. Fire	16
2. Water or oil leaking	16
3. Theft	16

	Page
4. Storm or flood	16
5. Subsidence, heave or landslip	16
6. Vandalism or malicious damage	16
7. Impact	16
8. Accidental damage to mirrors and glass	16
9. Accidental damage to home entertainment equipment	17
10. Accidental damage (optional cover)	17
11. Contents in the garden	17
12. Plants in the garden	18
13. Loss of keys	18
14. Alternative accommodation	18
15. Fatal injury	18
16. Religious festivals and weddings	18
17. Frozen food	19
18. Title deeds	19
19. Moving house	19
20. Tenant's cover	19
21. Money and credit cards	19
22. Downloaded information	20
23. Temporary removal	20
24. Contents at university/college	21
25. Liability to the public	21
26. Liability to domestic employees	22
Personal possessions (optional cover)	23
Pedal cycles (optional cover)	24
Settling claims – Contents, Personal possessions and Pedal cycles	25
Legal expenses (optional cover)	27
Settling claims – Legal expenses	31
General conditions	33
General exclusions	37

WELCOME TO LV=

Thank you for choosing to purchase a LV= insurance policy.

Your LV= policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products.

As a friendly society and mutual, LV= exists wholly for the benefit of its members. We have no shareholders taking a share of our profits. Instead we invest our profits in making our products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for our policyholders, we will aim to settle claims quickly, even in the most difficult circumstances.

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape. Should you require this document in any of these formats, please contact us.

If you would like to learn more about LV= please visit our website at:

www.LV.com

A handwritten signature in black ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

John O'Roarke

Managing Director – General Insurance
Liverpool Victoria Insurance Company Limited

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 which is managed on our behalf by Rok. 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

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 costs and expenses which you may incur as a result of following the advice. To be covered for legal costs 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.

YOUR HOME INSURANCE POLICY

You should read this document of home insurance, the schedule and the important information leaflet 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.

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-satellite set-top boxes, satellite receivers, computers, games consoles and recording and audio equipment.
Identity fraud	Obtaining goods or services in your or your family's name without your or your family's permission, agreement or involvement.
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:
 - the first £1,000 of every claim;
 - 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 state of repair 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.

The most we will pay is the limit of cover, less any excess, both of which are shown on your schedule.

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 state of repair. 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. **Religious festivals and weddings.** We will increase the contents amount of cover by 10% for one month before and after a religious festival or wedding day 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 or the unauthorised use of a charge, credit or debit card anywhere in Europe and up to 60 days worldwide 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;

all 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 item is £1,500 unless it is shown separately on your schedule.

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;
- accidental loss or damage to software or downloaded information.

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.

The most we will pay is the amount of cover, less any excess, both of which are shown on your schedule.

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.

Amount of cover

The amount of cover shown on your schedule must represent the full replacement value of your contents as new (apart from clothing and household linen where you may take off an amount for wear and tear).

SETTLING CLAIMS – CONTENTS, PERSONAL POSSESSIONS AND PEDAL CYCLES CONTINUED

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.

Please ensure that the amount of cover for your personal possessions is adequate.

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 on our behalf by Arc Legal Assistance (Arc).

This insurance covers you and your family. Anyone making a claim under this section must have your agreement to claim.

We may negotiate on your behalf for your legal rights in respect of events that are covered by this insurance. Where necessary we will pay your reasonable unrecovered professional costs and expenses up to £50,000, for each insured event that happens during the period of insurance, as long as:

- we believe these costs and expenses to be in proportion to the benefit to you of taking legal proceedings;
- we have agreed, in advance, the purpose and amount of these costs and expenses; and
- we believe your claim has a reasonable chance of success.

We will treat events related by cause or time as one. The event must happen in the United Kingdom, the Isle of Man or the Channel Islands.

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.

Insured Events

Your pursuit of a claim directly resulting from:

- **Your death or injury** from an accident arising from one single event and not from something which happens gradually;
- **A breach of your contract** to buy or hire goods or services for your private use. At least £125 must be in dispute;
- **A breach of your legal rights** relating to the ownership or occupation of your home. This must happen at least 180 days after the start of the first continuous period of legal expenses insurance;

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

- **A breach of your contract of employment** at least 90 days after the start of the first continuous period of legal expenses insurance;
- **An organisation's negligence** causing you to suffer financial loss as a result of identity fraud where the financial loss occurs during the period of insurance.

Your defence of a civil claim directly resulting from:

- **Your sale of goods** you have owned and privately sold. At least £125 must be in dispute;
- **An organisation claiming** that you or your family have bought, hired or leased goods or services from them.

Cover is only available if you or your family deny having entered into the contract on the basis that you or your family have been a victim of identity fraud.

At least £125 must be in dispute.

You are also covered for:

- **Legal costs and expenses** to represent you or your family at an interview 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 or your family have been a victim of identity fraud.

There is no cover where you or your family are entitled to Legal Aid or for claims arising from mistaken identity or alleged mistaken identity.

What Is Not Covered

We will not pay any costs and expenses if:

- 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 our advice or against the advice of the solicitor;
- the solicitor refuses to act for you;
- you unreasonably withdraw from legal proceedings;

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

- your claim is settled or discontinued without us agreeing to this beforehand;
- you enter into a no win no fee arrangement;
- 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;
- your claim is part of a class action or will be affected by or will affect the outcome of other claims.

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

We will not pay for:

- claims more specifically insured under another insurance policy;
- claims made against us or our agent(s);
- any claim under the Equal Pay Act 1970 and amending legislation;
- claims relating to contracts entered into before this legal expenses cover began;
- claims arising from disputes over contracts made in connection with the sale or purchase of your home;
- claims arising solely from psychiatric and/or psychological injury where there is no associated physical injury;
- claims relating to something said or written about you or by you about somebody else;
- applications for a judge to review the lawfulness of a decision made or action taken by a public body;
- claims directly or indirectly relating to:
 - medical negligence;
 - planning, including town and country planning;
 - the construction or structural alteration of buildings or parts of them;
 - subsidence, mining or quarrying;
 - any works by, or under the order of any government or public or local authority;

LEGAL EXPENSES (OPTIONAL COVER) CONTINUED

- a lease or licence to occupy land or property;
- a dispute with a local authority about Council Tax;
- an activity for profit or business;
- divorce and family law, wills, probate or trust(s);
- disputes between members of your family (this does not apply to accidents involving motor vehicles);
- existing disputes or claims you could have reasonably known about before you bought this cover;
- ionising radiation, radioactivity, nuclear fuel, waste or equipment;
- war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution;
- computer viruses;
- computer software operating systems and packaged software made to your special order.

For claims resulting from identity fraud, we will also not pay:

- if the insured incident began to occur within 30 days after the start of the first continuous period of legal expenses insurance;
- if you or your family failed to take all reasonable steps to protect your identity and any Personal Identification Numbers (PIN);
- for identity fraud by you or your family;
- for you or your family's inconvenience in rectifying the identity fraud;
- for costs and 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 the cost of CIFAS protective registration;
- for any losses incurred by you or your family as a result of identity fraud;
- for claims against any credit reference agency.

SETTLING CLAIMS – LEGAL EXPENSES

This section describes how we deal with your claim.

This insurance only covers the legal costs incurred by one of our panel of solicitors, appointed by Arc, or their agents until court proceedings are issued.

If proceedings need to be issued or if there is a conflict of interest, you may choose your own solicitor if we approve them. If we cannot agree with your choice of solicitor we will ask 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 may give the solicitor and/or Arc all information we have about you or your claim including any medical information. We will be entitled to get any information, document or file from the solicitor and/or Arc 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.

We have a financial arrangement with Irwin Mitchell Solicitors where we will introduce our customers to them and they may make a payment to us for that referral. There is nothing in our relationship with Irwin Mitchell which will affect their ability to act in your best interests.

In claims for personal injury Irwin Mitchell may need to arrange for you to be examined by a doctor as part of the claims process. Irwin Mitchell may appoint a medical agency to arrange this examination. The medical agency will pay us £30 for each referral they receive.

As part of the claims process, Irwin Mitchell is obliged to consider whether rehabilitation would help you in recovering from your injury. Irwin Mitchell will appoint a rehabilitation provider who will arrange an initial assessment for you. If you then have a course of treatment we will receive a payment of approximately £30 from the rehabilitation provider.

We do not restrict Irwin Mitchell in their choice of medical agency and rehabilitation provider.

If you do not accept any offer in a civil claim, which we believe is reasonable, we may refuse to pay any further costs and expenses. We will not have to keep to any agreement we are not involved in.

If there is a disagreement between you and us, you or we may agree an arbitrator. If we cannot agree an arbitrator, the Chartered Institute of Arbitrators will choose one. The arbitrator may require you or us to pay the cost of the arbitration.

SETTLING CLAIMS – LEGAL EXPENSES CONTINUED

You must:

- supply at your own expense all of the information which we reasonably require to decide whether a claim may be accepted, including evidence that costs and expenses will be in proportion to the benefit to you of taking proceedings and that your claim has reasonable prospects of success;
- tell us before you take any action that may result in a claim and before you run up any costs and expenses;
- take all reasonable steps to settle your claim by negotiation and work with us to achieve a satisfactory outcome to your claim;
- follow the advice that we or your solicitor give you;
- keep the cost of your claim as low as possible;
- keep us and your solicitor informed about the progress of your civil claim (including any offers to settle);
- try to recover your costs and expenses from the other side, including allowing us to bring proceedings in your name;
- at your own expense, agree to be added to the CIFAS Protective Register if recommended by one of our panel solicitors or your solicitor or any credit reference agency.

At our discretion we may pay an amount to settle your claim.

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'.

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;
 - 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.

Contact us...



Customer Services 0845 640 5270

(Mon to Fri 8am - 9pm, Sat 8am - 5pm and Sun 9am - 5pm)



**Legal Advice
Helpline**

0845 640 5284

(24 hours a day, 365 days a year)



Claims 0845 640 5630

(24 hours a day, 365 days a year)



Identity Fraud

Assistance Helpline 0845 640 5284

(Mon to Fri 9am–6pm and Sat 9am–1pm)



Domestic Emergency

Assistance Helpline 0845 640 5284

(24 hours a day, 365 days a year)



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