



Home Insurance

Policy Document



LVE

Welcome to LV=

Thanks for choosing LV= home insurance.

In this booklet, you'll find everything you need to know about your cover – including what is covered and what isn't - so please keep it safe with your personal details.

This product meets the demands and needs of someone looking to insure their home buildings and/or contents. The level of cover and any optional extras you've chosen will be shown on your personal details. We haven't given you any advice or recommendations as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.

Just so you know - 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.

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

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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.

Section of cover	Limit of cover
Buildings (if selected)	
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
Contents (if selected)	
Contents	Refer to your personal details
Valuables	Refer to your personal details
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
Personal belongings (if selected)	
– Personal belongings	Refer to your personal details
– Money and credit cards	£500
– Single item limit	£2,000
Bicycles (if selected)	
– Bicycles	Refer to your personal details
– Single item limit	£1,000
Home emergency (if selected)	
Home emergency	£500

Your home insurance policy

Your document of home insurance and personal details are the two documents that make up your contract with us. You've paid for us to give you insurance based on the details in your contract for the period on your personal details.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd

Our commitment to you

We'll always:

- give you clear and correct information;
- be fair and reasonable;
- act as quickly as we can.

Giving us the correct information

It's important you give us correct information as we could cancel your home insurance back to the start date and/or not pay a claim if you don't. Please check your contract and let us know if you think anything is wrong or doesn't seem right. If you're not sure whether you need to tell us about something, please ask.

Useful information

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 personal details;
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're not happy for any reason, we want to make sure things are put right.

Please either call us on **0800 085 5664**, for Text Phone, dial 18001 first or email **GIFeedback@LV.co.uk** or write to the Customer Relations Manager, LV=, County Gates, Bournemouth, BH1 2NF. Please quote your policy number in all correspondence.

More information can be found on **lv.com/insurance-contact-us/gi-complaints**. We can also send you our complaints procedure in the post.

If you're not happy with the outcome of your complaint, you can contact the Financial Ombudsman Service within 6 months of receiving our final response letter.

Phone: **0800 023 4567** or for more information, please visit **financial-ombudsman.org.uk**.

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

Useful information- continued

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.

Please visit [fscs.org.uk](https://www.fscs.org.uk) for more information

If you have a domestic emergency

0800 028 5988 (24 hours a day, 365 days a year)

If there's a domestic emergency at home, such as a blocked toilet, hot water or heating not working, call our domestic emergency assistance helpline.

A trained operator will help and advise you. If required, they'll arrange for emergency assistance or repairs - you'll be responsible for paying the tradesperson's charges and any other costs. If the damage is covered by your home insurance policy or our optional home emergency cover, you may be able to claim these costs.

Home emergency cover

If you've chosen to include our optional Home emergency cover (this will be shown as covered on your personal details), 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. The helpline will only give advice, any legal fees and expenses you may incur if you follow the advice is not covered. If you buy our optional Legal expenses insurance, your legal fees and expenses will be covered.

Identity fraud assistance

0800 028 5477 (24 hours a day, 365 days a year)

If you need confidential advice on any matter relating to identity fraud for you or your family, call our experts. If you're a victim of identity fraud in the UK, a personal case handler will work with you to resolve the situation.

Please note, this service doesn't cover any financial loss or costs you may incur.

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, photocopiers but not stock, materials and tools), used for business purposes.
Claim	a single loss or series of losses arising from one incident or illness.
Contract	this document of home insurance and your personal details.
Document of home insurance	this booklet
Domestic employee	a person employed by you to carry out domestic duties at your home, such as cleaning, gardening or looking after your children.
Excess	the first amount of any claim which 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 your personal details, 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 use your personal information without your knowledge or authorisation, to commit or assist others to commit a crime.
Landslip	movement of ground down a slope.
Limit of cover	the most we'll pay for any claim.

Definitions - continued

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 the contract applies for. This is shown on your personal details.
Personal details	this document forms part of your contract with us and includes: <ul style="list-style-type: none">• your details;• the period of home 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
Settlement	downward movement of the soil as a result of normal 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 your family, for more than 60 days in a row, or doesn't have enough furniture or services for normal living purposes. By lived in we mean stayed in and slept 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 who is named as the policyholder.

General exceptions

These apply to the whole contract and must be met by you and any other person covered by this insurance.

1. Telling us about any changes and accepting your cover

This insurance won't apply unless:

- you tell us about any changes (please see the list in the general conditions section); and
- we've agreed to cover you and issued new documents.

2. Contractual liability

Any liability resulting only from a contract or agreement you have with somebody else isn't covered.

3. Radioactivity, pollution and contamination

We won't pay for 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 parts;
- any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

4. War, terrorism, riot, civil unrest

We won't pay in the event of:

- war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion and revolution;
- riot or civil unrest that happens outside the UK.

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.

General conditions

You and any other person covered by this insurance must meet all the terms and conditions of this contract.

1. Care of your property

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

- maintain your property in a 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. Giving us correct and up to date information

Please answer all the questions truthfully and to the best of your knowledge, (for everyone covered under your policy) when you buy or amend your policy. Your documents show the answers you've given.

If anything is wrong, you need to let us know as soon as possible after receiving your documents. At the renewal, you must also let us know if any of the information has changed - this includes any claims or unspent convictions for anyone insured on your policy.

Changes you need to tell us about:

You must tell us as soon as possible if:

- your personal details change, such as your name or marital status;
- 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 personal details;
- you leave your home unoccupied for more than 60 days.

If we agree to your change, you won't be covered unless we've issued new documents. This may result in an additional or return premium (an administration charge may apply – these charges are on your personal details document).

If you don't tell us about the changes, we may reject the claim or reduce the payments we make. If the change means we can't insure you any longer, we'll give you notice of cancellation (please see general conditions – our rights to cancel your insurance).

Documents and information we might need from you

To help us validate your details, we may ask you to send us documents, information or allow us to access databases. This could include proof of your address and a copy of your utility bill.

If you don't send us the documents/ information or give us permission to access a database, we may have to cancel your policy. If we cancel your policy and a refund is due, any charge for the time you've been on cover and our cancellation charge will be deducted.

3. Misrepresentation, fraud and financial crime

If you or anyone representing you:

- give us misleading or incorrect information to any of the questions asked when applying for or amending this insurance;
- fail to let us know about changes to the details we have about you or your cover;
- deliberately misleads us to obtain cover, a cheaper premium or more favourable terms;
- send us false documents;
- make a fraudulent payment by bank account and/or card;

we may:

- amend your policy with the correct information, apply any relevant terms and conditions, collect any additional premium (including any administration charges). If you pay monthly, you'll need to pay any additional premium 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 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 you've caused us to pay;
- pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

3.1 Claims fraud

If you or anyone representing you gives us misleading or incorrect information when making a claim or part of any claim that is fraudulent, false or

exaggerated, you will lose all benefits under this policy from the date of the fraudulent claim(s). We will cancel the policy and retain all premium you've paid for this policy.

We may also:

- reject the claim or reduce the amount of payment we make;
- cancel all other policies you have with us and retain all premiums you've paid;
- get back from you any costs you've caused us to pay; and
- pass details to fraud prevention and law enforcement agencies whose members may access and use this information. Other insurers may also see this information.

4. Accident and claims procedure

You or any other person under this insurance cover must:

- give us full details of the incident as soon as possible;
- send us, without replying to, all communications from other people involved as soon as you receive it;
- immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying to;
- give us all the information relevant to your claim to help us validate and process it, such as purchase receipts, valuations, photographs and reports;
- help us to pursue a recovery, where we can, against a third party;
- immediately tell the police if your property is stolen or vandalised and give us the Crime reference number;
- let us know if any of the lost or stolen property is subsequently found.

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're entitled to:

- have total control to conduct, defend and settle any claim; and
- 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've made or to pursue a claim for damages.

We won't make any refund or pay for any claim where we are legally prevented from doing so, for example by a court order or sanction.

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.

We will not pay any share for claims arising under liability to the public or personal belongings.

6. Cancellation

Our rights to cancel your insurance

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

- we find any misrepresentation or any attempt to gain an advantage under this policy to which you're not entitled, please see general conditions, 3;
- we find you or anyone covered under this policy is involved in, or associated with, fraud and/or financial crime;
- you don't pay the premium or a monthly payment when we've asked

for the money by a certain date;

- you or anyone else insured hasn't met the terms and conditions in your contract;
- your circumstances have changed and we can't insure you;
- you behave inappropriately for us to continue your insurance, e.g. if you harass or show abusive, threatening, racist, sexist or any other anti-social or discriminatory behaviour towards our staff.

We'll send you a letter or email letting you know the cancellation date and the reason why we're cancelling your insurance.

If you've just taken out the policy or renewed and haven't paid any premiums, we'll cancel your insurance back to the start/renewal date. If you've paid premiums, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee.

You may not get a refund of your premiums if you've made a claim or we identify misrepresentation, fraud or financial crime. If you pay monthly, you must still pay us the full balance of your annual premium.

Your rights to cancel your insurance

You can cancel any time before your start date and will not be charged. At the start of your insurance, you have 14 days to check you're happy with the policy you've bought. If you're not, just let us know before the 14 days are up. If you do this within 14 days of when you receive your documents, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee – a refund will still be paid if you've made a claim.

You can cancel your insurance cover at

any time. We'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee. If you've made a claim then no refund will be paid. If you pay monthly, you must still pay us the full balance of your annual premium. All the charges can be found on your personal details.

Cancellation at renewal

You'll receive your renewal quotation around 3 weeks before your renewal date. The quotation will show your annual premium and any changes that may apply.

If you haven't chosen the automatic renewal option, you'll need to contact us before your renewal date to continue your insurance. If you've asked us to automatically renew your policy, we'll use the payment details you've previously given us and renew before the expiry date. If your card details have updated, your card provider will let us know. If you want to cancel your insurance or change the way you pay, you must tell us before the renewal date. If you renew, but then change your mind, if you tell us before the renewal date, we'll refund what you've paid. If you cancel after the renewal date, we'll refund any money you've paid less a charge for the time you've been on cover and apply a cancellation fee. Any refund sent to you will be within 7 days of you asking to cancel.

Renewal of your policy

We reserve the right to not invite the renewal of your policy – this could be because you no longer meet our eligibility rules.

7. 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.

8. Premium payment by instalments

- If we agree for you to pay your premium by monthly direct debit or a similar agreement, you must pay the deposit we ask for and keep your monthly payments up to date;
- If you make a claim, we may take any money that's due to us before paying the claim.

9. Administration charges

Your personal details will tell you when we'll apply our administration charges. It will be added to any premium or taken from any refund that may be due.

10. Joint policyholder

- joint policyholders can make changes to policies, including cancellation of the policy;
- if the policy is being paid by instalments, any change that results in an additional premium being due, will need agreement from the policyholder to add the payment to the credit agreement;
- if the policyholders circumstances change, a new policy may be offered to the joint policyholder.

11. 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 is shown as covered on your personal details. Buildings are the structure of your home, that belong to you and you're legally responsible for, including:

- permanent fixtures and fittings including solar panels and wind turbines;
- bathroom suites 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.

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 personal details.

What's covered	What's not covered
<p>1. Fire (including resultant smoke damage), lightning explosion or earthquake.</p>	
<p>2. Water or oil leaking from any fixed tank, domestic appliance or pipe.</p>	<ul style="list-style-type: none"> • subsidence, heave or landslip caused by escaping water; • damage to the tank, appliance or pipe itself, unless caused by freezing; • damage caused by failure, wear and tear or lack of grouting or sealant; • loss or damage after your home has been unoccupied for more than 60 days in a row (unless your personal details show we've agreed to this cover).
<p>3. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • whilst paying guests or tenants are staying in your home, unless force and violence is used to break in (and your personal details show we've agreed to this cover); • after your home has been unoccupied for more than 60 days in a row (unless your personal details show we've agreed to this cover).

What's covered	What's not covered
<p>4. Storm or flood.</p>	<ul style="list-style-type: none"> • loss or damage to gates or fences; • the cost of the removal of a tree or branch, unless its fall has caused damage to the building itself.
<p>5. Subsidence or heave of the site on which the building stands or landslip.</p>	<p>Damage:</p> <ul style="list-style-type: none"> • if the main structure of your home or outbuildings are not damaged at the same time, by the same cause; • as a result of coastal or river erosion; • where compensation has been given under a contract, legislation or guarantee; • during demolition, structural alteration or repair work; • to solid floors and non-load bearing walls unless the foundations beneath the exterior walls of your home are damaged at the same time by the same cause; • caused by bedding down or settlement; • caused by poor workmanship or design, or faulty material, including inadequate construction of foundations; • damage caused by not following building practice at the time of design or construction.
<p>6. Vandalism - including riot, civil unrest, strikes or political disturbances.</p>	<ul style="list-style-type: none"> • damage after your home has been unoccupied for more than 60 days in a row (unless your personal details show we've agreed to this cover).
<p>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.</p>	<ul style="list-style-type: none"> • damage to gates or fences by falling trees or branches; • damage by domestic pets; • the cost of removal of the tree or branch, unless its fall has caused damage to the building itself.

What's covered	What's not covered
<p>8. Selling your home We'll continue to cover your home for loss or damage until the completion of the sale.</p> <p>If we're insuring your new home, we'll cover your new property for up to 90 days from exchange date, or the date your offer is accepted in Scotland.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • if the property is unoccupied for more than 60 days in a row; • if the property is insured with another insurer; • after the sale or purchase has completed.
<p>9. Standard accidental damage to fixed glass, bathroom suites, solar panels and hobs that are part of the building.</p>	<ul style="list-style-type: none"> • damage caused by paying guests or tenants (unless your personal details show we've agreed to this cover); • damage after your home has been unoccupied for more than 60 days (unless your personal details show we've agreed to this cover).
<p>10. Standard accidental damage</p> <ul style="list-style-type: none"> • to cables, underground pipes and drains (and their inspection covers) that provide services to and from your home; • the reasonable cost of breaking into and repairing an underground pipe to clear a blockage between the main sewer and your home if normal methods of unblocking have been unsuccessful. 	
<p>11. Unavoidable damage caused by the emergency services when accessing your home or garden as a result of an emergency involving you or your family.</p>	
<p>12. Additional accidental damage (optional cover).</p>	<ul style="list-style-type: none"> • damage caused by paying guests or tenants (and your personal details show we've agreed to this cover); • damage caused by water or oil leaking from any fixed tank, domestic appliance or pipe; • the cost of maintenance or normal redecoration;

What's covered	What's not covered
	<ul style="list-style-type: none"> • damage caused during demolition, structural alterations or repairs; • any loss or damage shown as not insured elsewhere in this document of home insurance.
<p>The following cover is also included up to the limits shown:</p>	
<p>13. Alternative accommodation</p> <p>If your home becomes unfit to live in following loss or damage covered under Buildings, we'll pay up to £50,000, for:</p> <ul style="list-style-type: none"> • the cost of a similar property for you, your family and your domestic pets; or • loss of rent; • the reasonable storage costs for the time it takes to repair your home. 	<ul style="list-style-type: none"> • alternative accommodation if we pay for this under the contents section as a result of the same claim.
<p>14. Loss of keys</p> <p>We'll pay for the reasonable cost to replace the locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen.</p>	
<p>15. Plants in the garden</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"> • fire, lightning, explosion or earthquake; • vandalism; • impact; • theft or attempted theft. 	<ul style="list-style-type: none"> • impact by falling trees or branches; • loss or damage if we pay for the plants under the contents section for the same claim; • any loss or damage shown as not insured elsewhere in this document of home insurance.
<p>16. Trace and access</p> <p>We'll pay up to £5,000 towards the cost to remove and replace any part of the building to find 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"> • the cost to repair the tank, appliance or pipe itself.

What's covered	What's not covered
<p>17. Liability to the public</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged, we'll cover your legal liability as:</p> <ul style="list-style-type: none"> • the owner of the building and its land; • 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. <p>The most we'll pay for any claim per 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 from:</p> <ul style="list-style-type: none"> • pollution or contamination unless its caused by oil leaking from a fixed heating installation in your home; • the death, bodily injury or illness of you or a member of your family or domestic employees; • loss or damage to any property you or a family member own or are responsible for; • an agreement you have with another party; • any professional, occupational, business or trade activities in your home; • you occupying your home; <p>Also:</p> <ul style="list-style-type: none"> • 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; • any liability covered by any other insurance.

How will my buildings claim be settled?

If the loss or damage is covered by this insurance we'll agree with you 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 personal details show 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 any damage to matching bathroom suite or kitchen, and a repair or replacement of the damaged items is not available, we'll make a cash contribution 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 flooring that matches an adjoining room, and a repair or replacement of the damaged items is not available, we'll make a cash contribution 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.

Wear and tear

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.

Index linking

The buildings limit of cover may be increased during the period of 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 the value beyond the limit of cover shown on your personal details.

Contents

This section only applies if selected by you and is shown as covered on your personal details. Contents are the following property belonging to you, your family or you and your family are legally responsible for when inside your home:

- household goods;
- valuables, but not more than any limit shown on your personal details;
- 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;

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 personal details.

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

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

What's covered	What's not covered
<p>The following cover is also included within your contents up to the limits shown:</p>	
<p>10. Contents in the garden</p> <p>We'll pay up to £1,500 for loss or damage to your contents within the boundaries of your home by:</p> <ul style="list-style-type: none"> • fire, lightning, explosion or earthquake; • vandalism; • impact; • flood; • theft or attempted theft. 	<ul style="list-style-type: none"> • loss or damage to hedges, trees, shrubs, plants or lawns; • loss or damage after your home has been unoccupied for more than 60 days in a row (and your personal details show we've agreed to this cover); • loss or damage shown as not covered elsewhere in this document of home insurance.
<p>11. Plants in the garden</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"> • fire, lightning, explosion or earthquake; • vandalism; • impact; • theft or attempted theft. 	<ul style="list-style-type: none"> • impact by falling trees or branches; • loss or damage if we pay for the plants under the buildings section for the same claim; • loss or damage shown as not covered elsewhere in this document of home insurance.
<p>12. Loss of keys</p> <p>We'll pay for the reasonable cost to replace the locks to the external doors of your home, and alarms and safes, if your keys are lost or stolen.</p>	
<p>13. Alternative accommodation</p> <p>If your home becomes unfit to live in following loss or damage under Contents, we'll pay up to £25,000, for:</p> <ul style="list-style-type: none"> • the cost of a similar property for you, your family and your domestic pets; or • rent you're legally responsible for under your tenancy whilst the property is being repaired to be habitable again. 	<ul style="list-style-type: none"> • alternative accommodation if we pay for this under the buildings section as a result of the same claim.

What's covered	What's not covered
<p>14. Fatal injury</p> <p>We'll pay £5,000 if you or a family member die within 12 months as a direct result of an injury caused by violence by intruder(s) at your home.</p>	
<p>15. Special events</p> <p>We'll increase your contents limit of cover by 10% for one month before and after religious festival or special event of you or a member of your family, for purchases made for these events whilst insured.</p>	
<p>16. Frozen food</p> <p>We'll pay up to £750 for the replacement of the contents of your fridge or freezer, caused by a breakdown, power cut or a blown fuse.</p>	
<p>17. Title deeds</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're in safekeeping with your bank, mortgage lender, solicitor or in your home.</p>	
<p>18. Moving home</p> <p>We'll pay for accidental loss or damage while your contents are being moved to your new permanent home, including while temporarily stored by a storage company for up to 14 days.</p>	<ul style="list-style-type: none"> • loss or damage if you're not using a professional removals firm; • loss or damage to china, glass and brittle items unless these have been packed by professional packers; • loss or damage shown as not covered elsewhere in this document of home insurance.
<p>19. Tenant's cover</p> <p>If you're a tenant, we'll pay up to £10,000 for any loss or damage covered by this insurance to fixtures and fittings you've installed or are responsible for.</p>	

What's covered	What's not covered
<p>20. Money and credit cards</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 if they were stolen from your home (unless the Insurance conditions on your personal details show anything different) We'll pay as long as you report it to the police and your card issuer within 24hrs.</p>	<ul style="list-style-type: none"> • more than £500 in any one policy year; • the unauthorised use of your charge, credit or debit card by a family member or a domestic employee.
<p>21. Downloaded information</p> <p>We'll pay up to £1,000 for loss or damage to information you've bought and stored on your home computer, smart device or mobile phone.</p>	<ul style="list-style-type: none"> • the cost of remaking a file, tape or disc; • rewriting the information; • accidental damage; • loss or damage shown as not covered elsewhere in this document of home insurance.
<p>22. Visitors belongings</p> <p>We'll pay up to £1,000 for loss or damage to your visitors personal belongings whilst your visitor is in your home.</p>	<ul style="list-style-type: none"> • loss or damage to your paying guests belongings; • any amount over £500 for your visitors money; • accidental damage.
<p>23. Temporary removal</p> <p>We'll pay up to £5,000 for loss or damage to your contents, whilst temporarily removed from your home, but still in the British Isles, when in the following:</p> <ul style="list-style-type: none"> • a private home where someone is living; • a bank or safe deposit; • any business premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation; • any building where you or a member of your family work. 	<ul style="list-style-type: none"> • loss or damage to contents taken from your home to sell or exhibit; • loss or damage to money or business equipment; • accidental damage; • loss or damage to bicycles; • theft or attempted theft unless violence and force is used to remove the contents from the temporary location; • loss or damage to contents temporarily removed from your home to go to university, college or boarding school.

What's covered	What's not covered
<p>24. Contents at university/college</p> <p>We'll pay up to £5,000 for loss or damage to your contents, whilst temporarily removed from your home and kept in student accommodation or any building in which you or your family study within the British Isles.</p>	<ul style="list-style-type: none"> • loss or damage to contents taken from your home to sell or exhibit; • loss or damage to money or business equipment; • accidental damage; • loss or damage to bicycles; • theft or attempted theft unless violence and force is used to remove the contents from a building.
<p>25. Contents in a nursing home</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) whilst kept in a nursing home, as long as they lived in your home immediately before going into the nursing home.</p>	<ul style="list-style-type: none"> • loss or theft of money; • loss, damage or theft of valuables; • accidental damage; • theft or attempted theft unless violence and force is used to remove the contents from a building.
<p>26. Liability to the public</p> <p>If following an accident someone dies, is injured, falls ill or has their property damaged anywhere in the world, we'll cover the legal liability of you or your family as:</p> <ul style="list-style-type: none"> • occupiers of your home; • private individuals. <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 from:</p> <ul style="list-style-type: none"> • pollution or contamination unless its caused by oil leaking from a fixed heating installation in your home; • 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 employees; • the ownership or use of any aircraft, motor vehicle (including motorcycles, quad bikes and motorized scooters), horse drawn vehicle, ship, vessel or craft; • death, injury or damage caused by a drone if not flown in accordance with legislation or code of practice set out by The Civil Aviation Authority;

What's covered	What's not covered
	<ul style="list-style-type: none"> • 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; • loss or damage to any property you or a family member own or are responsible for; • An agreement you have with another party; • any professional, occupational, business or trade activities in your home; • injury or damage caused by any animal other than horses and domestic pets; • injury or damage caused by any dog which is designated dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act; <p>Also:</p> <ul style="list-style-type: none"> • 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; • any liability covered by any other insurance.
<p>27. Liability to domestic employees</p> <p>If following an accident 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 from one incident, including claimants' costs and expenses.</p> <p>We may also pay other costs and expenses that have incurred with our permission, within this limit.</p> <p>This cover applies anywhere in the world, as long as you entered 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 personal details.

Personal belongings that belong to you, or your family or which you or your family are legally responsible are:

- items which are designed to be worn or carried. The most we'll pay for any one item is shown on your personal details;
- money and credit cards taken away from your home, but not more than £500 for each;

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 when you're out and about anywhere in the UK and Europe - you're also covered anywhere in the world for up to 60 days.</p>	<ul style="list-style-type: none"> • losses from unattended vehicles, caravans or motor caravans unless the item is hidden from view in a glove box, boot or luggage compartment and all the doors are locked and windows fully closed, including sunroofs are fully closed; • theft of any student belongings 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; • 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; • loss or damage to hover boards, segways or electric micro scooters if used on a road, public footpath or pavement; • losses for money if not reported to the police within 24 hours of discovery;

What's covered	What's not covered
	<ul style="list-style-type: none"> • loss or theft of charge, credit/debit cards if not reported to the police and the card issuer within 24 hours of discovery; • the unauthorised use of charge, credit/debit cards by a family member or domestic employee; • accidental loss or damage to software or downloaded information; • any loss or damage which is covered by another insurance.

Bicycles (optional cover)

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

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 personal details.

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
<p>Loss or damage to bicycles and accessories in the UK, Europe and up to 60 days worldwide.</p> <p>Theft of any bicycle away from your home, when locked to an immovable object or within a locked building.</p>	<ul style="list-style-type: none"> • loss or damage whilst taking part in professional racing events, pace-making or time trials; • motorised bicycles (other than battery assisted bicycles).

How will my contents, personal belongings and bicycles claim be settled?

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

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

We'll take into account and make a reduction for any items that are:

- not in a good condition, or
- not replaced.

You cannot claim for new items if the repair is economically possible or if you replace the item with a second hand one. We guarantee repairs completed by our approved suppliers 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 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 personal details document shows 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 an item that forms part of a matching set or suite, but we can't repair or replace the damaged items as they're 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 a damaged carpet that matches an adjoining room and repair or replacement is not available, we'll make a cash contribution 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 but if we do that, we won't also contribute towards replacing any undamaged carpet in adjoining rooms.

Proof of value and ownership

In the event of a claim for any valuable or jewellery item shown on your personal details document, 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 personal details 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.

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.

Wear and tear

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.

Index linking

The limit of cover shown on your personal details may be increased during the period of insurance in line with the Retail Price Index or another suitable index if this isn't 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 will 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 personal details. 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 personal details 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">• make your home unsafe or insecure;• cause damage to your home and/or its contents; or• leave your home without essential services.
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	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. Examples of home maintenance include: <ul style="list-style-type: none">• servicing your main heating system including the cost of parts and labour required as a result of any service; the cost of power flushes to remove sludge or corrosion from a main heating or internal plumbing system;• 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;• the cost of removing debris from gutters and drain pipes;

Definitions - continued

	<ul style="list-style-type: none">• 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);• 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.
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, but not underground water supply pipes.
Main heating system	the main hot water or central heating system in your home that you have legal responsibility for. But not: <ul style="list-style-type: none">• boilers over 15 years old;• warm air, solar or under-floor systems;• oil fired, LPG or propane systems.
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">• where a permanent repair involves home maintenance, which you must arrange and pay for;• where the loss or damage is not covered under this home emergency section, for example, repairs to a damaged ceiling and contents following a burst pipe;• any loss or damage to decorations, fixtures, fittings and outside surfaces such as paths, drives and patios, which are disturbed, removed or replaced in the process of providing emergency assistance. <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:

What's covered	What's not covered
<p>1. Heating</p> <p>Failure of the main heating system in your home.</p>	<ul style="list-style-type: none">• boilers over 15 years old;• warm air, solar or under-floor systems;• oil fired and LPG or propane systems;• 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;• the cost of replacing water storage tanks, cylinder tanks, outside overflows, showers (including mixer valves and shower pumps), radiators, storage or panel heaters;• breakdown, loss or damage to domestic appliances or underground water supply pipes;• 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;• 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.

What's covered	What's not covered
<p>2. Internal plumbing and drainage system Damage to or failure of internal plumbing and drainage system at your home.</p>	<ul style="list-style-type: none"> • the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating; • leaking or dripping taps or showers that need a new washer; • the cost of replacing water storage tanks, cylinder tanks, outside overflows, macerators, showers (including mixer valves and shower pumps), radiators and sanitary ware (e.g. baths, basins and toilets); • breakdown, loss or damage to domestic appliances, or underground water supply pipes; • a shared drainage system where it joins the public sewer.
<p>3. Electrical system Failure of the permanent electrical system that you have legal responsibility for from the electric meter in your home to fuse boxes, sockets, switches and light fittings.</p>	<ul style="list-style-type: none"> • 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; • the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating; • the cost of replacing macerators, radiators, showers (including shower pumps), storage or panel heaters; • the cost of replacing light bulbs or decorative light fittings; • wiring for telephones, TV aerials, satellites or cable services; • failure of burglar alarm systems or CCTV equipment; • breakdown, loss or damage to domestic appliances.
<p>4. Internal gas supply Failure of the internal gas supply that you have legal responsibility for from the gas meter in your home to one or more appliances.</p>	<ul style="list-style-type: none"> • the cost of repairing or replacing any main heating system component, which may be covered under section 1 Heating; • breakdown, loss or damage to domestic appliances.

What's covered	What's not covered
<p>5. Roofing</p> <p>Sudden and unexpected roofing problems such as leaks or tiles blown off during a storm or bad weather.</p> <p>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</p> <p>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"> • where there is no immediate risk of internal damage to your home or its contents such as where only dampness is present; • where the approved repairer is not able to identify where water is entering your home and there is no visible damage to the roof.
<p>6. Loss of keys</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>7. Home security</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"> • loss or damage to boundary walls, gates, hedges or fences.
<p>8. Pest infestation</p> <p>Assistance with the removal of pests from your home.</p>	<ul style="list-style-type: none"> • removal of pests if you have not followed the approved repairer's recommendations on preventing and controlling pests.

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.

General conditions – home emergency - continued

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 notice

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.

If you have any questions about how we use your personal information, view our privacy policy at LV.com/GIDATA, if you don't have access you can write to us at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF.

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.

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.

To make a home 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 5477

For Text Phone first dial 18001.

Calls will be recorded for training and monitoring purposes

You can get this and other documents from us in Braille, large print or on audiotape by contacting us.



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