



# Coral Insurance

POLICY



## The contract of insurance

This document, the schedule and any endorsements form a legally binding contract of insurance between you and us.

The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information you provided in your proposal or statement of insurance. The insurance provided by this document covers liability, loss or damage that happens during any period of insurance for which you have paid, or agreed to pay, the premium. The insurance is provided under the terms and conditions contained in this document or in any endorsement applying to it.

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this contract is governed by English law.

### The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Signed for and on behalf of  
EQUITY RED STAR



Active Underwriter

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## Definitions

The following words or phrases have the same meaning whenever they appear in this document, the schedule and endorsements.

### Accidental damage

Damage caused as a direct result of a single unexpected event.

### Buildings

**Your home**, greenhouses and sheds all on the same site, and used for domestic purposes, including central-heating oil tanks, gas tanks, septic tanks, hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, terraces, patios, drives, paths, walls, fences, gates and landlord's fixtures and fittings.

**Your home** (unless shown differently on the schedule) must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with a slate, tiled, concrete or felt roof. Unless shown on the schedule, no more than 30% of the roof area may be flat and covered with felt.

### Contents

Household goods, **personal belongings**, clothing and other items in **your home**, belonging to **you** or for which **you** are legally responsible, including:

- **money** (up to £500 in total);
- stamp, coin or other collections (up to £1,000 in total);
- guests' clothing and **personal belongings** (up to £500 in total);
- **valuables**. The most **we** will pay in total for **valuables** is:
  - £5,000 - if your home has one bedroom;
  - £6,500 - if your home has two bedrooms;
  - £7,500 - if your home has three bedrooms;
  - £8,500 - if your home has four bedrooms; or
  - £11,000 - if your home has five bedrooms.

**We** will pay up to £1,500 for any one item, pair or set, except for any one plasma, liquid crystal display, digital light projection, front-projection or CRT front-projection television, free-standing hot tub, free-standing jacuzzi or free-standing spa, when the most **we** will pay is £2,500 for any one item.

**Contents** does not include:

- any property which is more specifically insured by this or other insurance;
- any living creature;
- motor vehicles, electrically-, mechanically-, or power assisted vehicles (other than domestic gardening equipment), caravans, trailers, aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft, or any parts or accessories for these items;
- landlord's fixtures and fittings;
- laminate flooring;
- securities, deeds, documents and electronically stored information;
- any property used or held for business, profession or trade purposes; or
- any part of **your buildings**, except improvements and decoration in **your home** for which **you** are legally responsible under a tenancy agreement.

### Credit cards

Credit, cheque, debit and charge cards which belong to **you** and for which **you** are legally responsible.

### Family

**You, your** domestic partner, children (including adopted and foster children), parents and other relatives who permanently live in **your home**.

### Home

The private living accommodation, garages and outbuildings (but not a caravan or mobile home) used for domestic purposes, at the address shown on the schedule.

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## Definitions (continued)

### Money

**Money** includes:

- current coin or bank notes (which do not form part of a collection), cheques and traveller's cheques;
- postal or money orders, and current postage stamps;
- Premium Bonds, and National Savings stamps and certificates;
- gift vouchers or tokens;
- travel tickets and phonecards; and
- luncheon vouchers.

### Occupant

**You** or a member of **your family** or a person authorised by you living in **your home**.

### Period of insurance

The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.

### Personal belongings

Articles which **you** are wearing, using or carrying.

**Personal belongings** do not include:

- tools or instruments used or held for business, profession or trade purposes;
- **valuables**;
- **money** and **credit cards**;
- pedal cycles;
- motor vehicles, electrically-, mechanically- or power assisted vehicles (other than domestic gardening equipment), caravans, trailers, aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items; and
- any property which is more specifically insured by this or other insurance.

### Self-contained

Private living accommodation which has its own kitchen, bathroom and toilet, and separate and lockable entries and exits, which only **you** live in.

### Unfurnished

Where **your home** is not furnished enough to be lived in.

### United Kingdom

Great Britain (England, Scotland and Wales), Northern Ireland, the Isle of Man and the Channel Islands.

### Unoccupied

Where **your home** has been left without an **occupant** for more than 30 days in a row.

### Valuables

Pictures, works of art, curios, articles of gold, silver, other precious metals, jewellery, gemstones, pearls, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, sports and camping equipment, musical instruments and guns belonging to **you** or for which **you** are legally responsible.

### We, us, our

The insurer named on the schedule, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

### You, your

The person or people named on the schedule and **your family**.

## Section one: Buildings

The schedule will show if this cover applies.

### What is covered

#### Insured events

Loss or damage to **your buildings** during the **period of insurance** caused by the following.

- 1 Fire and smoke.
- 2 Earthquake.
- 3 Explosion.
- 4 Lightning.
- 5 Aircraft and other flying objects or anything dropped from them.
- 6 Riot, civil commotion, strikes and labour or political disturbances.
- 7 Being hit by any vehicle, train or animal.
- 8 Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.
- 9 Falling trees or branches, telegraph poles or lamp posts.
- 10 Theft or attempted theft.
- 11 Malicious acts or vandalism.
- 12 Flood.

### What is not covered

The first £50 of every claim except for insured event 14.

- Loss or damage caused by pets.
- Loss or damage caused to:
  - paths or drives by the weight of any vehicle; or
  - roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
- Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.
- Loss or damage:
  - caused by cutting down or trimming trees or branches; or
  - to hedges, fences and gates.
- Loss or damage:
  - caused by **you** or **your** guests; or
  - while **your home** is **unfurnished, unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your home**.
- Loss or damage:
  - caused by **you** or **your** guests; or
  - while **your home** is **unfurnished** or **unoccupied**.
- Loss or damage caused by:
  - frost;
  - subsidence, heave or landslip; or
  - rising ground water levels
- Loss or damage to:
  - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates; or
  - radio or television aerials, fixed satellite dishes, their fittings or masts.

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## Section one: Buildings (continued)

### What is covered

13 Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

14 Subsidence or heave of the site on which **your buildings** stand, or landslip.

15 Storm.

### What is not covered

- Loss or damage caused by:
  - subsidence, heave or landslip;
  - faulty workmanship;
  - chemicals or a chemical reaction; or
  - water leaking or spilling from guttering, rainwater downpipes, roof valleys or gullies.
- Loss or damage:
  - to fixed domestic oil tanks, swimming pools, hot tubs, jacuzzis and spas;
  - to the installation itself;
  - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'.
- Loss or damage while **your home** is **unfurnished or unoccupied**.

- Loss or damage caused by:
  - coastal or river erosion;
  - new structures bedding down, settling, expanding or shrinking;
  - newly made up (surfaced) ground settling;
  - faulty design, workmanship or materials;
  - construction work or repairing, demolishing or altering **your buildings**;
  - normal settlement, shrinkage or expansion; or
  - the action of chemicals on or the reaction of chemicals with any materials which form part of **your buildings**.
- Loss or damage to:
  - swimming pools, hot tubs, jacuzzis, spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private living accommodation is damaged at the same time and by the same cause.
  - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause; or
  - **your buildings** if the loss or damage is covered by law.
- The first £1,000 of every claim.

- Loss or damage caused by:
  - frost;
  - subsidence, heave or landslip; or
  - rising ground-water levels.
- Loss or damage to:
  - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates; or
  - radio or television aerials, fixed satellite dishes, their fittings or masts.



## Extra benefits included with buildings

We will also cover the following.

### What is covered

#### 1 Accidental breakage

- Accidental breakage of fixed glass forming part of **your buildings** (including the cost of necessary boarding up before replacing broken glass).
- Accidental breakage of fixed sanitary fittings.
- Accidental breakage of ceramic glass in cooker hobs of built-in units.
- Accidental breakage of fixed solar panels forming part of **your buildings**.

#### 2 Costs for alternative accommodation

While **your home** cannot be lived in as a result of loss or damage covered by an insured event under section one: Buildings, **we** will pay the cost of similar alternative accommodation for **you, your family** and **your** pets.

#### 3 Selling your home

If you sell **your home**, from the date **you** exchange contracts **we** will give the buyer the benefit of section one: Buildings until the sale is completed, as long as this is within the **period of insurance**.

#### 4 Extra expenses

After a claim, which is covered by an insured event under section one: Buildings, **we** will pay the following expenses **we** have agreed to.

- The cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild **your buildings**.
- The cost of removing debris and demolishing or supporting parts of **your buildings** which have been damaged, to make the site safe.
- The extra costs of rebuilding or repairing the damaged parts of **your buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

### What is not covered

- The first £50 of every claim.
- Damage while **your home** is **unfurnished** or **unoccupied**.
- Damage caused by chewing, tearing, scratching or fouling by pets.

- Any amount over £30,000 for any one claim.

- Any claim for loss or damage to **your buildings** if the buyer is insured under any other insurance.

- Any costs:
  - for preparing a claim;
  - which relate to undamaged parts of **your buildings**, except the foundations of the damaged parts of **your buildings**;
  - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened; or
  - for making the site stable.

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### What is covered

#### 5 Accidental damage to underground cables, pipes and tanks.

- We will pay for **accidental damage** to underground cables, pipes and tanks serving **your home** for which **you** are legally responsible.

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#### 6 Metered water

Metered water accidentally leaking following an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

### What is not covered

- The first £50 of every claim.
- Damage while **your home** is **unfurnished** or **unoccupied**.
- The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.
- Damage caused by subsidence or heave of the land, or landslip.
- Damage to pitch fibre drains.
- Damage caused by any fault in the material the drains are made of.

- The first £50 of every claim.

## Accidental damage to buildings

The schedule will show if this cover applies.

### What is covered

#### Accidental damage to your buildings.

We will pay for **accidental damage** to **your buildings**.

### What is not covered

- The first £75 of every claim.
- Any damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - **your buildings** moving, settling, shrinking, collapsing or cracking;
  - any process of cleaning, repairing, dyeing, renovating or maintaining **your buildings**; or
  - faulty workmanship, design or materials.
- Damage to:
  - domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- Damage while:
  - **your home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.
- Damage shown under the 'What is covered' part of:
  - 'Insured events 1 to 15'; and
  - 'Extra benefits included with buildings' in section one: Buildings.
- Damage shown under the 'What is not covered' part of:
  - 'Insured events 1 to 15'; and
  - 'Extra benefits included with buildings' in section one: Buildings.

## Settling claims

**We** will decide whether to pay the cost of repairing or replacing the part of **your buildings** damaged or destroyed if:

- the limit shown on the schedule is enough to pay to rebuild **your buildings** in a new condition, similar in size, form and style, including any extra expenses;
- the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately); and
- **your buildings** are in a good state of repair.

If the loss or damage to **your buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of **your home** immediately before the damage and its value after the damage.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no-claim discount is shown on the schedule.

### Buildings limit

The most **we** will pay is the **buildings** limit shown on the schedule and any extra expenses and fees listed under Extra benefit 4.

### Underinsurance

If at the time of any loss or damage the limit is less than the full cost of rebuilding the **buildings** in a new condition similar in size, shape and form, including any extra expenses, **we** will only pay part of the claim.

For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

### Maintaining the buildings limit

After **we** have settled a claim, **we** will automatically reinstate the **buildings** limit, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage.

## Buildings liability

For the purpose of this section, bodily injury will include death and disease.

### What is covered

#### Liability as the owner of your present home

**We** will insure **your** liability as owner to pay for accidents happening in and around **your home** during the **period of insurance**. **We** will provide this cover if the accident results in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

**We** will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

### What is not covered

**You** are not covered for liability arising:

- as the occupier of **your home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning, occupying any land or buildings other than **your home**;
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parasailing;
- from any infectious disease or condition; or;
- from **you** owning or using any:
  - power-operated lift;
  - electrically-, mechanically- or power assisted vehicles (including children's motorcycles and motor cars), or horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
  - caravans or trailers;
  - animals other than **your** pets; or
  - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking); or
  - dogs listed under the Dangerous Dogs Act 1991, or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.

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### What is covered

#### Liability as the owner of your present home (continued)

#### Liability as the owner of your previous homes

**We** will insure **you** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous **home** which **you** occupied, for accidents happening in and around that **home** which result in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

**We** will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

### What is not covered (continued)

**You** are not covered for liability arising from the following:

- Liquidated damages  
Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract at the time the contract was made.
- Punitive or exemplary damages  
Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.
- Aggravated damages  
Damages that are awarded when a person's behaviour or the circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.
- Multiplying compensatory damages  
In some areas of the world, the amount of money awarded as compensation is multiplied as a punishment.

**You** are not covered for liability arising:

- from an incident which happens over seven years after this insurance ends or **your home** was sold;
- from any cause for which **you** are entitled to cover under another source;
- from the cost of correcting any fault or alleged fault; or
- where a more recent insurance covers the liability.

## Section two: Contents

The schedule will show if this cover applies.

### What is covered

#### Insured events

Loss or damage to **your contents** during the **period of insurance** caused by the following.

1 Fire and smoke.

2 Earthquake.

3 Explosion.

4 Lightning.

5 Aircraft and other flying objects or anything dropped from them.

6 Riot, civil commotion, strikes and labour or political disturbances.

7 Being hit by any vehicle, train or animal.

8 Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings and masts.

9 Falling trees or branches, telegraph poles or lamp posts.

10 Theft or attempted theft.

11 Malicious acts or vandalism.

### What is not covered

The first £50 of every claim insured under events 1 to 15

■ Loss or damage caused by pets.

■ Loss or damage caused by cutting down or trimming trees or branches.

■ Loss or damage:

- caused by **you** or **your** guests;
- while **your home** is **unfurnished, unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your home**;
- of **money** and **credit cards** unless there has been forced and violent entry into or exit out of **your home**; or
- to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding

■ Any amount over £2,500 for loss or damage from any garage or outbuilding (£2,500 for free-standing hot tubs, jacuzzis or spas).

■ Loss or damage:

- caused by **you** or **your** guests; or
- while **your home** is **unfurnished** or **unoccupied**.

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## Section two: Contents (continued)

### What is covered

12 Flood.

13 Water or oil leaking or spilling from any fixed domestic water or heating installation, swimming pool, hot tub, jacuzzi, spa, aquarium, washing machine or dishwasher.

14 Subsidence or heave of the site on which the **buildings** stand, or landslip.

15 Storm.

### What is not covered

- Loss or damage caused by:
  - frost; or
  - rising ground-water levels.
- Loss or damage to property outside **your home**.

- Loss or damage:
  - while **your home** is **unfurnished** or **unoccupied**;
  - caused by faulty workmanship;
  - to free standing hot tubs, jacuzzis or spas;
  - to the installation itself;
  - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a 'frost-stat device'; or
  - caused by water leaking or spilling from guttering, rainwater downpipes, roof valleys or gullies.
- The cost of the water or oil.

- Loss or damage caused by:
  - coastal or river erosion;
  - new structures bedding down, settling, expanding or shrinking;
  - newly made-up (surfaced) ground settling;
  - faulty design, workmanship or materials;
  - construction work, or repairing, demolishing or altering the **buildings**; or
  - solid floors moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause.

- Loss or damage:
  - caused by frost; or
  - to property outside **your home**.



## Extra benefits included with contents

We will also cover the following.

### What is covered

#### 1 Accidental breakage

Accidental breakage of:

- glass tops and fixed glass in furniture;
- ceramic glass in cooker hobs; and
- mirrors.

#### 2 Alternative accommodation or rent you pay

While **your home** cannot be lived in as a result of loss or damage covered by an event insured under section two: Contents, **we** will pay the following expenses or losses **we** have agreed to. Either:

- the amount of rent which **you** still have to pay; or
- the cost of similar alternative accommodation for **you, your family** and **your** pets, including the cost of temporary storage for **your** furniture.

#### 3 Television sets, video and audio equipment and computers

**Accidental damage** to television sets, audio, video and computer equipment in **your home** or radio or television aerials, fixed satellite dishes, their fittings and masts attached to the **buildings**.

### What is not covered

- The first £50 of every claim.
- Damage while **your home** is **unfurnished** or **unoccupied**.
- Damage caused by chewing, tearing, scratching or fouling by pets.
- The cost of repairing, removing or replacing frames.

- Any amount over £10,000 for any one claim.

- The first £50 of every claim.
- Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - heating, drying, dyeing, washing, restoring, dismantling or breakdown;
  - faulty workmanship, design or materials; or
  - information being erased or damaged on computer equipment.
- Loss or damage to:
  - styluses, recording heads, discs, records, audio tapes, video tapes or cassettes, and computer software;
  - mobile or portable phones or pagers;
  - computers or computer equipment designed to be portable, while it is being carried, moved or transported; or
  - video cameras, camcorders, digital cameras, hand-held electronic games or toys.
- The cost of remaking any film, disc or tape.
- The value of any electronically stored information.

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**What is covered**

**4 Metered water**

Metered water accidentally leaking following an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

**5 Household removal**

Accidental loss or accidental damage to **your contents** in a removal vehicle while being removed by professional removal contractors, from **your home** to a new permanent address within the **United Kingdom**.

**6 Contents temporarily removed from your home**

Loss or damage to **your contents** which are temporarily removed from **your home** for up to 60 days in any one **period of insurance**, but only if the items are within the **United Kingdom** and the loss or damage is caused by:

- insured events 1 to 9, or 11 or 13; or
- theft or attempted theft (involving a forced and violent entry) from any:
  - bank or safe deposit or while being transported by **you** to and from any bank or safe deposit;
  - building, caravan, mobile home or boat used by **you** as temporary or holiday accommodation;
  - caravan or boat hired as holiday accommodation; or
  - building where **you** are living or working (other than while **you** are a student in full-time education).

The most **we** will pay is £5,000. But the most **we** will pay for loss or damage by theft or attempted theft to **your contents** in any garage or outbuilding is £2,500.

**7 Contents outside but within the boundaries of your home**

Loss or damage caused by insured events 1 to 11, or 13 to **your contents** and garden furniture, toys or ornaments outside but within the boundaries of **your home**.

The most **we** will pay for any one claim is £500 (£2,500 for free-standing hot tubs, jacuzzis and spas).

**What is not covered**

- The first £50 of every claim.

- The first £50 of every claim.

- Loss or damage to:
  - pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
  - **money, credit cards** or **valuables**; and
  - property in store, except while it is in a locked removal vehicle overnight.

- The first £50 of every claim.

- Loss or damage:
  - while **your contents** are in a furniture store, salesroom, or exhibition;
  - caused by storm or flood while **your contents** are outside **your home**;
  - while **your contents** are worn, used or carried by **you**; or
  - by theft or attempted theft unless there has been forced and violent entry or exit out of a building where **you** are:
    - a living temporarily; or
    - b employed or involved in business.
- Theft of **money, credit cards** or **valuables**.

- The first £50 of every claim.

- Loss or damage to:
  - trees, plants, shrubs or garden produce;
  - **money, credit cards** or **valuables**; or
  - property in or on any motor vehicle, trailer, boat, caravan or mobile home.

## Extra benefits included with contents (continued)

### What is covered

#### 8 Wedding gifts

During 14 days before and 14 days after **your** wedding day, **we** will increase the sum insured for **contents** by £1,500 to cover **your** wedding gifts.

#### 9 Christmas and birthday or wedding anniversaries

During December, and also for seven days before and seven days after **your** birthday or wedding anniversary, **we** will increase the sum insured for **contents** by £1,500 to cover Christmas, birthday or wedding-anniversary gifts.

#### 10 Locks and keys

If **your** keys are lost or stolen, **we** will pay up to £250 for the cost of replacing keys and locks to:

- intruder alarms and safes installed in **your home**; and
- an outside door of **your home**.

#### 11 Fridge and freezer contents

**We** will pay up to £200 for the cost of replacing food in **your** domestic fridge or deep freezer, if it is spoiled by:

- the electricity or gas supply accidentally failing; or
- the breakdown or loss of the refrigeration unit or failure of the thermostatic or automatic controlling device.

#### 12 Compensation for death

If **you** die from an injury within six months of the injury happening, **we** will pay £5,000 for each person killed, as long as the injury happens in **your home** as a result of:

- fire and smoke;
- earthquake, explosion or lightning;
- aircraft and other flying objects or anything dropped or falling from them;
- strikes and labour or political disturbances;
- being hit by any vehicle, train or animal;
- theft or attempted theft;
- storm or flood; or
- riot or civil commotion.

### What is not covered

- The first £50 of every claim.

- The first £50 of every claim.
- Loss or damage:
  - caused by **your** deliberate act or neglect;
  - caused by the deliberate act of the supply authority or its employees (including strike action); or
  - if **your** gas or electricity supply is cut off because **you** have not paid a bill.

- Any person under 16 years of age.

## Accidental damage to contents

The schedule will show if this cover applies.

### What is covered

#### Accidental damage to your contents.

We will pay for **accidental damage** to **your contents** while they are in **your home**.

### What is not covered

- The first £75 of every claim.
  
- Any damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, and fading caused by light;
  - any process of cleaning, repairing, dyeing, renovating or maintaining the item;
  - faulty workmanship, design or materials;
  - using **your contents** in a way which is different to the manufacturer's instructions; or
  - information being erased or damaged on computer equipment.
  
- Damage to:
  - contact lenses, **money, credit cards**, stamps, coins or other collections;
  - any powered machine while it is being used as a tool and if damage arises directly out of its use;
  - clothing (including furs), food and drink; and
  - free-standing hot tubs, jacuzzis and spas.
  
- Damage while:
  - **your home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.
  
- Any amount over £1,000 for china, glass, pottery, porcelain or other brittle substances.
  
- Damage shown under the 'What is covered' part of:
  - 'Insured events 1 to 15'; and
  - 'Extra benefits included with contents' in section two: Contents.
  
- Damage shown under the 'What is covered' part of:
  - 'Insured events 1 to 15'; and
  - 'Extra benefits included with contents' in section two: Contents.

## Settling claims

**We** will decide whether to pay the cost of repairing an item, or replacing it with a new item (similar in size, form and style) if it is lost or damaged beyond repair, except for:

- clothing;
- household linen; or
- pedal cycles;

where **we** will take off an amount for wear and tear.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no-claim discount is shown on the schedule.

### Contents limit

The most **we** will pay is the **contents** limit shown on the schedule.

### Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** in a new condition similar in size, form and style is more than the **contents** limit, **we** will only pay part of the claim. For example, if the **contents** limit only covers two-thirds of the replacement value of **your contents**, **we** will only pay two-thirds of the claim.

### Maintaining the contents limit

After **we** have settled a claim, **we** will automatically reinstate the **contents** limit, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage.

### Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

## Contents liability

For the purpose of this section, bodily injury will include death and disease.

### What is covered

#### Personal liability

**Your** legal liability to pay compensation for:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** (or during a temporary visit of not more than 30 days elsewhere in the world).

**We** will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section

#### Liability as the occupier of your home

**Your** legal liability to pay compensation as occupier of **your home** and the land belonging to **your home** for any events which result in:

- bodily injury to any person other than **you** or a domestic employee; or
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

### What is not covered

You are not covered for any liability arising:

- as the owner of **your home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning or occupying any land or buildings other than **your home**;
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parascending;
- from any infectious disease or condition;
- for any mechanically-propelled vehicle where any road traffic law says **you** must have insurance or security; or
- from **you** owning or using any:
  - power-operated lift;
  - electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motor cars), horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
  - caravans or trailers;
  - animals other than **your** pets;
  - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
  - dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation; or
  - firearms, other than properly licensed shotguns.

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### What is covered

#### Personal liability and liability as the occupier of your home (continued)

#### Liability as a tenant

We will pay up to £5,000 for amounts that you legally have to pay under a tenancy agreement following:

- loss or damage caused by insured events 1 to 13 and 15 of section one: Buildings; or
- **accidental damage** and breakage as described in section one: Buildings under Extra Benefits 1 and 5.

We will only provide this cover if the loss or damage happens during the **period of insurance**.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

### What is not covered

**You** are not covered for liability arising from the following.

- Liquidated damages  
Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract at the time the contract was made.
- Punitive or exemplary damages  
Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.
- Aggravated damages  
Damages that are awarded when a person's behaviour or circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.
- Multiplying compensatory damages  
In some areas of the world, the amount of money awarded as compensation is multiplied as a punishment.

- The first £50 of every claim.
- Loss or damage:
  - while **your home** is **unfurnished** or **unoccupied**;  
or
  - shown under the 'What is not covered' part of section one: Buildings

### What is covered

#### Accidents to domestic employees

**Your** legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the insured address.

**We** will pay up to £5,000,000, for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

#### Unpaid damages

**We** will pay up to £100,000 (including legal costs) which **you** have been awarded by a court within the **United Kingdom** and which have not been paid to **you** within three months of the date of the award.

**We** will only provide this cover if:

- there is not going to be an appeal;
- the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- **you** would have been entitled to a payment under the Personal liability part of section two: Contents if the award had been made against **you** rather than to **you**: and
- the person who owes the award does not live with **you**.

**We** may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

### What is not covered (continued)

- Bodily injury arising from any infectious disease or condition.



## Section three: Personal items

The schedule will show if this cover applies.

### What is covered

Accidental loss, damage or theft anywhere in the world.

#### 1 Specified items

**We** will pay the cost of replacing or repairing any item shown on the schedule.

**We** will not pay more than the sum insured for that item as shown on the schedule.

#### 2 Unspecified valuables, clothing and personal belongings

**We** will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless shown differently on the schedule).

#### 3 Pedal cycles

**We** will pay the cost of replacing or repairing **your** pedal cycles or accessories.

The most **we** will pay for any one pedal cycle is £750 (unless shown differently on the schedule).

### What is not covered

The following applies to 1, 2, 3 and 4.

- The first £50 of every claim.
- Loss or damage involving the following.
  - Chewing, tearing, scratching or fouling by pets.
  - Frost, the atmosphere, or fading caused by light.
  - Deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked on.
  - Faulty workmanship, design or materials.
  - Items being confiscated or held by customs or other officials.
  - Scratching, denting or chipping.
  - Guns rusting or bursting their barrels.
  - Any amount over £750 if items are stolen from an unattended motor vehicle. **We** will not pay any amount if the property was not hidden in a glove compartment, locked luggage compartment or locked boot and any window or sunroof was not securely closed and all doors locked.
  - Theft of jewellery unless it was being carried by hand under **your** supervision.
  - Any amount over £2,000 if jewellery is stolen from an unattended hotel or motel room.
  - Using an item in a way which is different to the manufacturer's instructions.
  - Any property used or held for business profession or trade purposes.
  - Any property which **you** normally keep outside **your home**.
- Loss or damage to:
  - recording heads, computer software, audio tapes, video tapes, discs or cassettes;
  - **money** and **credit cards**;
  - any powered machine while used as a tool if the loss or damage arises directly out of its use;
  - phones or pagers left in unattended vehicles;
  - contact lenses or hearing aids while **you** are swimming or involved in any other water sports; or
  - sports equipment while in use.

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## Section three: Personal items (continued)

### What is covered

### What is not covered (continued)

- Loss or damage:
  - caused by theft of pedal cycles left unattended while away from **your home**, unless they are locked to a permanent structure by a shop-bought cycle lock or kept in a locked building;
  - to pedal-cycle accessories or spare parts unless the cycle is stolen at the same time;
  - to the pedal-cycle while it is being used for racing, pace-making, is let out on hire or is used other than for private purposes; or
  - while **your home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.

## Settling claims

**We** will decide whether to pay the cost of repair or to replace the property with a new item, similar in size, form and style, if it is lost or damaged beyond repair, except for:

- clothing; and
- pedal cycles;

where **we** will take off an amount for wear and tear.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

The most **we** will pay is the sum insured for personal items shown on the schedule.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim. The no-claim discount is shown on the schedule.

### Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. This only applies to sports and camping equipment, unspecified **valuables**, clothing and **personal belongings**.

### Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified personal item valued at £2,500 or more, you must send us the original purchase receipt or a written valuation, which is less than five years old, from a professional valuer.

If **you** cannot give us evidence of its value, this may affect how we deal with your claim.

## Section four: Money and credit cards

Your schedule will show if this cover applies.

### What is covered

#### Money

**We** will pay for loss or damage to **your money** anywhere in the world.

The most **we** will pay for any one claim is the amount shown on the schedule.

#### Credit cards

**We** will pay up to the amount shown on the schedule which **you** become legally liable to pay under the terms of **your** personal **credit card** agreement if it is used by anyone without **your** permission anywhere in the world.

#### Season tickets

If **you** have a season ticket to travel to and from **your** place of work, **we** will pay up to the amount shown on the schedule for any period of the ticket which **you** cannot use after it is lost.

### What is not covered

- Any losses which are not reported to the police within 24 hours of discovering the loss.
- Loss of value or shortages due to mistakes.
- Loss or damage to **money** held for business, profession or trade purposes.
- The first £50 of every claim.

- Any losses which are not reported to the police and card company within 24 hours of discovering the loss.
- Any loss due to **you** breaking the conditions of using the **credit card**.
- Any loss arising from unauthorised use by **you** or anyone living with **you**.
- The first £50 of every claim.

- Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.
- The first £50 of every claim.

## General exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person;

caused by, contributed to, or arising from, the following.

**1** Radioactive contamination from:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

**2** War, invasion, civil war, revolution and any similar event.

**3** Loss of value after **we** have made a claim payment.

**4** Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

**5** Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

**We** will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

**6** Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

**7** Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moth, any cause that happens gradually, or mechanical or electrical breakdown.

**8** Indirect loss of any kind.

**9** Biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm; or
- putting the public or any section of the public in fear;

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

## General conditions

The following conditions apply to the whole of your insurance.

### 1 Reasonable care

**You** must keep **your** property in a good condition and state of repair and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

### 2 Telling us about a change

**You** must tell **us** immediately about any change in the information given to **us** which is relevant to this insurance. If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

**You** must tell **us** about the following if **you**:

- a plan to convert or extend **your buildings**;
- b buy new furniture or other household goods as the sum insured for **contents** may need to be increased. (please read how **we** settle claims under section two: Contents);
- c change **your** address;
- d plan to leave or make **your home unfurnished**;
- e stop living in **your home**;
- f regularly leave **your home** unattended by day or by night; or
- g change how **your home** is used (for example, start a business) or take in lodgers, tenants or paying guests.

**You** must tell us immediately if **your home** becomes occupied or **unoccupied**. **We** may adjust the premium if necessary.

**We** have the right to change any terms and conditions of this insurance when **you** tell **us** about a change.

### 3 Claims

When there is a claim or possible claim, **you** must tell **us** in writing as soon as possible.

For loss or damage claims, **you** must give **us** (at **your** own expense) any documents, information and evidence **we** need. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft, or is being made as a result of loss of property outside **your home**.

**You** must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

### 4 Our rights after a claim

**We** may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, defend or settle any claim in **your** name.

**We** can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## General conditions (continued)

### 5 Fraudulent claims

If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without **us** returning **your** premium.

### 6 Disagreement over the amount of a claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

### 7 Cancellation

#### Your right to change your mind

**You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. This is known as the withdrawal period. **We** will make a charge equal to the period of cover **you** have had, but this charge will be at least £25 plus Insurance Premium Tax (IPT).

#### Cancellation after the withdrawal period

**You** may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim within the **period of insurance**).

**We**, or **your** intermediary, may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim).

**We** may cancel the insurance immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme. **We** will not refund any premium **you** have paid by instalments. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.

### 8 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

### 9 More than one home

Each **home** covered by this insurance will be insured as though a separate document had been sent to each.

### 10 Payment by instalments

If **you** have agreed to pay **your** premium by instalments, the following will apply.

- If **you** do not pay an instalment when it is due, or if the instalment instruction has been cancelled for any reason, **you** must pay all the remaining instalments and any administration fee within 14 days of receiving the written notice. If **you** do not pay the amount **you** owe within these 14 days, **we** will cancel the remaining cover under this insurance by sending **you** 14 days' notice, as shown in general condition 7. **We** will then send **you** confirmation of the cancellation.
- If any extra premium is needed during the **period of insurance**, it will be spread out over the remaining instalments due for that year. If **you** have already paid all **your** instalments, **you** must immediately pay any extra premium when it is due.
- If **we** owe **you** any premium, the amount **we** owe may be taken off the instalments due for the year.

## Endorsements

**Important: This appendix forms part of the insurance.**

An endorsement only applies if the endorsement's number is shown in the relevant place on the schedule. Details of all endorsements are shown either in this appendix or on a separate sheet supplied with the schedule.

The general terms, conditions and exceptions apply to all endorsements.

### Endorsement number H1 – Other interest

The name shown on the schedule has a financial interest in **your buildings**.

### Endorsement number H2

All doors and windows to your home must be secured by:

- five-lever mortise deadlocks, to British Standard 3621 on all outside doors; or
- built-in deadlocking cylinder locks and security bolts if the door is double-glazed; or
- mortise security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of french windows or double sliding doors; and
- all opening sections of the basement, ground floor or easily accessible windows to **your home** are secured by key-operated window locks.

The locks and security bolts must be locked and secured overnight or when no authorised person is in **your home**. **We** will not provide any cover in section two: Contents or section three: Personal items for loss or damage arising out of Insured event 10 (Theft or attempted theft) unless the protection listed is put into full and effective operation whenever **your home** is left unattended or when **you** have gone to bed. This does not apply to locks on the windows of bedrooms where people are sleeping.

All keys must be removed from the locks or bolts and hidden from view whenever **your home** is left unattended.

### Endorsement number H7 – Excess clause (Buildings)

**We** will not pay the first amount shown on the schedule for any claim under section one: Buildings.

The amount shown is on top of any other amount which **you** may have to pay under this insurance.

### Endorsement number H8 – Unoccupancy

The 30-day limit does not apply and the following terms do apply.

While **your home** is **unoccupied**:

- during the period from November to March all main supplies must be turned off and the water and central-heating systems must be drained, unless the central-heating system is kept running to maintain a minimum temperature of 15°C throughout **your home**;
- **we** will not cover **valuables, money** and **credit cards**; and
- **you**, or an authorised person, must inspect the inside of **your home** at least once every seven days.

**We** will not pay the first £200 of every claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

### Endorsement number H13 – Protecting specified items

When the specified items shown against this endorsement number on the schedule are not being worn, they must be kept in the safe which **we** have details of. All keys and duplicate keys of the safe should be removed from **your home**, when no authorised person is in **your home**.

### Endorsement number H14 – Excess clause (Contents)

**We** will not pay the first amount shown on the schedule for any claim under section two: Contents.

The amount shown is on top of any other amount which **you** may have to pay under this insurance.

## Endorsements (continued)

### Endorsement number H27 – Subsidence, heave or landslip clause

Insured event 14 in section one: Buildings and section two: Contents is deleted.

### Endorsement number H33 – Contractor's clause

We will not pay for any loss, damage or liability arising out of the activities of any contractor.

### Endorsement number H45 – Settings warranty

We will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £2,500, unless the jewellery has been examined at least once every two years by a competent jeweller. We need written confirmation from the jeweller that all settings are in good order.

### Endorsement number H138 – Deletion of accidental damage and breakage

Cover under section one: Buildings, Extra benefit 1 (Accidental breakage) is deleted.

### Endorsement number H139 – Deletion of accidental breakage

Cover under section two: Contents, Extra benefit 1 (Accidental breakage) is deleted.

### Endorsement number H142 – Jewellery clause

We will not provide cover for loss of jewellery caused by theft or disappearance unless it is:

- being worn by **you**;
- kept in a bank or locked safe; or
- being carried by hand under **your** supervision.

### Endorsement number H352 – Restriction of theft cover

Insured event 10 in section two: Contents is deleted and replaced with the following.

Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from **your home**.

We will not cover loss or damage:

- caused by **you** or **your** guests;
- while **your home** is **unfurnished** or **unoccupied**; or
- to **valuables** or **money** in any garage or outbuilding.

Any amount over £2,500 for loss or damage from any garage or outbuilding is not covered (£2,500 for free-standing hot tubs, jacuzzis or spas).



## Security

It is important that **you** take all reasonable measures to avoid loss or damage from **your home** by improving security. By making access to **your home** difficult, thieves will be put off.

For **you** to get our home protection premium reductions, **you** must fit the security devices to the quality shown below.

**We** may insist that **you** keep **valuables** in a safe.

### Doors

On all doors into **your buildings**, **you** should fit a five-lever mortise deadlock to British Standard 3621.

If **you** have French windows or double sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium-framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security.

### Windows

All opening sections of basement, ground-floor or easily accessible windows without using ladders should be fitted with key-operated locks.

If **you** need any help or advice on security for **your home**, contact a member of the Master Locksmith Association.

## Helpful hints

We recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

### Fire prevention

#### Do

- Check **your** electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- Always unplug non-essential appliances before **you** go to bed at night, especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. **You** should put one in the kitchen.
- Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- Have **your** chimney swept, and flues regularly checked, at least once a year (if **you** use open fires).

#### Don't

- Smoke in bed.
- Move or fill oil heaters when they are alight.
- Let children play with matches or fire.
- Leave a pan of fat unattended on the cooker.

### Water damage

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or leave the central heating on throughout the **home** to maintain a minimum temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will reduce the possibility of the pipes and tank freezing.
- If, despite **your** precautions, your pipes freeze, thaw them out slowly using hot-water bottles or hairdryers. Never use a blowlamp or warm-air paint stripper gun.

### Security

- Make sure **you** have good-quality locks (approved to British Standard) fitted to all of **your** outside doors and all accessible windows.
- Use the door and window protections when **you** leave **your home** unattended – day or night – and remove the keys from the locks (including the garage).
- Do not leave keys under the mat or inside the letter box, or anywhere else they can be found easily.
- Leave a light, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- Do not leave large amounts of **money** in **your home**.
- Do not leave valuable property in unattended vehicles.
- Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in case they are lost or stolen, not only to **us** but also to the police.
- If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

### When you go away on holiday

- Tell **your** local Neighbourhood Watch about **your** holiday.
- Stop newspaper and milk-deliveries; do not advertise **your** absence.
- Place any **valuables**, which are not being carried or worn, with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally.

