

Policy Terms & Conditions



Tenants Contents Insurance

with accidental damage cover



Rentguard Insurance

Introduction

Thank **you** for choosing **Rentguard**. This is **your** Tenants Contents Insurance **policy**, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy certificate** and recorded in **your** statement of fact. If **you** have any questions, please contact **us** on *0208 587 1060* or free phone *0800 783 1626*.

This **Contents** insurance has been arranged by **Rentguard Ltd** and is underwritten by BRIT Syndicate 2987 at Lloyd's.

Rentguard Ltd is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. This can be checked on the register Financial Services register on the Financial Conduct Authority's website at www.fca.org.uk. **Rentguard Ltd** are agents of BRIT Syndicate 2987 at Lloyd's to the extent agreed under the Binding Authority Agreement Reference Number UMR B0799FC005850i.

You are insured under this Policy by BRIT Syndicate 2987 at Lloyd's. BRIT Syndicate 2987, registered in England and Wales under number 0824611, at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. For further information about BRIT Syndicate 2987, please contact Lloyd's, One Lime Street, London, EC3M 7HA or email them on enquiries@lloyds.com.

Your personal details and information provided are also covered by the Data Protection Act.

This product meets the demands and needs of tenants who wish to protect their personal contents against a range of events such as fire, theft, and weather related losses throughout the duration of the policy.

Tenants Contents - Insurance Policy

Contents

• Your Policy	4
• Important Telephone Numbers	5
• Definitions	6
• General Conditions	7
• Claims Conditions	9
• How We Settle Claims	11
• General Exclusions	12
• Inflation Protection	14
• Contents Standard Cover	15
• Contents Additional Cover	23
• Personal Possessions	24
• Personal Accident	26
• Legal Liability To Public	27
• Endorsements , Special Terms & Conditions	30
• Making Yourself Heard	31

Your Policy

Welcome to your Tenants Contents insurance policy and thank you for choosing Rentguard.

The information you have supplied forms part of the contract of insurance with us; your policy is evidence of that contract you should read it carefully and keep it in a safe place.

In return for having accepted **your** premium **we** will, in the event of injury, loss or damage (happening within the **period of insurance**), provide insurance as described in the following pages and referred to in **your certificate**.

If after reading these documents, **you** have any questions, please contact **your** insurance adviser.

Important

We recommend that **you** read this **policy** in conjunction with **your certificate**, to ensure that it meets with **your** requirements. Should **you** have any queries, please contact **us** or **your** insurance adviser.

You must notify **us** as soon as possible when any works or renovations, other than routine maintenance or basic decorations (painting and wallpapering), are being carried out at **your home**; or if the **home** will be **unoccupied**/empty for more than 30 consecutive days.

Please note that there is no cover for **unoccupied**/empty and **unfurnished** properties beyond 60 days.

Your attention is drawn to the Complaints procedure (Making Yourself Heard) on page 26.

The Law applicable to this Policy

You are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Information you have given us

In deciding to accept this contract of insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete. If during the period of insurance any information you have provided to us changes, please inform us immediately.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this contract of insurance as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and premium **we** may:

- Treat this contract of insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- Amend the terms of your insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- Charge **you** more for your contract of insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- Cancel **your** contract of insurance in accordance with the Right to Cancel condition below.

We or **your** insurance broker will write to **you** if **we**:

- Intend to treat this contract of insurance as if never existed; or
- Need to amend the terms of your contract of insurance; or
- Require **you** to pay more for **your** insurance.

Important Telephone Numbers

Claim Notification Line In the event of a claim telephone us on this number	0208 587 1071	If you need to make a claim, we tell you the process to follow. You should also read the Claim Conditions. Please read the conditions and process before ringing the claims line. The conditions and process to follow can be found on pages 8 and 9.
Out of hours claim number	0121 411 0535	
Customer Services	0208 587 1060	

Please have **your policy** number or personal details ready.

To comply with the Data Protection Act, **we** cannot divulge details of this **policy** to a third party unless **we** have received specific written consent to do so from the **insured**.

In order to maintain quality service telephone calls may be monitored or recorded.

Definitions

Where **we** explain what a word means that word will have the same meaning wherever it is used in the **policy** or **certificate**; these words are highlighted by the use of **bold print**.

Buildings

The structure of the **home**; including landlord's fixtures and fittings and the following (if they form part of the property): oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives paths, car ports, garages and **outbuildings**.

Certificate

The document which gives the details of the insurance cover you have and also shows that you are insured against the property listed.

Company/Our/Us/We

Brit Syndicate 2987 at Lloyd's as insurers.

Domestic Staff

A person employed to carry out domestic duties associated with the **home** and not employed by **you** in any capacity in connection with any business trade profession or employment.

Endorsement(s)

A change to the terms of the **policy** as shown under **endorsements** in the **certificate**.

Excess

The amount **you** are required to pay as the first part of each and every claim made.

Family/They

Your domestic partner, children, **domestic staff** and any other person; all permanently residing with **you** and not paying a commercial rent.

Home

The private residence shown in the **certificate** including its garages and **outbuildings** if they form part of the property.

Insured/You/Your

The person or persons named in the **certificate** as the Policyholder.

Outbuildings

- Sheds.
- Greenhouses.
- Summer houses.
- Other buildings.

Which do not form part of the structure of the main **building** of the **home** and are used or occupied for domestic purposes.

Period of Insurance

The dates shown in the **certificate**.

Policy

Your policy booklet and most recent **certificate** and any **endorsements** attached or issued.

Rentguard Ltd

Rentguard is an independent insurance intermediary arranging this insurance.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by **You** or **Your Family** for more than 30 consecutive days or occupied by squatters.

General Conditions

You and **your family** must comply with the following conditions to have the full protection of **your policy**.

If **you** or **your family** do not comply with them **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Insurance Act 2015

Nothing in this insurance contract is intended to limit or affect the statutory rights or obligations of any of the parties to this contract under, and/or the effect of, Parts 2, 3, 4 or 5 of the Insurance Act 2015.

Keeping your sums insured at the correct level

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

Full value means:

- The current cost as new (other than for clothes, furs and household linen).
- For clothes, furs and household linen; the current cost (as new) less an appropriate allowance for wear and tear.

Changes in your circumstances

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

- Change of address;
- Structural alteration to **your home**;
- If **your home** will be **unoccupied**;
- If **you** or **your family** have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences;
- If **you** or **your family** intend to sub-let **your home**;
- If **you** or **your family** intend to use **your home** for any reason other than private residential purposes.

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

If **you** are in any doubt please ask **your** insurance adviser.

Taking care of your property

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

You must maintain the property insured in good repair.

Precious stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied immediately.

Cancellation

We can cancel this contract of insurance by giving **you** thirty (30) days' notice in writing. Any return premium due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non payment of premium;
- Non –cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- The use of threatening or abusive behaviour or language;

- Failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

This insurance has a cooling off period of fourteen (14) days in which you can cancel this policy. These 14 days start from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance

Whichever is later.

If this insurance is cancelled during the cooling off period, you will be entitled for a full refund provided that you have not made a claim.

If you cancel outside the 14 days or require cover for less than 14 days, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

Cancellations outside the cooling off period will incur an additional charge of 15% of the total premium.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

Premiums paid and up to date

If the premium is paid under a monthly instalment plan and a claim has been settled during the current **period of insurance**, **you** must continue with the instalment payments. Alternatively the outstanding instalments will be deducted from any claim payment that may be due to **you**.

Cancellations after a claim will receive no refund and full outstanding premiums must be paid.

Unoccupancy

Unoccupancy period under this insurance **policy** is limited to 30 days. There is no insurance cover for **homes** that have been **unoccupied** for more than 60 consecutive days.

Data Protection Act 1998

You should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all of part of its obligations.

Claims Conditions

You and **your family** must comply with the following claims conditions to have the full protection of **your policy**.

If **you/they** do not comply with them **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims procedure

If **you** wish to make a claim or if something happens which may lead to a claim, **you** must notify **RGA Underwriting** as soon as possible.

If there has been malicious damage, theft or attempted theft **you** must also tell the police immediately and obtain a crime or lost property reference number.

You will be required to complete the claim form we supply and return it to us within 30 days of the incident with all the supporting documents and proofs we require - for example written estimates.

If **you** receive a writ summons or other legal process regarding a claim under the **policy**, **you** must send it immediately to **us**.

You must give **us** all the help and information necessary to settle or resist a claim against **you** or to help **us** take action against someone else.

If the above procedure is not followed **you** will break a Condition of the **policy** and **we** may not meet **your** claim.

Control of claims

You must make emergency/temporary repairs to the property to prevent further damage but do not carry out full repairs before **we** have had a chance to inspect the **property** or the contents.

You must contact **us** immediately with the full details and any correspondence **you** might have if **you** or **your** family are being held liable by anyone wishing to make a claim. Do not admit, deny, negotiate or settle a claim without **our** written consent.

Our special rights

We may enter any part of the property affected by a claim and take possession of it.

You cannot abandon the property to **us**; **we** may in **your** name and on **your** behalf take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy**; **we** will do this at **our** expense.

Contribution

If, at the time of a claim, there is any other **policy** covering anything insured under this **policy**, **we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a claim but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

If a claim is found to be false or fraudulent in any respect, or if fraudulent means are used by **you** or anyone acting on **your** behalf to obtain any benefit under this policy, or if any damage is caused by **your** wilful act or with **your** involvement, all benefit under the policy will be forfeited.

Fraudulent Claims

If the **Insured** makes a fraudulent claim under this insurance, the **Insurer** will not be liable to pay the claim; and will recover from the **Insured** any sums paid by the **Insurer** to the **Insured** in respect of the fraudulent claim; and may, by notice to the **Insured** treat the contract as having been terminated with effect from the time of the fraudulent act.

If the **Insurer** treats the contract as terminated with effect from the time of the fraudulent act, the **Insurer**:

- will refuse all liability to the **Insured** under this policy in respect of any relevant act or event which would otherwise have given rise to the **Insurer's** liability, occurring after the time of the fraudulent act; and
- need not return any of the premiums paid under the contract.

Treating this Policy as having been terminated under this clause does not affect the rights and obligations of the **Insurer** and the **Insured** with respect to an **Event** occurring before the time of the fraudulent act.

How We Settle Claims

Contents and personal possessions sections

We will, at **our** option, repair, reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired, **we** may, at **our** option, pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received had **we** replaced the property; the sums insured will not be reduced by any claim.

An approved supplier may be appointed, where appropriate, to act on **our** behalf to further validate **your** claim and they are authorised to arrange a quotation, a repair or a replacement where appropriate.

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

Will a deduction be made for wear and tear?

Contents – There will be a deduction for clothes, furs and household linen. There will be no deduction for all other **contents** provided they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions on page 6).

General Exclusions

These exclusions apply throughout **your policy**

We will not pay for

Riot/Civil Commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Reduction in Market Value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation, nationalisation, requisition, seizure or destruction by or under the order of any government or any public or local authority.

The exclusions above do not apply to the following covers:

- LIABILITY TO **domestic staff**;
- TENANT'S LIABILITY;
- LIABILITY TO THE PUBLIC.

Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
2. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War Exclusion

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

Biological and Chemical Contamination Clause

We will not pay for

1. Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;
directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

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

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

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

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

Pollution/Contamination

Loss, damage liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident;
- Leakage of oil from a domestic oil installation at **your home**.

Electronic Data Exclusion Clause

We will not pay for:

1. Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature; directly or indirectly caused by or contributed to by or arising from;
 - Computer viruses, erasure or corruption of electronic data;
 - The failure of any equipment to correctly recognise the date or change of date;
 - Cyber hacking.

For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Illegal Activities

This **policy** does not cover any loss or damage caused as a result, of the property being used for illegal activities;

Pre existing damage

Liability, injury or damage that occurred before the cover under **your policy** started, will not be insured.

Contractors

Claims arising from activities of contractors are not included or supported by this **policy** wording.

Diminution Market Value

There is no cover for diminution of market value beyond the cost of repair or replacement of any damaged property.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Cyber Attack

We will not pay for loss, damage, loss of rent or loss or legal liability directly or indirectly caused by or consisting of or arising from any form of cyber attack or cyber intrusion whether committed with malicious intent or not.

Mould and Fungus

We will not pay for loss, damage, loss of rent or legal liability arising, directly or indirectly, from pathogenic organisms or any form of bacterial contamination.

North American Jurisdiction

In respect of any claim made or brought in the United States of America or Canada; or any judgement, award or settlement made in any country or territory which operates under the laws of the United States of America or of Canada or in respect of any order made anywhere in the world to enforce such judgement, award or settlement either in whole or in part unless **you** have requested that there shall be no such limitation and have accepted the terms offered by **us** in granting such cover, which offer and acceptance must be signified by an Endorsement attaching to this Policy.

Terrorism or Act of Sabotage

We will not pay for loss, damage, loss of rent or legal liability arising, directly or indirectly, from any Act of Terrorism or Act of Sabotage including any action taken in controlling, preventing, suppressing

or any Act of Terrorism;

We will not pay for loss, damage, injury, cost or expense directly or indirectly arising out of: any business interruption losses resulting from customers or suppliers extensions or denial of access due to any Act of Terrorism or Act of Sabotage;

We will not pay for loss, damage, cost or expenses directly or indirectly arising out of any service interruption due to any Act of Terrorism or Act of Sabotage.

Punitive and Exemplary Damages

We will not pay for any fines, punitive and exemplary damages for breach of contract or any penalties of whatsoever nature.

We will not pay for loss occasioned by the voluntary parting with title or possession of any property or rights to property;

- Property Insured's own collapse or cracking
- attributable solely to change in the water table level.

Inflation Protection

To help protect **you** against the effect of inflation, the sums insured under **contents** and personal possessions will be adjusted at the end of each month by the percentage increases in the following indices:

Contents/Personal Possessions

The Consumer Durables section of the Retail Price index compiled by the Office for National Statistics.

If an index becomes unavailable, **we** will use a suitable alternative index.

We will not reduce the sums insured or monetary limits if an index should fall.

The premium at renewal for the next **period of insurance** will be based on any increased sum insured.

Although **you** have the benefit of inflation protection, **you** should not rely on this alone to keep the **contents** and personal possessions sums insured at the correct level.

It is a condition to insure for the correct sum (see page 6).

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light grey background and give detailed information on the insurance provided and must be read with ' What is not covered ' at all times.	These sections shown on a dark grey background draw your attention to what is not included in the scope of your policy .

Contents Standard Cover

Your **certificate** will show if this section is in force. Inflation protection applies (see page 11).

What is covered	What is not covered
<p>All of the following things are included, provided that they belong to you or your family or you or they are legally responsible for them and they are mainly used for private purposes:</p> <p>Household Goods</p> <p>This includes landlord's fixtures, fittings, contents and interior decorations.</p> <p>Personal Effects</p> <p>This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also portable radios, portable TVs, sports equipment and pedal cycles. It does not include valuables or money.</p> <p>Valuables</p> <p>This means jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money</p> <p>This means coins, bank notes in current use, postal orders, postage stamps (which are not part of a collection) trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets (including season tickets) petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.</p>	<ul style="list-style-type: none"> a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles, children's motor cars, quad bikes and children's quad bikes) but lawnmowers, garden implements, wheelchairs models and toys are covered; b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in a) above; c) Any living creature; d) Property more specifically insured by any other insurance; e) Documents other than as shown in cover 20; f) Lottery tickets and raffle tickets; g) Any part of the structure of the buildings other than fixtures and fittings for which you are responsible as occupier; h) Property mainly used for business trade profession or employment purposes; i) Loss or damage to contents belonging to the landlord that are not specified in the dilapidation's inventory; j) Any amount for landlord contents and fixtures and fittings in excess of £2,500.

What is the most we will pay?

We will not pay more in total than the sum insured for **contents** shown in **your policy certificate**; for any one claim or series of claims arising from one originating cause under causes 1-11 and covers 12-18, 20, 22-24, 29 and 30. **We** will pay, in addition, amounts due under cover 19, 21 and 25-28 up to the limits shown.

The following limits apply:

- For any one **valuable** - £1,000 - Receipts must be supplied for all items valued at £500 or over;
- For any one claim for **valuables** - one third of the **contents** sum insured;
- For **money** - £500.

These are the standard limits if **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>Loss or damage to your or your family's contents while they are in the home by following causes:</p> <ol style="list-style-type: none"> 1. Fire, smoke, explosion, lightning, earthquake. 2. Storm or flood. Storms normally mean very windy conditions accompanied by heavy rain hail or snow. Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity. 3. Theft or attempted theft. Minimum security precautions endorsement may apply – see certificate. 4. Escape of water from: <ol style="list-style-type: none"> a) A fixed: <ol style="list-style-type: none"> i) Water installation; ii) Drainage installation; iii) Heating installation. b) Washing machine, dishwasher, water bed refrigerator or deep freeze cabinet. 5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation. 	<p>The amount of the excess shown in the certificate except for covers 25, 26 and 27.</p> <ol style="list-style-type: none"> 1. Smoke damage arising gradually or out of repeated exposure. 2. <ol style="list-style-type: none"> a) Loss or damage by frost; b) Loss or damage to property in the open; c) Loss or damage caused by rising ground water levels or solely due to change in the water tables; d) Subsidence, heave or landslip caused by storms and flood ; e) Damage to landscaped gardens. 3. <ol style="list-style-type: none"> a) Loss or damage while the home is unoccupied or unfurnished; b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. We will not pay for the following unless there has been forcible and violent entry to or exit from the home: <ol style="list-style-type: none"> a) Loss or damage from the home if any part of it is occupied by anyone but you or your family; b) Loss or damage from any part of the home which is used for any business trade profession or employment purposes. 4. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of water is covered but damage to the installation is only covered if an insured cause or cover is operative. 5. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.

What is covered	What is not covered
<p>6. Malicious persons or vandals Minimum security precautions endorsement may apply – see certificate.</p> <p>7. Riot civil commotion strikes labour and political disturbances.</p> <p>8. Subsidence or ground heave of the site on which the buildings stand or landslip.</p> <p>9. Collision by:</p> <ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. <p>10. Falling trees or branches.</p>	<p>6. Loss or damage while the home is unoccupied or unfurnished. We will not pay for the following unless there has been forcible and violent entry to or exit from the home:</p> <ul style="list-style-type: none"> a) Loss or damage from the home if any part of it is occupied by anyone but you or your family; b) Loss or damage from any part of the home which is used for any business trade profession or employment purposes <p>8. We will not pay:</p> <ul style="list-style-type: none"> a) For loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event; b) For loss or damage caused by faulty or unsuitable materials or design or poor workmanship; c) For loss or damage which but for the existence of this contract of insurance would be covered under any contract or a guarantee or by law; d) For loss or damage whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition, construction, structural alteration or repair of any Building(s) at the same Insured Premises, or groundwork or excavation at the same Insured Premises; e) For loss or damage caused by coastal or river bank erosion; f) Subsidence prior to inception; g) Normal settlement or bedding down of new structures; h) Settlement or movement of made up ground; i) Fire, subterranean fire, explosion; earthquake or the escape of water from any tank, apparatus or pipe. <p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> a) Domestic pets; b) Insects. <p>10. a) The cost of removal of the fallen tree or branch;</p> <ul style="list-style-type: none"> b) Loss or damage caused during tree felling, lopping or topping.

What is covered	What is not covered
<p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> a) Satellite dishes (maximum limit £500); b) TV or radio aerials, aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. <p>12. HOME ENTERTAINMENT EQUIPMENT Accidental damage to:</p> <ul style="list-style-type: none"> a) Television sets and their aerials; b) Radios; c) Record players, compact disc players and tape recorders; d) Video recorders; e) DVD players f) Home computers; g) Cable/satellite/digital television receivers. <p>13. MIRRORS AND GLASS Accidental breakage of:</p> <ul style="list-style-type: none"> a) Mirrors; b) Fixed glass in and glass tops of furniture; c) Ceramic hobs and ceramic tops of cookers; d) Glass oven doors. 	<p>11. Loss or damage to the items themselves. Cover for items in or on the home may be covered – see cover 12 on the following page.</p> <p>12. a) Damage to equipment designed to be portable whilst it is being transported or carried or moved e.g. laptop computers, portable compact disc players, portable televisions;</p> <ul style="list-style-type: none"> b) Mechanical or electrical breakdown or failure; c) Damage to records discs cassettes and tapes; d) Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> i) Erasure or distortion of data; ii) Accidental erasure or mislaying or misfiling of documents or records; iii) Viruses; e) Damage caused by or in the process of cleaning maintenance repair dismantling or altering; f) Loss arising from the cost of remaking any film disc or tape or the value of any information contained on it; g) Damage to equipment not in or on the home; h) Loss or damage by chewing scratching tearing or fouling by domestic pet;s i) Damage caused by wear and tear; j) Damage caused by rot fungus insects or vermin; k) Damage caused by the action of light or any atmospheric or climatic condition; l) Damage caused by any gradually operating cause. <p>13. a) Loss or damage while the home is unoccupied or unfurnished;</p> <ul style="list-style-type: none"> b) Loss or damage to your or your family's contents while they are not in the home.

What is covered	What is not covered
<p>14. REPLACEMENT OF LOCKS</p> <p>We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ol style="list-style-type: none"> External doors and windows of the home; A safe within or an alarm protecting the home; <p>following the theft of keys.</p> <p>We will not pay more than £250 for any one claim.</p> <p>15. CREDIT CARD LIABILITY</p> <p>You or your family's liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft from the home and following its unauthorised use by any person not related to or residing with you.</p> <p>We will not pay any more than £250 for any one claim.</p> <p><i>Do not forget to immediately inform the police and issuing authorities in the event of a loss</i></p> <p>16. ACCIDENTAL LOSS OF OIL AND METERED WATER</p> <p>This Section extends to include cover for additional metered utility charges and additional heating oil charges incurred by the Insured, following Damage insured hereby, at the Insured Premises during the Period of Insurance. The Insurer shall not be liable for any such charges incurred by the Insured in respect of any Unoccupied Building(s).</p> <p>17. Contents REMOVED TO THE GARDEN</p> <p>Loss or damage by causes 1-11 to contents while in the open within the boundaries of the land belonging to the home.</p> <p>We will not pay more than £250 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or outbuilding.</p> <p>15. Any loss unless:</p> <ol style="list-style-type: none"> You or your family have complied with the terms and conditions of the issuing authority; Any loss or claim due to accounting errors or omissions. <p>16. Loss or damage while the home is unoccupied or unfurnished.</p> <p>17. Loss or damage to:</p> <ol style="list-style-type: none"> Valuables or money; Plants and trees.

What is covered	What is not covered
<p>18. TEMPORARY REMOVAL</p> <p>Loss or damage by causes 1-11 to the contents temporarily removed from the home to:</p> <ul style="list-style-type: none"> a) Any bank or safe deposit; b) Any occupied private dwelling; c) Any building where you or your family are working or temporarily residing while anywhere in the world for up to 60 days during any period of insurance. <p>We provide insurance protection for contents in the home during normal periods of unoccupancy, for example when you are on holiday.</p> <p><i>However if you are going away for 30 consecutive days or more, if the home is to be vacated, please tell us as this will affect the terms of your policy.</i></p> <p>19. ALTERNATIVE ACCOMMODATION</p> <p>While the home cannot be lived in because of loss or damage covered by this policy, we will pay for:</p> <ul style="list-style-type: none"> a) Rent payable for which you are legally liable; <p>or</p> <ul style="list-style-type: none"> b) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets. <p>We will not pay more than 20% of the sum insured for contents for any one claim.</p> <p>20. DOCUMENTS</p> <p>Loss or damage by causes 1-11 to documents (other than money) whilst:</p> <ul style="list-style-type: none"> a) Within the main building of the home; <p>or</p> <ul style="list-style-type: none"> b) Deposited for safe custody in any bank, safe deposit or bank, solicitor's strongroom anywhere in the world <p>We will not pay more than £250 for any one claim.</p> <p>21. AUTOMATIC INCREASE IN SUM INSURED FOR GIFTS AND PROVISIONS</p> <p>The contents sum insured is automatically increased for gifts and provisions:</p> <ul style="list-style-type: none"> a) During the months of November and December; b) During the period 30 days before and 30 days after your or your family's wedding. <p>We will not pay more than 10% of the sum insured for contents for any one claim.</p>	<p>18. Loss or damage:</p> <ul style="list-style-type: none"> a) By theft unless it involves forcible and violent entry to or exit from a building; b) From a caravan mobile home or motor home; c) Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons. <p>20. a) Property more specifically insured by any other insurance</p> <p>b) Property mainly used for business trade profession or employment purposes.</p>

What is covered	What is not covered
<p>22. VISITOR'S PERSONAL EFFECTS Loss or damage by causes 1-11 to visitor's personal effects whilst contained within the home. We will not pay more than £250 for each visitor for any one claim.</p> <p>23. DOMESTIC STAFF'S PERSONAL EFFECTS Loss or damage by causes 1-11 to domestic staff's personal effects contained within the home. We will not pay more than £250 for each member of domestic staff for any one claim.</p> <p>24. FROZEN FOOD Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by: a) A change in temperature; b). Contamination by refrigerant fumes. The refrigerator or deep freeze cabinet must be: a) In the home; b) Owned by or the responsibility of you or your family.</p> <p>25. ACCIDENTS TO DOMESTIC STAFF We will pay for your legal liability for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance in the United Kingdom to your domestic staff employed in connection with the premises shown in the schedule We will not pay more than £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.</p>	<p>22. Loss or damage specifically excluded under contents standard cover.</p> <p>23. Loss or damage specifically excluded under contents standard cover.</p> <p>24. Loss or damage resulting from: a) The deliberate act of you or your family or any electricity supplier; b) Strike lock-out or industrial dispute; c) Property more specifically insured by any other insurance; d) Property mainly used for business trade profession or employment services.</p> <p>25. We will not pay for your legal liability for bodily injury arising directly or indirectly</p> <ul style="list-style-type: none"> • From the use of any vehicle outside the premises • From any vehicle used for racing, pacemaking or speed testing • From any communicable disease or condition • In Canada or the United States of America after the total period of stay has exceeded thirty (30) days in the period of insurance • From any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.

What is covered	What is not covered
<p>26. TENANT'S LIABILITY (applicable if the home is rented) Any amount that you or your family become legally liable to pay, as tenant of the home, in respect of:</p> <ol style="list-style-type: none"> a) Damage to the buildings by any cause specified under contents standard cover of this policy; b) Accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the home; c) Accidental breakage of: <ol style="list-style-type: none"> i) Fixed glass in: <ul style="list-style-type: none"> • Windows; • Doors; • Fanlights; • Skylights; • Greenhouses; • Conservatories; • Verandahs. ii) Fixed ceramic hobs or hob covers; iii) Fixed sanitary ware and bathroom fittings. <p>We will not pay more than 10% of the sum insured for contents for any claim or series of claims arising from any one event or one source or original cause.</p> <p>27. UNRECOVERED DAMAGES</p> <p>We will pay the amount of any award of damages made in your or your family's favour which:</p> <ol style="list-style-type: none"> a) Is in respect of death, bodily injury or illness or damage to property of such nature that you or your family would have been entitled to indemnity under LIABILITY TO THE PUBLIC, had you or your family been responsible for the injury or damage; b) Is made by a court within the United Kingdom, Isle of Man or Channel Islands; c) Is still outstanding six months after the date on which it is made; d) Is not the subject of an appeal. <p>We will not pay more than £1,000,000 in respect of any one award.</p>	<p>26. Loss or damage to gates, hedges and fences.</p>

Contents Additional Cover

Your certificate will show if this extension has been chosen.

What is covered	What is not covered
<p>28. ACCIDENTAL LOSS OR DAMAGE TO CONTENTS WHILST IN THE HOME.</p>	<p>28. a) Any loss or damage specifically excluded under contents standard cover;</p> <p>b) Accidental loss or damage:</p> <ul style="list-style-type: none"> i) By mechanical or electrical breakdown or failure; ii) Arising from the cost of remaking any film disc or tape or the value of any information contained on it; iii) Caused by or in the process of cleaning, maintenance, repair dismantling, restoring, altering, dyeing or washing; iv) By chewing, scratching, tearing or fouling by domestic pets; v) By wear and tear; vi) By rot, fungus, insects or vermin; vii) By the action of light or any atmospheric or climatic condition; viii) By any gradually operating cause; ix) To contact lenses; x) To food drink or plants; xi) Specifically provided for under contents standard cover; xii) To computers or computer equipment: <ul style="list-style-type: none"> • By erasure or distortion of data; • By accidental erasure or mislaying or misfiling of documents or records; • By viruses; • By contamination; xiii) Arising from depreciation in value or consequential loss; xiv) While the home is unoccupied or unfurnished.
<p>29. HOUSE REMOVAL</p> <p>Accidental loss or damage to contents whilst in the course of removal by professional removal contractors from the home to any new private residence within the United Kingdom, the Channel Islands or the Isle of Man.</p>	<p>29. Accidental loss or damage:</p> <ul style="list-style-type: none"> a) To money; b) To china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors; c) To jewellery; d) During sea transit; e) Whilst the contents are in storage; f) By mechanical or electrical breakdown or failure. g) To defective packing, denting, scratching or bruising, vermin or insects; h) To packing which was inadequate to withstand normal handling.

Personal Possessions

Your certificate will show if this section is in force. Inflation protection applies (see page 11).

What are personal possessions?

All of the following things are included, provided that they belong to **you** or **your family** or **you** or **they** are legally responsible for them and they are mainly used for private purposes:

Personal Effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also portable radios, portable compact disc players, portable televisions, sports equipment and pedal cycles. It does not include **valuables** or **money**.

Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

If a reduced premium rate applies for items permanently kept in **your** bank, **we** must be notified of their removal, otherwise no cover will be operative.

What is the most we will pay?

We will not pay more than the sum insured shown in total for personal possessions in **your policy** for any one claim.

NB: The sum insured for personal possessions is included within the sum insured for **contents** standard cover and is not in addition to it.

The following limits apply:

For money	- £250
For credit cards	- £250
For any one pedal cycle	- £250
For any one unspecified article	- £1,000

These are the standard limits. If **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
<p>1. Loss or damage to valuables, money and personal effects belonging to you or your family whilst anywhere in the world.</p>	<p>1. The amount of the excess shown in the schedule</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it; b) Caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering; c) Caused by chewing, scratching, tearing or fouling by domestic pets; d) Caused by rot, fungus, insects or vermin; e) Caused by any gradually operating cause or wear and tear; f) Caused by theft or attempted theft from an unattended motor vehicle, unless the item(s) are concealed from view, all windows are closed and all doors, including the boot, are locked; g) To items not in the care, custody or control of you or your family or an authorised person; h) Caused by theft or attempted theft from an unlocked hotel room; i) By depreciation in value or consequential loss; j) By mechanical or electrical breakdown or failure; k) To watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes), but lawn mowers, garden implements, wheelchairs, models and toys are covered; l) To parts, accessories, tools and fitted radios cassette players and compact disc players for the things excluded in (k) above; m) By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle; n) To any property mainly used for business trade profession or employment purpose; o) To plants or any living creature; p) To documents; q) To contact lenses; <p style="text-align: right;"><i>(continued on next page)</i></p>

What is covered	What is not covered
<p>2. You or your family's liability under the terms of any credit card or cash dispenser card agreement, as a direct result of its unauthorised use by any person not related to or residing with you or your family.</p>	<p>r) Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason;</p> <p>s) Specifically provided for elsewhere in this policy;</p> <p>t) To computers or computer equipment:</p> <p>i) By erasure or distortion of data;</p> <p>ii) By accidental erasure or mislaying or misfiling of documents or records;</p> <p>iii) By viruses;</p> <p>iv) By contamination.</p> <p>u) While the home is left unoccupied or unfurnished;</p> <p>v) To property more specifically insured by any other insurance;</p> <p>w) To lottery tickets and raffle tickets.</p> <p>2. Any loss or claim:</p> <p>a) Unless you and your family have complied with the terms and conditions of the issuing authority;</p> <p>b) Due to accounting errors or omissions.</p>

Personal Accident

If **your certificate** shows **you** have **contents** cover this cover is automatically in force.

What is covered	What is not covered
<p>If you or your domestic partner living with you suffers accidental injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:</p> <p>a) Accident assault or fire in the home;</p> <p>b) An accident whilst travelling as a passenger on a public service vehicle;</p> <p>c) Assault in the street;</p> <p>during the period of insurance which proves fatal within 12 months of its occurrence, we will pay £5,000 to the deceased's legal personal representative(s).</p>	<p>We will not pay where:</p> <p>a) The person is over the age of 75 years;</p> <p>b) The incident is not reported to us within 14 days of death.</p>

Public Liability

Part A

Part A of this section applies in the following way:

- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A(i) and Part A(ii) below.

What is covered	What is not covered
<p>We will pay for your legal liability:</p> <p>i As owner or occupier up to the sums insured stated in the schedule for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident occurring at the premises during the period of insurance, OR <p>ii As a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident occurring anywhere in the world during the period of insurance <p>iii ACCIDENTS TO DOMESTIC STAFF</p> <p>We will pay for your legal liability for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance within the UK to your domestic staff employed in connection with the premises shown in the schedule</p> <p>We will not pay more than £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.</p>	<p>We will not pay for your legal liability</p> <p>a. For bodily injury to</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person who at the time of sustaining such injury is engaged in your service <p>b. For bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c. Arising out of any criminal or violent act to another person or property other than for reasons of protection of self or other persons.</p> <p>d. For damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person engaged in your service <p>e. Arising directly or indirectly out of any profession, occupation, business or employment</p> <p>f. Which you have assumed under contract and which would not otherwise have attached (Exclusions continued over the page)</p> <p>g. arising out of your ownership, possession or use of:</p> <ol style="list-style-type: none"> Any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> • Domestic gardening equipment used within the premises and • Domestic pedestrian controlled gardening equipment Any power-operated lift other than stair-lifts Any aircraft or watercraft other than manually operated rowing boats, punts or canoes

What is covered	What is not covered
	<p>iv. Any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation</p> <p>h. In respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the certificate; and • Reported to us not later than thirty (30) days from the end of the period of insurance; <p>In which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>i. Arising out of your ownership, occupation, possession or use of any land or building that is not within the premises.</p> <p>j. We will not pay for your legal liability for bodily injury arising directly or indirectly</p> <ul style="list-style-type: none"> • From the use of any vehicle outside the premises • From any vehicle used for racing, pacemaking or speed testing • From any communicable disease or condition • In Canada or the United States of America after the total period of stay has exceeded thirty (30) days in the period of insurance • From any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.

Part B

What is covered	What is not covered
<p>We will pay for:</p> <p>sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three (3) months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have paid you had the award been made against you rather than to you • There is no appeal pending • You agree to allow us to enforce any right which we shall become entitled to upon making payment 	<p>We will not pay for:</p> <p>for any amount in excess of GBP 250,000</p>

Part C

What is covered	What is not covered
<p>We will pay for:</p> <p>any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> • for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- In respect of pollution and/or contamination: more than GBP 2,000,000 for the period of insurance.
- In respect of other liability covered under this section: more than GBP 2,000,000 in all for Part A and C, and GBP 250,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Endorsements, Special Terms and Conditions

The following clauses apply only if they are mentioned in the **certificate**.

1. Alarm Clause

This insurance does not cover theft when **you** have left the premises without an authorised occupant or at night unless:

- At all such times the intruder alarm has been put into full and effective operation;
- The intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with a company which is a member of NACOSS (National Approval Council for Security Systems).

2. Jewellery Clause

We will not pay more than £250 for any one claim of, loss of or damage to jewellery or watches by theft or disappearance unless such items are:

- a) Being worn by **you**;
- b) Being carried by hand under **your** personal supervision; or
- c) Deposited in a bank or locked safe or, if **you** are staying in a hotel or motel, unless such items are kept in the principal safe of the hotel or motel.

3. Non-standard Construction Clause

It is agreed that the private dwelling of the **home** is not of standard construction.

4. Contractors Exclusion Clause

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

5. Keys Clause

This insurance does not cover theft of jewellery from safe(s); unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the premises.

6. Unattended Vehicles Clause

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

7. Excess Clause

A £50 **excess** shall apply to all claims under sections 1 and 2 of this insurance.

8. Stamp Clause

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

9. Minimum Security Clause

This insurance does not cover theft from the private dwelling of the **home** unless the undernoted minimum protections are fitted:

- External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621);
- Patio Doors: in addition to a central locking device, key operating bolts to top and bottom opening sections;
- Windows: key operated security locks to all ground floor and other accessible windows.

10. Musical Instrument Clause

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

11. Monthly Payment Clause

It is understood and agreed that this **policy** runs from month to month and that continuation of cover is dependent upon **your** paying the premium for each month's cover. **We** will normally only review **your** premium once per annum.

12. Theft Limitations Clause

This insurance does not cover theft or attempted theft from the **home**, other than as a result of violent and forcible entry.

Complaints Procedure

We strive to provide an excellent service to all **Our** customers but occasionally things can go wrong. **We** take all concerns seriously and endeavour to resolve all customers' problems promptly. If **You** have a question or concern about **Your** policy **You** should, in the first instance follow the guidance notes or instructions in the insurance documentation **You** have been sent. **Your** broker will also be able to advise **You** and provide assistance in this regard.

Alternatively, if **You** wish to contact **Us** directly **You** should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: 0044 (0) 20 385 70000
Facsimile: 0044 (0) 20 385 70001
Email: BGS.Complaints@britinsurance.com

In the unlikely event that **You** remain dissatisfied and wish to make a complaint **You** can do so at any time by referring the matter to **Us** at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints Team
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham, Kent ME4 4RN
Telephone: 0044 (0) 20 7327 5693
Facsimile: 0044 (0) 20 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Should **You** remain dissatisfied after Lloyd's has considered **Your** complaint and **You** are NOT a policyholder in the UK, **You** should, in the first instance, seek advice from **Your** broker as to whom **You** should direct your complaint.

If **You** are a policyholder in the UK, **You** may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR
Helpline: 0800 0234 567
0044 20 7964 0500 (if outside UK)

Switchboard: 0044 (0) 20 7964 1000

Facsimile: 0044 (0) 20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The FOS opening hours are: Monday to Friday 8am to 8pm and Saturday 8am 9am to 1pm

Making a complaint to the Financial Ombudsman Service (FOS) does not affect **You** rights under this policy but if **You** are not an eligible complainant then the informal complaint process ceases.

A summary of the FOS complaint handling procedure is available on request and will also be provided to **You** when acknowledging a complaint.

About the Financial Ombudsman Service (FOS)

Eligible complainants are:

- a) private individuals; and
- b) micro-enterprises.

'Micro-enterprises' will be able to bring complaints to the ombudsman as long as they have an annual turnover of under EUR2 million and fewer than ten (10) employees.

- c) charities with an annual income of less than GBP1million; or
- d) a trustee of a trust with net assets of less than GBP1million.

The FOS will only consider a complaint if You are an eligible complainant and if:

- a) We have been given an opportunity to resolve it and
- b) We have sent You a final response letter and You have referred Your complaint to the FOS within six (6) months of Our final response letter or
- c) We have not responded to Your complaint with a decision within eight (8) weeks.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

Tel: 0044 (0) 20 7741 4100

Helpline: 0044 (0) 800 678 1100

Facsimile: 0044 (0) 20 7741 4101

Website: www.fscs.org.uk

The FSCS opening hours are:

Monday to Friday 8:30am to 5:30pm excluding public holidays.

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