



# Home Insurance

Policy Document



## Welcome to LV=

Thank you for choosing LV= home insurance. We hope you'll be happy with the cover and service you get from us. This booklet tells you everything you need to know about your insurance, so please keep it safe with your home insurance schedule.

This product meets the demands and needs of someone wishing to insure their home buildings and/or contents. The level of cover and any optional extras you have chosen will be shown on your schedule. Liverpool Victoria Insurance Company Limited (LV=) has not provided you with any advice or recommendations as to whether this product meets your specific insurance requirements. Our staff are paid a salary and may receive an annual bonus but these are not directly influenced by your decision to purchase this policy. You should review your insurance requirements on a regular basis.

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls will be recorded for training and monitoring purposes.

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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 booklet for the full terms and conditions.

<b>Section of cover</b>	<b>Limit of cover</b>
<b><i>Buildings (if selected)</i></b>	
Buildings	£1,000,000
Accidental damage to underground drains/pipes	Included
Alternative accommodation	£50,000
Plants in the garden	£1,500
Trace and access	£5,000
Liability to the public	£2,000,000
<b><i>Contents (if selected)</i></b>	
Contents	Refer to your schedule
Valuables	Refer to your schedule
Business equipment	£5,000
Contents in the garden	£1,500
Plants in the garden	£1,500
Fatal injury	£5,000
Alternative accommodation	£25,000
Frozen food	£750
Title deeds	£2,500
Tenant's cover	£10,000
Money and credit cards	£500
Downloaded information	£1,000
Visitor belongings	£1,000
Temporary removal	£5,000
Contents at university/college	£5,000
Contents in a nursing home	£5,000
Liability to the public	£2,000,000
Liability to domestic employees	£10,000,000
<b><i>Personal belongings (if selected)</i></b>	
– Personal belongings	Refer to your schedule
– Money and credit cards	£500
– Single item limit	£2,000
<b><i>Bicycles (if selected)</i></b>	
– Bicycles	Refer to your schedule
– Single item limit	£1,000
<b><i>Home emergency (if selected)</i></b>	
Home emergency	£500

## Your home insurance policy

Please read this document of home insurance and the schedule as one document. This is your contract of insurance with us.

In return for your premium we'll give you insurance cover as set out in this booklet according to the cover selections and period of insurance shown on your schedule. Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

### Our commitment to you

We'll always:

- make sure all the information we give you is clear and accurate;
- be fair and reasonable;
- act promptly.

### Your responsibility to give us correct information

Please make sure all the information you give us is correct and complete and let us know if anything is incorrect. This is important because if you don't we may cancel your insurance from its start date and/or not pay your claim. If you're not sure whether you need to tell us about something please ask.

## Useful information

### To make a change

**0800 085 5664**

(Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm and bank holidays 9am-5pm)

### To make a claim

**0800 032 2844 (24 hours a day, 365 days a year)**

Follow these simple steps:

1. Check you're 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. Tell the police immediately if your property is stolen or vandalised.

### How to make a complaint

If you wish to make a complaint, please contact us by phone on **0800 085 5664**, for Text Phone please dial 18001 first, email [GIFeedback@LV.co.uk](mailto:GIFeedback@LV.co.uk) or write to us. If you prefer to write, please address your letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2NF.

Please quote your policy number in all correspondence. For more information, please visit the complaints section on our website: [LV.com/insurance/complaints](http://LV.com/insurance/complaints)

**A copy of our internal complaints procedure is available on request.**

If we cannot resolve your complaint, you may refer your complaint to the Financial

Ombudsman Service within 6 months of receiving our final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

For more information please visit [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Telephone: **0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Making a complaint will not affect your right to take legal action.**

### **What happens if we can't meet our liabilities?**

If we can't meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation depending on what kind of insurance you have. Home insurance is covered for 90% of the claim as it's a non-compulsory insurance product.

You can get further information from: [www.fscs.org.uk](http://www.fscs.org.uk), phone **0800 678 1100** or **0207 741 4100**, email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

### **If you have a domestic emergency**

**0800 028 5988 (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.

### **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 your 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

### **0800 028 5411 (24 hours a day, 365 days a year)**

Our confidential Legal Advice helpline is provided by one of our approved suppliers who are authorised and regulated by the Solicitors Regulation Authority. Calling this number 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

### **0800 028 5447 (24 hours a day, 365 days a year)**

You may call one of our designated identity fraud experts to obtain confidential 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.

If you're 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

**Wherever these definitions appear in this document of home insurance, they have the same meaning:**

Accidental damage	damage caused suddenly by external means which is not expected and not deliberate.
Business equipment	furniture and office equipment (e.g. computers, printers, photo-copiers but not stock, materials and tools), used for business purposes to any extent.
Claim	a single loss or series of losses arising from one incident or illness.
Document of home insurance	this booklet.
Domestic employee	a person employed by you to carry out domestic tasks at your home, such as cleaning, gardening or looking after your children.
Excess	the first amount of any claim you must pay.
Family	you, your spouse/partner and any other relatives or any other person, who is not a paying guest, all permanently living within your home.
Heave	upward movement of ground.
Home	the private property at the address shown on the schedule, together with its garages and outbuildings.
Home entertainment equipment	radios, televisions, digital, cable and satellite decoders/receivers, home computers, laptops, tablets, notebooks, e-readers and games consoles, video, DVD, record, tape and CD players.

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.
Landslip	movement of ground down a slope.
Limit of cover	the most we'll pay in respect of any claim.
Money	cash, 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.
Paying guests	a person who is not part of your family and who pays you for staying in your property, this includes lodgers and tenants.
Period of insurance	the length of time that the contract of insurance applies for. This is shown on your schedule.
Schedule	forms part of your contract with us and includes: <ul style="list-style-type: none"> <li>■ your details;</li> <li>■ the period of home insurance;</li> <li>■ those sections of this document of home insurance that apply;</li> <li>■ limits of cover;</li> <li>■ any conditions which may vary the terms of this document of home insurance.</li> </ul>
Settlement	downward movement of ground as a result of normal consolidation and compaction of the soil by the weight of the buildings within 10 years of construction.
Subsidence	downward movement of ground other than by settlement.
Unoccupied	not lived in by you or a member of your family, for more than 60 days in a row, or does not have sufficient furniture or services for normal living purposes.  By lived in we mean staying in and sleeping overnight for at least 2 nights in a row each week.
Valuables	jewellery, watches, furs, items made of gold, silver and other precious metals, pictures and other works of art, 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



# General exceptions

**These General exceptions apply to the whole contract of home insurance and they will apply in addition to what's shown under 'What's not covered' in each section of this document of home insurance.**

## **1. Changes in circumstances – notification and acceptance**

This insurance won't apply unless:

- you've told us about any change as listed in General conditions; and
- we've agreed to provide cover and have issued a schedule, where appropriate.

## **2. We will not pay for:**

- any reduction in value;
- any loss or damage which results indirectly from anything insured by this policy;
- any indirect loss such as loss of earnings or travel expenses;
- the removal of tree stumps or their roots, where we have agreed to remove any fallen trees or branches;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you or your family, or any other persons living in your home;
- any direct or indirect loss or damage caused as a result of your home being used for illegal activities by you or your family;
- loss or damage to your computer or smart devices, e.g. tablets, smart phones, smart televisions, caused by hacking or computer viruses;
- 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 (not applicable to home emergency);
  - faulty design, materials or workmanship;
  - war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution;
- any loss, damage, liability or cost directly or indirectly caused by:
  - radiation or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel;
  - the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
  - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

# General conditions

**We'll only provide cover under this policy if you and any other person covered by this insurance meet all the terms and conditions in this document of home insurance including those shown on your schedule.**

## **1. Care of your property**

You or any person in charge of your property must take care to:

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

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

## **2. Your responsibility to provide correct information**

When applying for, amending or renewing this insurance, you must answer all questions truthfully and to the best of your knowledge, including questions that apply to any other person covered by this insurance.

Your schedule shows the answers you've provided and you must let us know if any of the details are incorrect as soon as possible after receiving your documents. At renewal, you must also let us know if any of the information has changed, including any claims or convictions for you and/or anyone insured under your policy.

### **Changes you need to tell us about during the period of cover**

You must tell us as soon as possible if:

- you move house;
- you start a business from home;
- you change the use of your home e.g. you rent it out or take on paying guests;
- you're having building work done;
- the number of bedrooms and/or bathrooms in your home changes;
- you increase your contents cover from what is shown on your schedule;
- you leave your home unoccupied for more than 60 days in a row.

If you make any of the changes above, you won't be covered unless we've agreed to provide cover and issued a schedule, where appropriate. This means that, if you don't tell us, we may reject any claim or reduce the amount of payment we make.

If we agree to your change, it may result in an additional or return premium and may be subject to an administration charge. Your schedule gives details of the charges that may apply.

If the changes you make mean we can no longer insure you, we'll give you notice of cancellation. Please see General conditions, our rights to cancel your insurance.

### **Documents and information you may need to give us**

To help us validate your details, you may be asked to send us documents, information or allow us to have access to databases.

Examples of documents or information we may require include proof of your address and a copy of your utility bill.

Failure to provide the requested documents, information or authority to access any requested databases may result in your policy being cancelled. If a refund is paid, we'll deduct our charge for the cancellation and for the time you've been on cover.

### **3. Misrepresentation, fraud and financial crime**

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents;
- makes a fraudulent payment by bank account and/or card;

we may:

- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any administration charges. If you pay by instalments, you will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
- reject a claim or reduce the amount of payment we make;
- cancel or avoid your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation charge.

Where fraud is identified, we'll also:

- not return any premium paid by you;
- recover from you any costs we've incurred;
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

#### **3.1 Claims fraud**

If you or anyone representing you makes a claim or part of any claim that is fraudulent, false or exaggerated, we may:

- reject the claim or reduce the amount of payment we make;
- cancel your policy from the date of the fraudulent act and not return any premium paid;
- recover from you any costs we've incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

### **4. 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 from 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;
- provide us with information relevant to your claim that we may require to help us validate and process your claim such as purchase receipts, valuations, photographs and reports;
- help us to pursue a recovery (where applicable) against a third party;
- tell the police immediately if your property is stolen or vandalised 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'll 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.

## **5. Other insurances**

If any loss or damage is covered by this insurance and is also covered by any other insurance, we'll only pay our share.

## **6. Cancellation**

### **Our rights to cancel your policy**

We'll cancel your insurance by giving you 7 days' notice if:

- we identify misrepresentation or any attempt to gain an advantage under this insurance to which you're not entitled, see general conditions 3;
- we identify your involvement in, or association with insurance fraud and/or financial crime;
- you don't pay the premium or an instalment when we have notified you that the outstanding amount is required by a specific date;
- you or anyone else covered by this insurance hasn't met the terms and conditions in this document of home insurance including those shown on your schedule;
- a change in your circumstances means that we can no longer provide cover;
- you behave in a manner that makes it inappropriate for us to continue your insurance, e.g. if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to you.

The insurance will end immediately when stated on the cancellation notice. But if you've just taken out the policy or renewed with us and the premium is unpaid, we'll cancel your insurance from the start/renewal date. We'll refund the balance of your premium that applies to the remaining period of cover.

If a refund is paid, a cancellation charge will be deducted from the refund.

If a claim has been made or misrepresentation, fraud or financial crime identified, we'll cancel your cover but may not refund any premium. If you're paying by instalments, you must still pay us the balance of the full annual premium.

### **Your rights to cancel your insurance**

#### **Up to 14 days after you receive your documents**

At the start of your insurance, when you receive your documents, you have 14 days to check you're happy with the insurance cover you've bought. If the cover doesn't meet your needs, you can cancel your insurance by telling us. If you do this within 14 days of receiving your documents, we'll refund any money you've paid less a charge for the cover you've had and a cancellation charge will apply for setting up the policy. A charge won't be made if you cancel before the cover start date.

## **More than 14 days after you receive your documents**

After the initial 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation fee will apply. If you've made a claim no refund will be paid. If you're paying by instalments, you must still pay us the balance of the full annual premium.

Please refer to your schedule for details of the charges that apply.

### **Cancellation at renewal**

We'll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your insurance policy. If you haven't chosen our continuous payment option, you must contact us before your renewal date to continue with your insurance policy. If you've chosen our continuous payment option, we'll automatically renew your insurance policy before it expires. As part of our renewal process your debit or credit card provider will tell us your new card number if it has changed. If you don't want to renew or your credit card provider has changed please contact us before your renewal date.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your renewal date, we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with the cancellation rules explained on your schedule.

If you're due a refund, we'll send this to you within 7 days of you telling us that you'd like to cancel.

### **Renewal of your policy**

We reserve the right not to invite the renewal of your policy.

### **Insurance premiums**

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

### **7. Premium payment by instalments**

- if you agree to pay your premium by monthly 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 make a claim, we may deduct any outstanding amounts due to us before paying the claim.

### **8. Joint policyholder permissions**

- Joint policyholders can make changes to policies, including cancellation;
- If the policy is being paid by instalments, any change resulting in an increased premium will need authority from the policyholder so the payment can be added to the credit agreement;
- If the policyholders circumstances change, a new policy may be offered in the joint policyholders name.

### **9. Administration charges**

We'll apply a charge to cover our administration costs in certain circumstances. Please refer to your schedule for details of the charges.

This charge will be added to any premium due or deducted from any refund due in respect of the amendment to your insurance.

### **10. The law that applies to your insurance**

The law of England and Wales applies to your contract with us.

# 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, bidets, toilets or showers;
- walls, gates, fences (but not hedges, trees, shrubs, lawns or plants);
- outbuildings and garages that form part of your home;
- swimming pools, permanently fixed hot tubs, 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're legally responsible.

**We'll provide the following cover for any loss or damage to the building for the causes below up to the limit of cover shown on your schedule:**

What's covered	What's not covered
<b>1. Fire</b> (including resultant smoke damage), <b>lightning, explosion or earthquake.</b>	
<b>2. Water or oil leaking</b> from any fixed tank, domestic appliance or pipe.	<ul style="list-style-type: none"> <li>■ subsidence, heave or landslip caused by escaping water;</li> <li>■ damage to the tank, appliance or pipe itself, unless caused by freezing;</li> <li>■ damage caused by the failure, wear and tear or lack of grouting or sealant;</li> <li>■ loss or damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<b>3. Theft or attempted theft.</b>	<ul style="list-style-type: none"> <li>■ theft or attempted theft whilst paying guests or tenants are staying in your home unless force and violence is used to break into your home (and we've agreed to this cover and it's shown on your schedule);</li> <li>■ theft or attempted theft after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<b>4. Storm or flood.</b>	<ul style="list-style-type: none"> <li>■ loss or damage to gates or fences;</li> <li>■ the cost of the removal of a tree or branch, unless its fall has caused damage to the building itself.</li> </ul>

What's covered	What's not covered
<p><b>5. Subsidence or heave</b> of the site on which the building stands or <b>landslip</b>.</p>	<p>Damage:</p> <ul style="list-style-type: none"> <li>■ if the main structure of your home or outbuildings are not damaged at the same time, by the same cause;</li> <li>■ as a result of coastal or river erosion;</li> <li>■ where compensation has been provided under any contract, legislation or guarantee;</li> <li>■ during demolition, structural alteration or repair work;</li> <li>■ 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;</li> <li>■ caused by bedding down or settlement;</li> <li>■ caused by poor workmanship, poor design or faulty material, including inadequate construction of foundations;</li> <li>■ caused by the failure to follow good building practice at the time of design or construction.</li> </ul>
<p><b>6. Vandalism</b> including riot, civil unrest, strikes or labour or political disturbances.</p>	<ul style="list-style-type: none"> <li>■ damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<p><b>7. Impact</b> 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.</p>	<ul style="list-style-type: none"> <li>■ damage to gates or fences by falling trees or branches;</li> <li>■ damage by domestic pets;</li> <li>■ the cost of removal of a tree or branch, unless its fall has caused damage to the building itself.</li> </ul>

What's covered	What's not covered
<p><b>8. Selling your home</b></p> <p>The buyer will be covered for loss or damage covered by this insurance up to the date the sale completes on your home.</p> <p>If you're buying another property to live in, which we have agreed to insure, we'll 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.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>■ if the property is insured under another policy;</li> <li>■ if the property is unoccupied for more than 60 days in a row;</li> <li>■ after the sale or purchase has completed.</li> </ul>
<p><b>9. Accidental damage</b> to fixed glass, sanitary ware, solar panels and ceramic hobs forming part of the buildings.</p>	<ul style="list-style-type: none"> <li>■ damage caused by paying guests or tenants (unless we've agreed to this cover and it's shown on your schedule);</li> <li>■ damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<p><b>10. Accidental damage</b> to cables, underground pipes and drains (and their inspection covers) serving your home.</p> <p>We'll also pay for the reasonable 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.</p>	
<p><b>11. Unavoidable damage</b> caused by the emergency services when accessing your home or garden as a result of an emergency involving you or your family.</p>	



What's covered	What's not covered
<p><b>12. Full accidental damage (optional cover)</b> to the building.</p>	<ul style="list-style-type: none"> <li>■ damage caused by paying guests or tenants (unless we've agreed to this cover and it's shown on your schedule);</li> <li>■ damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe;</li> <li>■ the cost of maintenance or normal redecoration;</li> <li>■ damage caused during demolition, structural alterations or repairs;</li> <li>■ any loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>
<p><b>The following cover is also included up to the limits shown:</b></p>	
<p><b>13. Alternative accommodation</b></p> <p>If your home becomes uninhabitable following loss or damage covered under Buildings, we'll pay up to £50,000 during the period of insurance for:</p> <ul style="list-style-type: none"> <li>■ the extra cost of similar alternative accommodation for you, your family and your domestic pets; or</li> <li>■ loss of any unrecoverable rent;</li> <li>■ the reasonable storage costs for the duration of the repairs.</li> </ul>	<ul style="list-style-type: none"> <li>■ alternative accommodation if we pay for this under the contents section as a result of the same incident.</li> </ul>
<p><b>14. Loss of keys</b></p> <p>We'll 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.</p>	
<p><b>15. Plants in the garden</b></p> <p>We'll pay up to £1,500 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home by:</p> <ul style="list-style-type: none"> <li>■ <b>Fire, lightning, explosion or earthquake;</b></li> <li>■ <b>Vandalism;</b></li> <li>■ <b>Impact;</b></li> <li>■ <b>Theft or attempted theft.</b></li> </ul>	<ul style="list-style-type: none"> <li>■ impact by falling trees or branches;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance;</li> <li>■ loss or damage if we pay for plants in the garden under the contents section as a result of the same incident.</li> </ul>

What's covered	What's not covered
<p><b>16. Trace and access</b></p> <p>We'll pay up to £5,000 for the cost of removing and replacing any part of the buildings to find and allow access to the source of a water or oil leak from any fixed tank, appliance or pipe forming part of your home.</p>	<ul style="list-style-type: none"> <li>■ the cost to repair the tank, appliance or pipe itself.</li> </ul>
<p><b>17. Liability to the public</b></p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged, during the period of insurance, we'll cover your legal liability:</p> <ul style="list-style-type: none"> <li>■ as owner of the building and its land;</li> <li>■ under section 3 of the Defective Premises Act 1972 or the Defective Premises Northern Ireland Order 1975 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.</li> </ul> <p>The most we'll 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 permission, within this limit.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>■ pollution or contamination unless caused by oil leaking from any fixed heating installation in your home;</li> <li>■ the death, bodily injury or illness of you or a member of your family or domestic employees;</li> <li>■ loss or damage to any property you or a member of your family own or are responsible for;</li> <li>■ an agreement you have with another party;</li> <li>■ any professional, occupational, business or trade activities;</li> <li>■ you occupying your home;</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>■ 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;</li> <li>■ any liability covered by any other insurance.</li> </ul>

## Settling claims - buildings

### **This section describes how we deal with your claim.**

If the loss or damage is covered by this insurance we'll agree with you whether to:

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

We'll pay the full cost of any repair or replacement, including any 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'll pay the lower of:

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

### **Cash payments**

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replaced or you wish to use your own supplier, we will not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same incident if the cash provided was not used to repair the damage or replace the damaged item.

### **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 limit of cover will be applied after payment of any excess.

### **Matching sets and suites**

If you make a claim for damage to a bathroom suite or kitchen, but we can't repair or replace the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

If you make a claim for damage to fitted or matching flooring, but we can't replace or repair the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing the undamaged floor in the adjoining room.

If the damaged flooring is to the hall, stairs, or landing, we'll replace the entire hall, stairs and landing. We won't contribute towards replacing any undamaged flooring in adjoining rooms.

We won't pay the cost of replacing or altering any other undamaged items solely because they form part of a set or suite, this includes groups or collections of items of the same design, nature or colour.

**Your policy does not cover claims arising from wear and tear or gradual deterioration. It's your responsibility to keep your home in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered.**

**Please read the General exceptions 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 any limit shown on your schedule;
- home entertainment equipment;
- business equipment, but not more than £5,000 in total;
- money and credit cards;
- bicycles;
- television or radio aerials, satellite dishes and their fittings;
- tenant's fixtures and improvements;

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

**Contents are not:**

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

**We'll provide the following cover for any loss or damage to the contents in your home for the causes below up to the limit of cover shown on your schedule:**

What's covered	What's not covered
<b>1. Fire</b> (including resultant smoke damage), lightning, explosion or earthquake.	
<b>2. Water or oil leaking</b> from any fixed tank, domestic appliance or pipe, including loss of metered water or oil.	<ul style="list-style-type: none"><li>■ loss or damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule);</li><li>■ damage caused by the failure, wear and tear or lack of grouting or sealant.</li></ul>
<b>3. Theft or attempted theft</b> from the confines of your home, including losses from your garages and outbuildings.	<ul style="list-style-type: none"><li>■ theft or attempted theft whilst paying guests or tenants are staying in your home unless force and violence is used to break into your home, (and we've agreed to this cover and it's shown on your schedule);</li><li>■ theft or attempted theft after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li></ul>

What's covered	What's not covered
<b>4. Storm or flood</b>	
<b>5. Subsidence or heave</b> of the site on which the building stands or <b>landslip</b>	<ul style="list-style-type: none"> <li>■ damage as a result of coastal or river erosion.</li> </ul>
<b>6. Vandalism</b> including riot, civil unrest, strikes or labour or political disturbances.	<ul style="list-style-type: none"> <li>■ damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<b>7. Impact</b> by any animal, falling tree or branch, road vehicle, train, aircraft, or other flying objects (including items dropped from them).	<ul style="list-style-type: none"> <li>■ damage caused by domestic pets.</li> </ul>
<b>8. Accidental damage</b> to mirrors and glass or ceramic tops forming part of furniture while in your home.	<ul style="list-style-type: none"> <li>■ damage caused by paying guests or tenants (unless we've agreed to this cover and it's shown on your schedule).</li> </ul>
<b>9. Accidental damage</b> to home entertainment equipment while in your home or garden.	<ul style="list-style-type: none"> <li>■ damage caused by paying guests or tenants (unless we've agreed to this cover and it's shown on your schedule);</li> <li>■ damage to computer software or downloaded information;</li> <li>■ damage to your computer or smart devices, e.g. tablets, smart phones, smart televisions, caused by hacking or computer viruses;</li> <li>■ damage to hand held game consoles, digital cameras, video cameras, mobile phones, smart phones and hand held multi-media players such as MP3/4 players, unless section 10 (Full accidental damage) has been included and is showing as covered on your schedule;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>
<b>10. Full accidental damage (optional cover)</b> to the contents in your home or garden.	<ul style="list-style-type: none"> <li>■ damage caused by paying guests or tenants (unless we've agreed to this cover and it's shown on your schedule);</li> <li>■ damage to computer software or downloaded information;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>

What's covered	What's not covered
<b>The following cover is also included within your contents up to the limits shown:</b>	
<p><b>11. Contents in the garden</b></p> <p>We'll pay up to £1,500 for loss or damage to any contents within the boundaries of your home by:</p> <ul style="list-style-type: none"> <li>■ <b>Fire, lightning, explosion or earthquake;</b></li> <li>■ <b>Vandalism;</b></li> <li>■ <b>Impact;</b></li> <li>■ <b>Flood;</b></li> <li>■ <b>Theft or attempted theft.</b></li> </ul>	<ul style="list-style-type: none"> <li>■ loss or damage to hedges, trees, shrubs, plants or lawns;</li> <li>■ loss or damage after your home has been unoccupied for more than 60 days in a row (unless we've agreed to this cover and it's shown on your schedule);</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>
<p><b>12. Plants in the garden</b></p> <p>We'll pay up to £1,500 for loss or damage to hedges, trees, shrubs, plants and lawns within the boundaries of your home by:</p> <ul style="list-style-type: none"> <li>■ <b>Fire, lightning, explosion or earthquake;</b></li> <li>■ <b>Vandalism;</b></li> <li>■ <b>Impact;</b></li> <li>■ <b>Theft or attempted theft.</b></li> </ul>	<ul style="list-style-type: none"> <li>■ impact by falling trees or branches;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance;</li> <li>■ loss or damage if we pay for plants in the garden under the buildings section as a result of the same incident.</li> </ul>
<p><b>13. Loss of keys</b></p> <p>We'll 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.</p>	
<p><b>14. Alternative accommodation</b></p> <p>If your home becomes uninhabitable following loss or damage covered under Contents, we'll pay up to £25,000 during the period of insurance for:</p> <ul style="list-style-type: none"> <li>■ the extra cost of similar alternative accommodation for you, your family and your domestic pets; or</li> <li>■ rent which you're contracted to pay during the time necessary to restore the building to a habitable condition.</li> </ul>	<ul style="list-style-type: none"> <li>■ alternative accommodation if we pay for this under the buildings section as a result of the same incident.</li> </ul>

What's covered	What's not covered
<p><b>15. Fatal injury</b></p> <p>We'll pay £5,000 if you or a member of your family, die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) at your home.</p>	
<p><b>16. Special events</b></p> <p>We'll increase the contents limit 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.</p>	
<p><b>17. Frozen food</b></p> <p>We'll pay up to £750 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.</p>	
<p><b>18. Title deeds</b></p> <p>We'll pay up to £2,500 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.</p>	
<p><b>19. Moving house</b></p> <p>We'll 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.</p>	<ul style="list-style-type: none"> <li>■ loss or damage to china, glass and brittle items, unless these have been packed by professional packers;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>



What's covered	What's not covered
<p><b>20. Tenant's cover</b></p> <p>If you're a tenant we'll 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're responsible.</p>	
<p><b>21. Money and credit cards</b></p> <p>We'll 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.</p>	<ul style="list-style-type: none"> <li>■ more than £500 in any one policy year;</li> <li>■ loss or theft not reported to the police within 24 hours of discovery;</li> <li>■ loss or theft of charge, credit or debit cards which are lost and not reported to the issuing or card registration company within 24 hours of discovery;</li> <li>■ the unauthorised use of charge, credit or debit cards by a member of your family or domestic employees.</li> </ul>
<p><b>22. Downloaded information</b></p> <p>We'll 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.</p>	<ul style="list-style-type: none"> <li>■ the cost of remaking a file, tape or disc;</li> <li>■ rewriting the information contained on your home entertainment equipment;</li> <li>■ loss or damage shown as not insured elsewhere in this document of home insurance.</li> </ul>
<p><b>23. Visitor belongings</b></p> <p>We'll pay up to £1,000 for loss or damage to your visitors' personal belongings as a result of a cause listed in paragraphs 1 to 7 of this section, whilst your visitor is in your home.</p>	<ul style="list-style-type: none"> <li>■ loss or damage to your paying guests belongings;</li> <li>■ any amount over £500 for your visitors' money.</li> </ul>

What's covered	What's not covered
<p><b>24. Temporary removal</b></p> <p>We'll 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, whilst temporarily removed from your home, but still in the British Isles, when in the following locations:</p> <ul style="list-style-type: none"> <li>■ in any private home where someone is living;</li> <li>■ in a bank or safe deposit;</li> <li>■ in any trade premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation;</li> <li>■ any building in which you or a member of your family work.</li> </ul>	<ul style="list-style-type: none"> <li>■ loss or damage to contents taken from your home to sell or exhibit;</li> <li>■ loss or damage to money or business equipment;</li> <li>■ theft or attempted theft unless violence and force is used to remove the contents from a building;</li> <li>■ loss or damage to bicycles;</li> <li>■ loss or damage to contents temporarily removed from your home for the purposes of attending a university, college or boarding school.</li> </ul>
<p><b>25. Contents at university/college</b></p> <p>We'll 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, whilst temporarily removed from your home and kept in any student accommodation or any building in which you or your family study within the British Isles.</p>	<ul style="list-style-type: none"> <li>■ loss or damage to contents taken from your home to sell or exhibit;</li> <li>■ loss or damage to money or business equipment;</li> <li>■ theft or attempted theft unless violence and force is used to remove the contents from a building;</li> <li>■ loss or damage to bicycles.</li> </ul>
<p><b>26. Contents in a nursing home</b></p> <p>We'll pay up to £5,000 for loss or damage to contents belonging to you, your spouse, partner or parents (including parents-in-law), as a result of a cause listed in paragraphs 1 to 7 of this section, whilst kept in a nursing home, as long as they lived in your home immediately before going in to a nursing home.</p>	<ul style="list-style-type: none"> <li>■ theft or attempted theft unless violence and force is used to remove the contents from a building;</li> <li>■ loss or theft of money;</li> <li>■ loss, damage or theft of valuables.</li> </ul>

What's covered	What's not covered
<p><b>27. Liability to the public</b></p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, during the period of insurance, we'll cover the legal liability of you or your family as:</p> <ul style="list-style-type: none"> <li>■ occupiers of your home;</li> <li>■ private individuals.</li> </ul> <p>The most we'll 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 permission, within this limit.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>■ pollution or contamination unless caused by oil leaking from any fixed heating installation in your home;</li> <li>■ the ownership of your home or the ownership or occupation of any other premises;</li> <li>■ the death, bodily injury or illness of you or a member of your family or domestic employees;</li> <li>■ the ownership or use of any aircraft, motor vehicle (including motor cycles, quad bikes and motorised scooters), horse drawn vehicle, ship, vessel or craft;</li> <li>■ death, injury or damage caused by a drone if not flown in accordance with legislation or the code of practice set out by The Civil Aviation Authority;</li> <li>■ death, injury or damage caused by a hover board, segway or electric micro scooter under your control used on a road, public footpath or pavement;</li> <li>■ loss or damage to any property you or a member of your family own or are responsible for;</li> <li>■ an agreement you have with another party;</li> <li>■ any professional, occupational, business or trade activities;</li> <li>■ injury or damage caused by any animal, other than horses and domestic pets;</li> <li>■ injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act.</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>■ 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;</li> <li>■ any liability covered by any other insurance.</li> </ul>

What's covered	What's not covered
<p><b>28. Liability to domestic employees</b></p> <p>If following an accident during the period of insurance your domestic employee dies, is injured or falls ill whilst being employed by you and you're found legally liable, we'll pay up to £10,000,000 for any claim arising from one incident, including claimants' costs and expenses. We may also pay other costs and expenses incurred with our prior permission, within this limit. Cover applies anywhere in the world as long as you entered into the contract of employment with the employee in the British Isles.</p>	

## Personal belongings (optional cover)

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

**Personal belongings are:**

- items which are designed to be worn or carried. The most we'll pay for any one item is shown on your schedule;
- money and credit cards taken away from your 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 belongings are not:**

- motor vehicles (including motorbikes, quad bikes and motorised scooters), caravans, trailers, watercraft, aircraft and all their accessories;
- business stock, tools or materials used for business to any extent;
- animals;
- bicycles or their accessories;
- furniture, furnishings and household goods.

What's covered	What's not covered
<p>Loss or damage to personal belongings in Europe and up to 60 days worldwide in any one period of insurance.</p>	<ul style="list-style-type: none"> <li>■ 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;</li> <li>■ theft of any student belongings stolen from any non self-contained accommodation unless violence and force is used to remove them;</li> <li>■ theft of any items used in connection with any business, trade or profession unless violence and force is used to remove them;</li> <li>■ accidental loss or damage to software or downloaded information;</li> <li>■ losses for money if not reported to the police within 24 hours of discovery;</li> <li>■ loss or theft of charge, credit or debit cards which are lost and not reported to the issuing or card registration company within 24 hours of discovery;</li> <li>■ the unauthorised use of charge, credit or debit cards by a member of your family or domestic employee;</li> <li>■ loss or damage to drones if not flown in accordance with legislation or the code of practice as set out by The Civil Aviation Authority;</li> <li>■ loss or damage to hover boards, segways or electric micro scooters if used on a road, public footpath or pavement;</li> <li>■ any loss or damage which is covered by another insurance.</li> </ul>

## Bicycles (optional cover)

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

Bicycles being property belonging to you, your family, or for which you or they are legally responsible. The most we'll pay for any one bicycle and its accessories is the value shown against it on your schedule.

Bicycle accessories are items specifically designed to be fitted to, or used with your bicycle (e.g. lights, locks, panniers).

What's covered	What's not covered
Loss or damage to bicycles and their accessories in Europe and up to 60 days worldwide in any one period of insurance.	<ul style="list-style-type: none"><li>■ theft of any bicycle away from your home, unless locked to an immovable object or within a locked building;</li><li>■ loss or damage whilst taking part in professional racing events, pace-making or time trials;</li><li>■ motorised bicycles (other than battery assisted bicycles).</li></ul>

## Settling claims – contents, personal belongings and bicycles

**This section describes how we deal with your claim.**

If the loss or damage is covered by this insurance we'll agree with you whether to:

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

We'll make a deduction to reflect wear and tear for any items that are;

- not in good condition; or
- 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.

### Cash payments

If we can offer a repair or replacement through one of our suppliers and you choose not to have the item repaired or replace or you wish to use your own supplier, we'll not pay more than the amount we would have paid our supplier.

If we're unable to offer repair or an equivalent replacement is not available, we'll pay the nearest cash equivalent or current market value of the item at the time of the loss or damage.

We will not accept any future claim for the same incident if the cash provided was not used to repair or replace the damaged item.

### 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 limit of cover will be applied after payment of any excess.

**Your policy does not cover claims arising from wear and tear or gradual deterioration. It's your responsibility to keep your contents, personal belongings and bicycles in good condition. If you don't do this, we may reduce the amount we'll pay in the event of a claim, or the claim may not be covered.**

**Please read the General conditions and General exceptions sections of this booklet for further details.**

### **Proof of value and ownership**

In the event of a claim for any valuable or jewellery item 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.

### **Limit of cover**

The limit of cover shown on your schedule must represent the full replacement value of all your contents as new. This contents limit must include all your contents within your home, your valuables, entertainment items, personal belongings taken away from your home and your bicycles.

**You must tell us if the value of your contents increase beyond the limit of contents cover stated on your schedule. Please ensure that the limit of cover for your personal belongings is adequate.**

### **Under insurance**

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

### **Matching sets and suites**

If you make a claim for damage to an item that forms part of a matching set or suite, but we can't repair or replace the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing any undamaged items which are part of the same set or suite.

If you claim for a damaged carpet, but we can't replace or repair the damaged items as not available, we'll also make a contribution in cash of 50% towards the cost of replacing the undamaged carpet in the adjoining room.

If the damaged carpet is to the hall, stairs, or landing, we'll replace the entire hall, stairs and landing. We won't contribute towards replacing any undamaged carpet in adjoining rooms.

### **Index linking**

The limit of cover shown on your schedule may be increased during the period of insurance in line with the Retail Price Index or another suitable index if this is not available.

We may update your limit of cover when your policy is due for renewal. This does not apply to personal belongings or bicycles. We'll not reduce the limit of cover if the Retail Price Index falls.

## 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 **0800 028 5407** 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

**Wherever these definitions appear in this home emergency section, they have the following meaning and are in addition to the definitions shown at the beginning of this document of home insurance.**

Approved repairer	a person, company or organisation we authorise to carry out repair work.
Beyond economical repair	when the cost of repairing your boiler is more than the cost of replacing it or if replacement parts are not readily available.
Drainage system	drainage pipes and sewers that you have legal responsibility for within the boundaries of your 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: <ul style="list-style-type: none"><li>■ make your home unsafe or insecure;</li><li>■ cause damage to your home and/or its contents; or</li><li>■ leave your home without essential services.</li></ul>
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.
Home maintenance	<p>work you must arrange and pay for to maintain your property in good condition and keep any systems and appliances in good working order, and which is not covered under this home emergency insurance. A regular boiler service in accordance with the manufacturers guidelines will help to prevent an emergency occurring.</p> <p>Examples of home maintenance include:</p> <ul style="list-style-type: none"> <li>■ servicing your main heating system including the cost of parts and labour required as a result of any service;</li> <li>■ the cost of power flushes to remove sludge or corrosion from a main heating or internal plumbing system;</li> <li>■ the cost of any test, survey or search required to trace any fault after we have resolved the immediate emergency by completing a temporary repair;</li> <li>■ the cost of updating or improving your home's essential services such as replacing lead pipes, re-wiring (including replacement fuse boxes or consumer units);</li> <li>■ the cost of removing debris from gutters and drain pipes;</li> <li>■ the cost of replacement parts or materials that tend to wear out over a period time such as roofing materials, tap washers, mixer valves and shower pumps.</li> </ul>
Internal plumbing	water supply pipes and taps beyond the mains stopcock, including storage tanks, and sanitary ware (e.g. baths, basins and toilets) that you have legal responsibility for and that are within your home, <b>but not</b> underground water supply pipes.
Main heating system	<p>the main hot water or central heating system in your home that you have legal responsibility for. <b>But not:</b></p> <ul style="list-style-type: none"> <li>■ boilers over 15 years old;</li> <li>■ warm air, solar or under-floor systems;</li> <li>■ oil fired, LPG or propane systems.</li> </ul>

Permanent repair	<p>work needed to put right any loss or damage to your home caused by the emergency. Where possible, we'll 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.</p> <p>However, there will be times when this won't be possible such as:</p> <ul style="list-style-type: none"> <li>■ where a permanent repair involves home maintenance, which you must arrange and pay for;</li> <li>■ 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;</li> <li>■ 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.</li> </ul> <p>You may be able to claim these costs back if the loss or damage is covered under your home insurance. We'll advise you if you need to make a home insurance claim and help you through this process.</p>
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'll:**

- 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'll pay for emergency assistance for the following insured events:**

<b>What's covered</b>	<b>What's not covered</b>
<p><b>1. Heating</b> Failure of the main heating system in your home.</p>	<ul style="list-style-type: none"> <li>■ boilers over 15 years old;</li> <li>■ warm air, solar or under-floor systems;</li> <li>■ oil fired and LPG or propane systems;</li> <li>■ boilers that haven't been serviced within the last three years. If the approved repairer determines that failure has occurred as a direct result of the boiler not being serviced within the last three years, we will not pay the cost of any parts and labour costs required to fit them;</li> <li>■ the cost of replacing water storage tanks, cylinder tanks, outside overflows, showers (including mixer valves and shower pumps), radiators, storage or panel heaters;</li> <li>■ breakdown, loss or damage to domestic appliances or underground water supply pipes;</li> <li>■ any fault that doesn't result in a failure of the main heating system, such as noisy pipe work or where a timer has failed, but where hot water and heating are still available;</li> <li>■ repair of a boiler that is beyond economical repair. We'll pay you up to £500 towards the cost of replacing your boiler, providing the current boiler has been serviced within the last three years.</li> </ul>
<p><b>2. Internal plumbing and drainage system</b> Damage to or failure of internal plumbing and drainage system at your home.</p>	<ul style="list-style-type: none"> <li>■ the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;</li> <li>■ leaking or dripping taps or showers that need a new washer;</li> <li>■ the cost of replacing water storage tanks, cylinder tanks, outside overflows, macerators, showers (including mixer valves and shower pumps), radiators and sanitary ware (e.g. baths, basins and toilets);</li> <li>■ breakdown, loss or damage to domestic appliances, or underground water supply pipes;</li> <li>■ a shared drainage system where it joins the public sewer.</li> </ul>

What's covered	What's not covered
<p><b>3. Electrical system</b></p> <p>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.</p>	<ul style="list-style-type: none"> <li>■ the failure of a single light or socket unless the failure is in a kitchen or bathroom or the fault has caused the whole circuit to fail;</li> <li>■ the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;</li> <li>■ the cost of replacing macerators, radiators, showers (including shower pumps), storage or panel heaters;</li> <li>■ the cost of replacing light bulbs or decorative light fittings;</li> <li>■ wiring for telephones, TV aerials, satellites or cable services;</li> <li>■ failure of burglar alarm systems or CCTV equipment;</li> <li>■ breakdown, loss or damage to domestic appliances.</li> </ul>
<p><b>4. Internal gas supply</b></p> <p>Failure of the internal gas supply that you have legal responsibility for from the gas meter in your home to one or more appliances.</p>	<ul style="list-style-type: none"> <li>■ the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating;</li> <li>■ breakdown, loss or damage to domestic appliances.</li> </ul>
<p><b>5. Roofing</b></p> <p>Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather. Emergency assistance may involve a temporary repair such as fitting a tarpaulin to prevent water entering your home. Please note that you may have to arrange and pay for home maintenance work in order to complete a permanent repair. If the loss or damage is covered under your home insurance such as storm damage, you may be able to make a claim for the costs of a permanent repair.</p>	<ul style="list-style-type: none"> <li>■ where there is no immediate risk of internal damage to your home or its contents such as where only dampness is present;</li> <li>■ where the approved repairer is not able to identify where water is entering your home and there is no visible damage to the roof.</li> </ul>

What's covered	What's not covered
<p><b>6. Loss of keys</b></p> <p>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.</p>	
<p><b>7. Home security</b></p> <p>Broken or damaged windows and doors that compromise the security of your home or prevent you from gaining access.</p> <p>The approved repairer will make your home safe and replace any glass or locks that have been broken or damaged.</p>	<ul style="list-style-type: none"> <li>■ loss or damage to boundary walls, gates, hedges or fences.</li> </ul>
<p><b>8. Pest infestation</b></p> <p>Assistance with the removal of pests from your home.</p>	<ul style="list-style-type: none"> <li>■ removal of pests if you have not followed the approved repairer's recommendations on preventing and controlling pests.</li> </ul>

## General exceptions – home emergency

(see also the General exceptions 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 subsequent claim relating to the same problem where home maintenance has not been carried out in order to prevent the emergency recurring;
- any home maintenance which you should carry out or pay for (such as servicing of the main heating system);
- the replacement of parts or materials that tend to wear out over a period of time such as roofing materials, tap washers, mixer valves and shower pumps;

- the cost of further work if our approved repairer has resolved the immediate emergency by completing a temporary repair;
- 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 **0800 028 5407** as soon as you discover the emergency;
- take all reasonable steps to prevent loss, damage or breakdown and to keep your 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;
- provide us with evidence such as a service record, receipt or invoice if we require you to confirm that your boiler has been serviced within the last three years. If you're unable to supply this and the approved repairer determines that the boiler has not been serviced within the last three years, we will not make any payment if your boiler is deemed beyond economical repair.

### Replacement parts

While we'll 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.

Our approved repairer may use parts that do not exactly match the originals that have failed in order to complete a temporary repair. 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.

There may also be occasions where parts are no longer readily available. For boiler claims, this may mean that your boiler will be declared beyond economical repair. In these situations we'll ensure your home is safe and, if required, the approved repairer will provide you with a quotation for a suitable replacement. You're responsible to pay the costs to replace any system or appliance.

### Contribution towards a new boiler

In the event that your boiler is declared beyond economical repair we'll advise you to replace it and will contribute £500 towards the cost of the new boiler, providing the current boiler has been serviced within the last 3 years. You're responsible for arranging and paying the cost of the replacement.

Cover under section 1 Heating will not be in force until your current boiler has been replaced.

### Claims that are not covered

If the cost of emergency assistance exceeds the limit of cover, or if a claim is not covered under this section, we'll 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 insurance. We'll tell you if you need to make a home insurance claim and help you through this process.

Please note that our approved repairer may be unable to restore an essential service

because of wear and tear, lack of servicing or maintenance or faulty workmanship. This is common, for example, in main heating systems where the build-up of sludge and corrosion can cause failure.

**Repairers appointed by you** (Channel Islands, Isle of Man, Scilly Isles, Scottish Islands only). Where possible we'll 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'll allow you to do this providing you have called us first to agree that your claim is covered. We'll 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 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 or home maintenance following a temporary repair carried out by the approved repairer. If we cancel your cover, we'll write to you explaining our reasons why and give you 7 days' notice before this section of cover is removed.

We'll notify you within your renewal quote if we decide to remove this section of cover from the renewal of your policy.

## **A summary of our privacy policy**

Liverpool Victoria Insurance Company Limited is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at [www.lv.com/insurance/terms/lv-companies](http://www.lv.com/insurance/terms/lv-companies)

If you have any questions about how we process personal information, please get in touch with us by writing to: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [GICustomerSupport@LV.co.uk](mailto:GICustomerSupport@LV.co.uk)

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at [Gldataprotection@LV.co.uk](mailto:Gldataprotection@LV.co.uk)

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information, under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided to us
- object to us processing personal information, under certain circumstances

You can also ask us to review an automated decision.



## Customer Services

Mon-Fri 8am-8pm,  
Sat and bank holidays 9am-5pm,  
Sun 10am-4pm

**0800 085 5664**

## To make a claim

24 hours a day, 365 days a year

**0800 032 2844**

## Domestic Emergency Assistance Helpline

24 hours a day, 365 days a year

**0800 028 5988**

## Legal Advice Helpline

24 hours a day, 365 days a year

**0800 028 5411**

## Identity Fraud Assistance Helpline

24 hours a day, 365 days a year

**0800 028 5447**

For Text Phone first dial 18001.

Calls will be recorded for training and monitoring purposes



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