



Ageas House Guard Prestige

Policy wording

ONECALL Claims Helpline open 24 hours a day, 365 days a year
0845 168 5685



Contents

What to do if you need to make a claim	6
Introduction to your policy	7
Policy definitions	8-10
Policy conditions	11-15
Basis of the contract	
The law that applies	
Rights of third parties	
Changes	
Precautions	
Security	
Cancelling the policy and the cooling-off period	
Other insurances	
Fraudulent claims	
Data Protection Notice	
How to make a claim	
How we will settle your claim	
Material Facts	
Index linking	
No claim discount	
Language	
Lapsed policy warning	
General policy exclusions	16
Section 1 – Buildings	17-27
Accidental damage extension	
Section 2 – Contents	28-50
Accidental damage extension	
Unspecified personal belongings worldwide cover	
Specified personal belongings extension	
Pedal cycles extension	
Section 3 – Family Plus legal protection	51-55
Legal protection policy definitions	
Legal protection policy conditions	
Insured incidents	

Contents – continued

Section 4 – Identity theft protection	56-60
Identity theft policy definitions	
Identity theft policy conditions	
Insured incidents	
How to make a claim	
Section 5 – Home Assistance	61-64
Home Assistance policy definitions	
Home Assistance policy conditions	
Insured incidents	
How to make a claim	
Data Protection Notice	65
What to do if you have a complaint	66
Financial Services Compensation Scheme	66

Very Important Notice

Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

Please note: Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.



Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.



VERY IMPORTANT NOTICE

Please note that this home insurance policy is designed to insure your property against loss or damage. It does not cover the maintenance of your home.

That means we will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.

We also do not cover damage that happens over time such as damp, rot or damage from vermin.

You should keep your property in good repair, and take reasonable steps to avoid loss or damage.

What to do if you need to make a claim

Call **ONECALL** 0845 168 5685

The claims helpline is open 24 hours a day, 365 days a year

OneCall is a response service with operators who can immediately confirm whether your policy covers you for the incident.

We may record or monitor calls for training purposes or to improve the quality of our service.

We will not accept responsibility if any helpline service fails for reasons we cannot control.

When phoning, please have your policy number ready.

OneCall repair and replacement service

(This is available if you have a valid claim under this insurance.)

Repairs

- if it is an emergency, we will arrange for one of our approved repairers to contact you within two hours;
- if it is not an emergency, we will arrange for an approved repairer to contact you within 24 hours.

We will pay the bill for any repairs if they are covered by this insurance. All you need do is pay any policy excess to our repairer.

Replacements

- We can arrange to replace any lost, damaged and stolen items directly to you.

For claims under section 3 - Family Plus legal protection

All claims reported under your Ageas House Guard Prestige policy will be administered by B4 Claims Limited, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR or their agent. To make a claim please phone 0845 122 8943 between the hours of 9.00am and 5.00pm, Monday to Friday.

Ageas Legal Guard Assistance

Your Ageas House Guard Prestige policy gives you access to the following helplines, all of which are available 24 hours a day, 7 days a week, 365 days a year. The helplines are totally confidential and are provided by Ageas Legal Guard. All of the professionals providing the helpline services are either solicitors, barristers, qualified counsellors or doctors and nurses and all abide by the rules and ethics of their governing bodies; the Solicitors Regulation Authority, Bar Council, The British Association for Counselling and Psychotherapy, The British Medical Association and the Nursing and Midwifery Council.

To use any of the helplines below, please telephone 0845 122 8941 and advise the service you require:-

Personal Legal Advice

Confidential legal advice on any personal legal problem such as, but not limited to, employment, consumer contract, landlord and tenant, property, probate and motoring.

Identity Theft

Information and help with regard to keeping your identity safe, what to do if your identity is stolen, online identity theft, document security and how to obtain credit checks.

Telephone Counselling

Support on issues such as bereavement, workplace issues, relationship difficulties, alcohol and drug problems, depression, anxiety.

Health & Wellbeing Advice

Information on supporting a healthy lifestyle, helping with fitness and general wellbeing.

Medical Advice

This helpline provides general medical advice and support, but is not a diagnostic service. It can also provide you with information on hospital procedures and explanations of inpatient/outpatient care.

Childcare Advice

Information, advice and reassurance with junior healthcare, such as paediatrics and typical childhood illnesses. If you require information regarding childcare agencies we can help with this, but cannot recommend agencies to you.

Domestic Assistance

A referral service in the event that you require help with emergency maintenance problems, such as plumbing, central heating etc. All fees incurred are the policyholder's responsibility.

Veterinary Assistance

If you require information about vets in your area, this service can help you to find one.

Tax Advice

This helpline will give you advice and information on personal tax matters.

Introduction to your policy

This is **your** insurance policy. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when you applied for the insurance. That information may have been given to us on a **proposal form**, on a **statement of fact** or during a phone conversation. We used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

If **you** filled in a **proposal form**, **we** will send **you** a copy of it if **you** ask us to. If **you** did not fill in a proposal form, **you** should already have a copy of all the information **you** gave **us**. **You** must check this information carefully and let **us** know immediately if any part of the information **you** gave **us** is wrong.

You should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **You** have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium, less an administration charge of £25 (subject to Insurance Premium Tax where applicable).

If **your** needs change or any of the information on which the contract is based changes, **we** might need to alter the **schedule**. Under the policy conditions, **you** must tell **us** about any changes. **We** will update the contract every time **we** agree to an alteration. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new policy booklet when **you** renew **your** policy.

We agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**.

Claims under section 3 - Personal legal protection covers claims that are made during the period of insurance.

Your schedule tells **you** which sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 16 that apply to all of the contract of insurance.

You agree to pay the premium and to keep to the conditions of the policy.

Thank you for choosing Ageas Insurance.



Mark Cliff
Managing Director

Policy definitions

All through this Policy there are certain words printed in bold. These words have special meanings which are shown below and on pages 8 to 10.

Accidental damage

Unexpected and unintended damage caused by something sudden and external.

Bedroom

A room used as or originally built to be a **bedroom**, even if it is now used for something else.

Buildings

The **home** and fixtures and fittings, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings** but not **garden items**.

Business equipment

Desktop and laptop computers, keyboards, visual display units, printers, word-processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones) and office furniture, **you** or **your family** own.

Computer viruses

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

Contents

Household goods, **high-risk property**, **business equipment**, **pedal cycles**, **money**, **credit cards** and **personal belongings you** or **your family** own or are legally responsible for, but not:

- (a) items held or used for business purposes (either totally or partly) other than **business equipment**;
- (b) **motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories;
- (c) animals, birds, fish or any living thing;
- (d) interior decorations.

Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

Excess

The amount **you** must pay towards each claim.

Family

Any person who normally lives with **you** but not lodgers, any other paying guests or domestic employees.

Fine art

Collectors' items, pictures and other works of art, rare and unusual figurines and ornaments.

Garage

A structure originally built for storing a **motor vehicle** or **motor vehicles**.

Garden Items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the buildings but within the boundaries of **your home**.

High-risk property

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, guns, collections of stamps, coins or medals. We treat pairs or sets of items as one item.

Home

The property shown at the address in the **schedule**, landlord's fixtures and fittings that you are responsible for, and the property's **garages** and **outbuildings**, all at the same address and all used by you for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless **we** state otherwise in the **schedule**, the main building of **your** property must be made of brick, stone, concrete, flint or metal and have a slate, tile, metal, concrete or turnerised roof.

Incident

Any event that might lead to a claim.

Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **schedule**.

- The **maximum claim limit** for section 1 - **Buildings** is shown in **your schedule**.
- The maximum claim limit for Section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for High-risk property is shown in **your schedule**.
- The most **we** will pay for any one claim for **Fine art** is shown in **your schedule**.
- The limit shown in the **schedule** for **high-risk property** and **Fine art** applies within (not in addition to) the **maximum claim limit** for section 2 - **Contents** shown in the **schedule**. If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.
- The most **we** will pay for any one claim for **high-risk property** is shown in **your schedule**.

The limit shown in the **schedule** for **high-risk property** applies within (not in addition to) the maximum claim limit for section 2 - **Contents** shown in the **schedule**.

If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.

- The **maximum claim limit** for section 3 – Family Plus legal protection and section 4 - Identity Theft protection is £50,000 for all **incidents** that arise from the same original cause.
- The **maximum claim limit** for section 5 – Home Assistance is shown in **your schedule**.

Money

Cash, cheques, gift cards, postal and money orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller's cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

Motor Vehicles

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use;
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- golf trolleys which are controlled by someone on foot.

Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

Period of insurance

The time between the effective date and the expiry date as shown in the **schedule**.

Personal belongings

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards** or items held or used for business purposes.

Proposal form and statement of fact

The **proposal form** **you** signed or the **statement of fact** that contains information **you** gave **us** and any other information **you** gave **us**. This includes information given on **your** behalf.

Policy definitions – continued

Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the sections of this policy booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured;
- the **maximum claim limit**, and
- details of any extensions or endorsements.

We issue a **schedule** with each new contract of insurance, when **you** renew the policy and when we change the policy cover.

Secured

- Outside doors are fitted with five-lever locks.
- The windows can be locked with keys.
- Up-and-over doors can be locked with keys.
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.

Specified

Specified items are items that have been individually identified to **us** and are shown in **your schedule**.

Storm

We consider **storm** to be strong winds of 48 knots/55mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute **storm** unless the rain or snow is so extreme that damage is caused to well maintained properties of adequately designed construction.

Extreme rain or snow is:

- 25mm/1 inch or more of rain over a 1 hour period, or a proportionate amount over a shorter time; and
- 30cm/12 inches or more of snow within a 24 hour period (or less).

Unfurnished

A **home** with not enough furniture for someone to live in it.

Unoccupied

A **home** not lived in or not intended to be lived in for more than 30 days in a row.

Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

We, our, us

Ageas Insurance Limited. Registered address: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA, England. Registered number: 354568.

FSA registered number: 202039.

You, your

The person or people shown in the **schedule** as 'the insured'.

Policy conditions

1 Basis of the contract

This contract is based on the **statement of fact**, or the **proposal form** and declaration, this policy booklet and the **schedule**.

When **you** arranged this insurance:

- **you** gave us information which is shown on the **statement of fact**; or
- **you** signed a declaration on the **proposal form** to say that the information on the form and any other information **you** have given **us** is true and correct as far as **you** know.

The insurance will not be valid if:

- any information **you** have given **us** is not true and correct; or
- **you** do not keep to the conditions of the policy. **You** cannot make a claim if the insurance is not valid.

2 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

3 Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

4 Changes

You must immediately write and tell **us** about any change that could affect this insurance. If **you** do not tell **us** about any change to a material fact, this insurance will no longer be valid. (Material facts are ones that might influence **our** decision to insure **you**, the conditions of the insurance or the premium **we** want to charge. If **you** are not sure whether a fact is material, **you** should tell **us** about it).

In particular, **you** must tell us:

- if **you** change your address;
- if **you**, or any person named in **your schedule**, change job;

- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or personal belongings;
- if someone other than a member of **your family** comes to live with **you**; and
- if **your** home will be **unoccupied** for more than 30 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make. These changes may result in a change to your premium and/or **excess**. **We** will not request from you or refund to **you**, any difference in premium following a change being made to **your** policy during the **period of insurance** if it is less than £10.

5 Precautions

You must take reasonable care to:

- keep **your** home in a good state of repair; and
- avoid or limit any loss, damage or injury.

6 Security

If **you** live in certain areas, **we** may insist that **you** have high-security locks and, in some cases, an alarm system fitted. To reduce your premium, **you** may have told **us** that **you** have these locks or an approved alarm.

We will print an endorsement on **your schedule** showing the security measures **you** have told **us** are fitted, when **you** must use them and the cover that is excluded if **you** do not use them. If **we** have insisted that **you** have this security, but it is not fitted or **you** do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

7 Cancelling the policy and the cooling-off period

An administration charge of £25 (subject to Insurance Premium Tax) applies to all cancellations.

Policy conditions – continued

You have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium, less the administration charge. If any claim has been made during the period of cover provided, **we** will also deduct the cost of any payments made from the refund due.

You may cancel your policy any time after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days' notice in writing. **We** will send the notice to the last known address **we** have for **you**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charge. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

For cancellation of Section 3 – Personal Legal Protection, please see page 52 of your policy.

For cancellation of Section 5 – Home Assistance, please see page 61 of your policy.

8 Other insurances

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

9 Fraudulent claims

We will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

10 Data Protection Notice

Please refer to the Data Protection Notice on page 66, which contains important information about **our** use of **your** personal details.

Please make sure that **you** read the Data Protection Notice carefully.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information in this way. As the terms of the Data Protection Notice will also apply to anyone else insured under your policy, **you** should also show the Data Protection Notice to anyone else whose name **you** give to **us** in connection with **your** policy.

11 How to make a claim

If **you** are aware of an **incident** that might give rise to a claim or **you** need to make a claim, **you** must do the following as soon as possible.

Buildings and/or Contents

Call **our** claims helpline on **0845 168 5685** to report the **incident**.

- Tell the police as soon as reasonably possible if something is lost or if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If **we** have asked **you** to fill in a claim form, send this back to **us**, with everything **we** have asked for, within 30 days of **us** sending it to **you**.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take reasonable action to protect the property from further loss or damage.

You must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

We can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also

take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this policy. **We** will answer all correspondence within five working days of receiving it.

Family Plus Legal Protection

If **you** or **your family** are claiming for legal protection, please phone 0845 122 8943 between the hours of 9.00am and 5.00pm from Monday to Friday.

Under no circumstances should **you** or **your family** instruct a solicitor as **we** will not pay their costs and it could stop the claim from being covered.

- **We** will take details over the phone and send out a claim form which should be completed and returned.
- On receipt of the fully completed claim form **we** will assess the circumstances and make sure that the claim is covered. **We** cannot help if it is more likely than not that the dispute would be lost in court since it will not be possible to achieve the remedy being sought if that is the case.
- On acceptance of a claim we will arrange for a solicitor to quickly contact **you** or (**your family**) to progress the case. The solicitor will try to resolve the dispute without delay however matters cannot always be resolved quickly if the other side is slow to co-operate or a legal time table is decided by the courts.

12 How we will settle your claim

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate;

- Repair
- Replace
- Rebuild
- Payment

We may offer to repair, replace or rebuild any loss or damage through one of **our** approved suppliers, however, should **you** prefer to use **your** own supplier **you** may, providing **you** agree this with **us** beforehand. Should **you** use **your** own supplier, any payment made would not normally exceed the discounted amount **we** would have paid **our** approved supplier. All **our** repairs are guaranteed for one year.

If **we** decide it is not appropriate to repair, rebuild or replace **your** buildings and/or contents, **we** will send **you** a payment representing;

- the amount by which the **buildings** and/or **contents** has gone down in value as a result of the claim; or
 - the estimated cost to repair, replace or rebuild **your buildings** and/or **contents**;
- whichever is the lowest.

If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will take off the excess under only one cover if **you** make a claim under both covers for the same incident. **We** may take any outstanding premium from any payment we make.

Important

You must make sure that the **maximum claim limit** is correct.

- Under section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same or nearest equivalent quality and type.
- For **specified** items of **personal belongings**, **high risk property** or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

- if the **maximum claim limit** under any section is less than the current cost of replacing, repairing or rebuilding the property as new; or
- if any amount shown in the **schedule** for **personal belongings**, **high-risk property**, pedal cycles or any other **specified** item is less than the current cost of replacing the item as new; **we** may either:
 - pay only part of the value of the claim. (For example, if the sum insured is only one third of the actual replacement or rebuild cost, **we** will only pay **you** one third of any valid claim.)
 - refuse to pay **your** claim.

Policy conditions – continued

Matching pairs or sets

We treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

Buildings section

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding the **buildings**, but we will take off an amount (if appropriate) for wear and tear if you claim for:

- flat or felt roofs; or
- gates or fences damaged by falling trees.

Protecting sums insured

The **maximum claim limit** under the **buildings** and **contents** sections will not be reduced if **you** make a claim.

Contents section and its extensions

We will take off an amount (if appropriate) for wear and tear if **you** claim for loss of or damage to:

- clothes and household linen (unless **you** can prove they are less than three years old); or
- pedal cycles (unless **you** can prove they are less than three years old).

13 Material facts

We accepted **your** application for insurance because the information and facts that **you** gave about yourself allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed us to decide what premium to charge **you** and what conditions should apply to **your** cover.

The information that helps us to assess the chance of **you** suffering a loss is called 'material facts'. If any of these 'material facts' were incorrect or have changed, or if **you** have not told **us** about something that might have influenced **our** assessment, and **you** have not received **our** written agreement to the change or extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. If **you** are not sure whether a fact is material, **you** should tell **us** about it.

As a guide, here are a few examples of changes to material facts. The list does not cover all possible changes. If **you** are not sure whether a fact is material, **you** should tell **us** about it immediately.

Example a

The contract of insurance covers you if **your home** is **unoccupied** for up to 30 days in a row. **You** have told **us** that **your home** will not be left **unoccupied** for more than 30 days in a row. If this changes and your home will be left **unoccupied** for longer than 30 days in a row, you must tell **us**. This is a material fact as it affects our assessment of the risk. If the **home** is left **unoccupied** for more than 30 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, **our** assessment of the risk would be different for an **unoccupied** property.

Example b

The property covered by this policy is shown in **your schedule** of insurance. If **you** change your address, this may influence the premium or the cover **we** are prepared to provide. **You** may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a material fact and **you** should report it to **us** before **you** move.

14 Index-linking

You requested a specific sum insured amount for **buildings** or **contents** cover on which to base **your** premium. **We** will change the maximum claim limit each month. **We** will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**. The amended **maximum claim limit** and the renewal premium will be shown in your renewal notice. **We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

If **you** have not requested a specific sum insured amount for **buildings** or **contents** index linking will not apply.

15 No-claims discount

As long as a claim has not been made during the **period of insurance** immediately before **your** renewal, **we** will include any available discount in **your** renewal premium. **You** may not transfer this discount to any other person. If a claim is made during the **period of insurance**, at renewal any available discount will be reduced or removed. This means that **you** may have to pay a higher renewal premium. In addition **we** may increase **your** excess from renewal.

16 Language

The contractual terms and conditions and other information relating to this contract will be in the English Language.

17 Lapsed policy warning

In some situations (for example, if **you** live in an area likely to flood) if **you** decide not to renew **your** policy with **us**, **you** may find it difficult to arrange alternative cover or start a new policy with **us** at a later date. To avoid any breaks in **your** cover, you should make sure **your** new insurance application has been accepted before **your** current policy expires.

General policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use :

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear.

However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
 - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
 - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
 - property being confiscated or detained by customs or other officials;
 - pressure waves caused by aircraft and other flying objects travelling at any speed;
 - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
 - did not happen suddenly;
 - was the result of an intentional act;
 - was expected or should have been expected;
 - happened before the policy started; or

- is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.
- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
 - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.

Section 1 – Buildings

This section applies only if shown in the Schedule.

What is insured	What is not insured
<p>Your buildings are covered under this section.</p> <p>The most we will pay The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.</p> <p>The causes covered The buildings identified in the schedule are covered for loss or damage caused by any of the following;</p>	<p>The excess shown in the schedule for every incident</p>
<p>1 Fire, smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused: – by you or your family; – by a person lawfully allowed to be in your home; or – when your home is unoccupied or unfurnished.</p>
<p>4 The buildings being hit by:</p> <ul style="list-style-type: none"> • aircraft or other flying objects or anything dropped from them; • fireworks; • vehicles, trains or trams; • falling aerials, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	<p>4 Loss or damage – caused by domestic animals, birds or pets; – to aerials, aerial fittings, satellite dishes or masts; or – arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings.</p>
<p>5 Storm or flood.</p>	<p>5 Loss or damage – to gates, fences or swimming-pool, jacuzzi and hot tub covers; – caused by frost; – caused by subsidence, ground heave or landslip (this damage is covered under cause 6); – that happens gradually over a period of time; or – that does not arise from one identifiable event which directly and immediately caused the loss or damage.</p>

Section 1 Buildings – continued

What is insured	What is not insured
<p data-bbox="108 600 343 629">The causes covered</p> <p data-bbox="108 667 730 730">6 Subsidence or ground heave of the site the buildings stand on, or landslip.</p>	<p data-bbox="826 600 1417 629">The excess shown in the schedule for every incident.</p> <p data-bbox="826 667 1501 1406">6 Loss or damage: <ul style="list-style-type: none"> – to the buildings or their foundations because the materials they are built from shrink or expand; – to the buildings or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the buildings stand; – caused by the sea or river wearing away the land; – caused by faulty design; – caused by foundations which do not meet the Building Regulations at the time of construction; – caused by faulty workmanship or faulty materials; – caused by demolishing, structurally altering or repairing the buildings; – to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause; – to walls, gates, hedges, outbuildings, fences, paths, drives, patios, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or – for which compensation is provided by contract or legislation. <p data-bbox="852 1417 1449 1447">Damage that started before this policy came into force.</p> <p data-bbox="852 1451 1225 1480">Loss of market value after repairs.</p> </p>
<p data-bbox="108 1514 778 1641">7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p> <p data-bbox="134 1648 767 1776">We will also reimburse reasonable costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit.</p> <p data-bbox="134 1783 772 1910">We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak.</p> <p data-bbox="134 1917 756 1980">This cover is provided within (not on top of) the maximum claim limit for buildings.</p>	<p data-bbox="826 1514 1493 1910">7 Loss or damage: <ul style="list-style-type: none"> – when your home is unoccupied or unfurnished; – caused by subsidence, ground heave or landslip (this damage is covered under cause 6); – that has been happening gradually over a period of time; – that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or – caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. <p data-bbox="852 1917 1426 1980">Repairs to the pipework or other parts of the water or heating system unless caused by freezing.</p> <p data-bbox="852 1986 1166 2016">Costs we have not agreed to.</p> </p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> – by you or any member of your family, domestic employees, lodgers, paying guests or tenants; or – when your home is unoccupied or unfurnished.
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system. We will also reimburse reasonable costs you have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak.</p> <p>This cover is provided within (not on top of) the maximum claim limit for buildings.</p>	<p>9 Loss or damage:</p> <ul style="list-style-type: none"> – when your home is unoccupied or unfurnished; – that has been happening gradually over a period of time. – that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. <p>Repairs to the pipework or other parts of the heating system.</p> <p>Costs we have not agreed to.</p>
<p>10 Property owner's liability</p> <p>We will pay all amounts you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; and • loss of or damage to property; <p>which is caused by an accident happening in or around the buildings during the period of insurance and which arise:</p> <ul style="list-style-type: none"> • from you owning but not occupying the buildings; or • from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) which you sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy). <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>10 Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee. Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you.</p> <p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> – any lift (other than a stairlift) you own or you are responsible for maintaining; – any deliberate or malicious act; – occupation of any land or building; – using the home for any business, trade, profession or employment; and – any agreement unless you would have had that liability without the agreement. <p>Any amount above the amount shown in the schedule.</p>

Section 1 Buildings – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>11 Professional fees and costs Necessary and reasonable expenses for rebuilding or repairing the buildings as a result of damage insured under this section, including:</p> <ul style="list-style-type: none"> • architects', surveyors' and legal fees; • the cost of clearing debris from the site, clearing drains and demolishing or shoring up the buildings; and • other costs necessary to keep to government or local authority requirements, unless you had received notice to meet the requirements before the damage happened. 	<p>11 The cost of preparing a claim.</p>
<p>12 Underground pipes, drains and cables The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving your home and for which you are responsible.</p>	<p>12 Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section. Natural failure, wear and tear of drains. Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction. Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.</p>
<p>13 Glass and sanitary ware Accidental breakage to:</p> <ul style="list-style-type: none"> • fixed glass and ceramic hobs built into cookers that are permanent fixtures in your home; • sanitary fixtures and fittings in your home; and • solar panels. 	<p>13 Loss or damage caused by scratching or denting. Damage caused when your home is unoccupied or unfurnished. The cost of replacing undamaged items. Damage to window or door frames.</p>
<p>14 Rent and alternative accommodation Rent you would have received or are responsible for paying while the buildings cannot be lived in because of damage insured by this section. We will also pay the reasonable costs of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this section. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p>14 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>15 Buyer's cover If you have exchanged contracts to sell your home, we will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.</p>	
<p>16 If you sell your home If you have exchanged contracts to sell your home, we will continue to provide cover until the sale goes through as long as:</p> <ul style="list-style-type: none"> • this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of “conclusion of missives”); and • you have already insured your new home under this policy. 	
<p>17 Protection against damage caused by emergency services We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency. The most we will pay for any one claim is the amount shown in the schedule. We will also pay for damage to your garden items (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at your home.</p>	<p>17 Any amount above the amount shown in the schedule.</p>
<p>18 Removal of squatters If squatters live in your home, we will pay up to the maximum claim limit shown in the schedule towards your legal costs for removing them. You must get our agreement in writing before you start proceedings to receive this benefit. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p>18 Legal costs for removing the squatters while your home or any part of it is:</p> <ul style="list-style-type: none"> - lent, let or sublet to or occupied by someone who is not a member of your family; or - unoccupied or unfurnished. <p>Costs we have not agreed to in writing. Any amount above the amount shown in the schedule.</p>

Section 1 Buildings – continued

What is insured	What is not insured
<p data-bbox="105 600 341 629">The causes covered</p> <p data-bbox="105 667 464 696">19 Replacement locks and keys</p> <p data-bbox="148 701 724 763">We will pay the cost of replacing and installing locks on outside doors if:</p> <ul data-bbox="148 768 735 898" style="list-style-type: none"> <li data-bbox="148 768 735 831">• your keys are lost outside the home or are stolen; or <li data-bbox="148 835 735 898">• they are damaged inside the home by an event insured under this section. <p data-bbox="148 902 735 1167">If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p data-bbox="810 600 1417 629">The excess shown in the schedule for every incident.</p> <p data-bbox="810 667 1461 696">19 Any amount above the amount shown in the schedule.</p>
<p data-bbox="105 1211 708 1274">20 Accidental loss of metered water or oil in domestic heating systems</p> <p data-bbox="148 1279 735 1507">If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p data-bbox="148 1512 735 1641">The most we will pay for any one claim in any one period of insurance is shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p data-bbox="810 1211 1461 1274">20 Loss while the home is unoccupied or unfurnished. Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p data-bbox="108 595 347 622">The causes covered</p> <p data-bbox="108 663 304 689">21 Garden cover</p> <p data-bbox="153 696 743 826">We will pay for loss or damage caused to hedges, lawns and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul data-bbox="153 833 727 1167" style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from the building; or • Branches falling from trees. <p data-bbox="153 1173 748 1234">We will also pay for loss or damage to trees and shrubs caused by theft.</p> <p data-bbox="153 1240 727 1435">If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p data-bbox="153 1442 743 1503">The most we will pay for any one claim is the amount shown in the schedule.</p> <p data-bbox="153 1509 743 1570">This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p data-bbox="815 595 1422 622">The excess shown in the schedule for every incident.</p> <p data-bbox="815 663 1190 689">21 Malicious damage caused by:</p> <ul data-bbox="860 696 1398 757" style="list-style-type: none"> – you or your family; or – a person lawfully allowed to be in your home. <p data-bbox="860 763 1046 790">Loss or damage:</p> <ul data-bbox="860 797 1445 1099" style="list-style-type: none"> – caused by wear and tear or deterioration; – caused by natural ageing; – caused by domestic animals, birds or pets; – caused by frost; – caused by subsidence, landslip or heave; – caused by smoke or bonfires; – from light or atmospheric or climatic conditions; or – caused by insects, vermin, rot, mildew, fungus or poisoning. <p data-bbox="860 1106 1461 1167">Loss or damage caused in connection with your trade, business or profession.</p> <p data-bbox="860 1173 1469 1200">Any amount above the amount shown in the schedule.</p>

Section 1 Buildings – continued

What is insured	What is not insured
<p>The causes covered</p> <p>22 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim in any one period of insurance is shown in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>22 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>23 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p>23 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>24 Newly acquired fixtures</p> <p>We will cover your newly acquired fixtures for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your buildings maximum claim limit is exceeded.</p> <p>We reserve the right not to insure any newly acquired fixtures after the 60th day.</p> <p>For this cover to apply you must agree to increase the buildings maximum claim limit and pay any additional premium that is due.</p> <p>The most that we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for buildings.</p>	<p>24 Any amount above the amount shown in the schedule.</p>

Section 1 Buildings optional cover – Accidental damage extension

This extension of cover applies only if shown in the schedule.

What is insured

The **buildings** are covered under this section.

The most we will pay

The most **we** will pay is the **maximum claim limit** under the **buildings** section.

The causes covered

25 **Accidental damage**

What is not insured

The **excess** shown in the **schedule** for every **incident**.

- 25 Damage caused by or resulting from:
- by any cause or event already covered under Section 1 **Buildings**;
 - caused by wear and tear, loss of value or lack of maintenance;
 - caused by movement of the land the **buildings** are on;
 - caused by any part of the **buildings** moving, settling or shrinking; demolishing or structurally altering or repairing the **buildings**;
 - caused by insects, moths, **vermin**, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;
 - happening gradually over a period of time.
 - caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the **building**;
 - caused by frost;
 - caused by faulty workmanship, design or materials;
 - caused by chewing, scratching, tearing or fouling by domestic animals and pets;
 - caused by the effects of chemicals;
 - caused by electrical or mechanical breakdown.
 - caused by a person **your home** or any part of it is lent, let or sublet to;
 - caused by **storm** damage to fences, gates, hedges and swimming pool covers;
 - caused maliciously by **you** or **your family** or by a person lawfully allowed to be in **your home**;
 - arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged **your buildings**;
 - that does not arise from one identifiable event which directly and immediately caused the loss or damage;

What is insured

What is not insured

- that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been a unnecessary delay in starting repairs;
- caused by rain or water entering the **home**, as a result of faulty workmanship, poor maintenance or wear and tear;
- when **your home** is **unoccupied** or **unfurnished**;
- damage to hot tubs and Jacuzzis;
- to drainage which did not meet the Building Regulations at the time of construction; and
- to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.

Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.

The cost of maintenance or routine redecoration.

Section 2 – Contents

This section applies only if shown in the Schedule.

What is insured

Your and your family's contents are covered when they are:

- in the **buildings** of the **home**; and
- in the open but within the boundary of the **home**.

The most we will pay

The **contents** are covered up to the **maximum claim limit** shown in the **schedule** when in the main building of **your home**. However, the following limits apply.

High-risk property

- The most **we** will pay for any one claim is the **maximum claim limit** for **high-risk property** shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

Business equipment

- The most **we** will pay for any one claim is the **maximum claim limit** for **business equipment** shown in the **schedule**.
- The most **we** will pay for any one item of **business equipment** is the **maximum claim limit** shown in the **schedule**.

Contents in the open (but within the boundary of your home)

- The most **we** will pay for any one claim is the **maximum claim limit** for **contents** in the open shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

Money

- The most **we** will pay for any one claim is the **maximum claim limit** for **money** shown in the **schedule**.

Credit cards

- The most **we** will pay for any one claim is the **maximum claim limit** for **credit cards** shown in the **schedule**.

Deeds and documents

- The most **we** will pay for any one claim is the **maximum claim limit** for **deeds and documents** shown in the **schedule**.

Fine art

- The most **we** will pay for any one claim is the **maximum claim limit** for **Fine art** shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

What is not insured

The **excess** shown in the **schedule** for every **incident**.

Anything more specifically insured in another part of this policy.

Any amount above the amount shown in the **schedule**.

What is insured	What is not insured
<p>The causes covered</p> <p>The contents are covered for loss or damage caused by the following.</p>	<p>The excess shown in the schedule for every incident.</p>
<p>1 Fire or smoke, explosion, lightning or earthquake.</p>	<p>1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</p>
<p>2 Riot, civil commotion and labour or political disturbances and strikes.</p>	<p>2 Loss or damage that is not reported to the police within seven days.</p>
<p>3 Malicious damage.</p>	<p>3 Malicious damage caused:</p> <ul style="list-style-type: none"> – by you or your family; – by a person lawfully allowed to be in your home; – when your home is unoccupied or unfurnished; or – by computer viruses.
<p>4 Your home being hit by:</p> <ul style="list-style-type: none"> • aircraft or other flying objects, or anything dropped from them; • vehicles, trains or trams; • fireworks; • falling aerials, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	<p>4 Loss or damage caused by domestic animals, birds or pets. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged your contents. Damage caused by cutting down all or part of a tree.</p>
<p>5 Storm or flood.</p>	<p>5 Storm or flood damage to property away from your home and not in a building. Loss or damage that happens gradually over a period of time. Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.</p>
<p>6 Subsidence or ground heave of the site your home stands on, or landslip.</p>	<p>6 Loss or damage caused by:</p> <ul style="list-style-type: none"> - the sea or river wearing away the land; - faulty design or construction of the buildings or their foundations; - demolishing, altering or repairing the buildings; or - the foundations of the building or the materials from which they are built shrinking or expanding. <p>Loss or damage for which compensation is provided by contract or legislation. Damage that started before this policy came into force.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>7 Escaping water Water leaking from any fixed domestic water or drainage installation, heating system, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> – to the fixed domestic water or heating system itself; – that has been happening gradually over a period of time; – that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or – caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on; – when the main building of your home is unoccupied or unfurnished.
<p>8 Theft or attempted theft. The most we will pay for any one claim for theft of contents from an outbuilding or garage is the maximum claim limit for theft of contents in an outbuilding or garage shown in the schedule. The most we will pay for any one claim for theft of contents from a secured outbuilding or garage built of brick, stone or concrete and kept in good repair is the maximum claim limit for theft of contents in a secured outbuilding or garage shown in the schedule. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> – by deception, unless entry only is gained by deception; – by you or any member of your family, domestic employees, lodgers, paying guests or tenants; – when your home is unoccupied or unfurnished; – when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building. – of money, unless force causing damage to the main building of the home was used to get into or out of the building. <p>Any amount above the amount shown in the schedule.</p>
<p>9 Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage to the fixed domestic oil-fired heating system itself. Loss or damage that has been happening gradually over a period of time. Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>10 Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players, DVD recorders, games consoles capable of playing DVDs or desk-top personal computers.</p>	<p>The excess shown in the schedule for every incident.</p> <p>10 Damage:</p> <ul style="list-style-type: none"> – to items designed or intended to be hand-held, carried or portable; – to musical instruments; – to laptop computers; – to musical instruments; – to television sets, caused whilst using electronic gaming equipment; – to records, compact discs, computer disks, cassettes, tapes, DVDs or other data storage devices – caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item; – caused by wear and tear or deterioration; – caused by electrical or mechanical breakdown; – from light, or atmospheric or climatic conditions; – caused by scratching or denting; or – caused by computer viruses. <p>Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.</p> <p>Loss of data or information arising as a result of any computer data-processing equipment or similar equipment failing to correctly recognise any date or time.</p>
<p>11 Accidental breakage in your home to:</p> <ul style="list-style-type: none"> • fixed glass in furniture (but not glass in pictures or clocks); • glass shelves; • glass tops to furniture; • fixed glass in mirrors; or • ceramic hobs in free-standing cookers and ceramic tops in free-standing cookers. 	<p>11 Loss or damage caused by scratching or denting.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>12 Accidental loss of metered water or oil in domestic heating systems.</p> <p>If you insure both your buildings and contents under this policy and make a claim for accidental loss of metered water or oil, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>12 Loss while the home is unoccupied or unfurnished.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>13 Damage to food in any refrigerator or deep freezer caused by:</p> <ul style="list-style-type: none"> • a rise or fall in temperature; or • contamination by refrigerant or refrigerant fumes. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>13 Loss or damage caused by:</p> <ul style="list-style-type: none"> – your power supply being cut off by the supplier; or – a strike, a lockout or an industrial dispute. <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p data-bbox="108 622 343 654">The causes covered</p> <p data-bbox="108 689 774 1102">14 Public and personal liability We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul data-bbox="151 784 730 1102" style="list-style-type: none"> • death, bodily injury, illness or disease; or • loss of or damage to property; <p data-bbox="151 846 730 907">which is caused by an accident happening during the period of insurance and arising;</p> <ul data-bbox="151 913 730 1102" style="list-style-type: none"> • from your occupation (but not ownership) of the buildings; or • in a private role not connected with owning the buildings. • from the employment by you or your family of domestic staff. <p data-bbox="151 1108 758 1232">The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p data-bbox="151 1238 726 1294">If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p data-bbox="826 622 1412 654">The excess shown in the schedule for every incident.</p> <p data-bbox="826 689 1508 1899">14 Death, bodily injury, illness or disease suffered by you, your family or a domestic employee. Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family. Liability arising out of owning, using or possessing any:</p> <ul data-bbox="869 817 1508 1512" style="list-style-type: none"> – mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour; – aircraft, except model aircraft that have a wing span of less than 10 feet; – gliders, hang-gliders and microlights; – hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand or foot-propelled boats; – caravans, horse boxes, trailers or trailer tents; – firearms, except legally held sporting guns used for sporting purposes; – dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or – lift (other than a stairlift) you own or you are responsible for maintaining. <p data-bbox="869 1518 1508 1675">Injury or damage arising from:</p> <ul data-bbox="869 1556 1508 1675" style="list-style-type: none"> – a direct or indirect result of an assault or alleged assault; – any deliberate or malicious act; – hunting or racing of any kind, except on foot; or – your business, trade, profession or employment. <p data-bbox="869 1682 1508 1738">Liability arising from any disease or virus that you pass on to another person.</p> <p data-bbox="869 1744 1508 1800">Any liability you have under a contract, unless you would have had that liability without the contract.</p> <p data-bbox="869 1807 1508 1899">Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man. Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>15 Liability for domestic employees We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>15 Any amount above the amount shown in the schedule.</p>
<p>16 Tenant's liability We insure you against your legal liability as a tenant of your home for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy; • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and • accidental breakage to fixed sanitary fittings and bathroom fittings. <p>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you make a claim you will need to provide evidence that you are legally liable for the damage.</p>	<p>16 Any amount above the amount shown in the schedule. Damage to the structure of your home, or to the landlord's fixtures, fixings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy, while your home is unoccupied or unfurnished.</p> <p>Loss or damage excluded under any of the causes 1 to 9 of section 2 - Contents.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>17 Unpaid damages We will pay the unpaid amount of any award made in your favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands. We will pay the amount if:</p> <ul style="list-style-type: none"> • you have not received full payment within three months of the date of the award; • the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands; • you would have had a valid claim under cause 14 of this policy if the award had been made against you; and • there is not going to be an appeal. <p>After we have made a payment, we may enforce your rights against the person who should have made the payment. (In this case, we will keep any amounts we get back.) The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>The excess shown in the schedule for every incident.</p> <p>17 Any amount above the amount shown in the schedule.</p>
<p>18 Contents temporarily removed Your contents are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from your home but within the United Kingdom, the Isle of Man or the Channel Islands. However, for theft of your contents (excluding money), the theft must be from:</p> <ul style="list-style-type: none"> • any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit; • a home or a building you or your family are working or living in temporarily; or • any other building if there are visible signs that force or violent means were used to get into or out of the building. <p>Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building. The most we will pay for any one claim is the amount shown in the schedule. The cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>18 Loss or damage:</p> <ul style="list-style-type: none"> – to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions); – caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; – by storm, flood or malicious damage to items not in a building; – in halls of residence or student accommodation; – to any item taken out of your home to sell, display or exhibit; – during removals; or – from a caravan, mobile home or motor home. <p>Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>19 Rent and alternative accommodation</p> <p>If you cannot live in your home because of damage insured under this section:</p> <ul style="list-style-type: none"> • we will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets until you can live in your home again; and • if you are a tenant, we will also pay any rent you have to pay while you are not living in your home. <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>19 Any amount above the amount shown in the schedule.</p>
<p>20 Replacement locks and keys</p> <p>We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none"> • your keys are lost outside the home or are stolen; or • they are damaged inside the home by an event insured under this section. <p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>20 Any amount above the amount shown in the schedule.</p>
<p>21 Household removal</p> <p>If your contents are professionally packed and carried, we will insure you against loss or damage to the contents while they are:</p> <ul style="list-style-type: none"> • being transported anywhere in the United Kingdom, the Channel Islands or the Isle of Man between your old address and your new address; • on their way to or from a furniture depository; and • being loaded or unloaded. 	<p>21 Loss of or damage to:</p> <ul style="list-style-type: none"> – glass or other fragile items; or – property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>22 Fatal injury</p> <p>If you or any member of your family have a fatal injury:</p> <ul style="list-style-type: none"> caused by a fire in your home; or as a result of an assault in your home; <p>We will pay the amount shown in the schedule for the person who dies, but only if they die within 12 months of the fire or assault.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p>	<p>22 Any amount above the amount shown in the schedule.</p>
<p>23 Wedding and civil partnership ceremony insurance</p> <p>The maximum claim limit under this section is increased by the amount shown in the schedule for 30 days before and 30 days after your or any member of your family's wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the wedding or civil partnership ceremony gifts against loss or damage when they are:</p> <ul style="list-style-type: none"> in your home in the building where the wedding or civil partnership ceremony reception is held; or being transported between your home and the reception. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>23 Any amount above the amount shown in the schedule.</p>
<p>24 Birthday increase</p> <p>The maximum claim limit under this section is increased by the amount shown in the schedule 30 days before any member of your family's birthday, to cover birthday gifts purchased for members of your family.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>24 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>25 Religious festival increase The maximum claim limit under this section is increased by the amount shown in the schedule during the month of your religious festival to cover gifts and extra food and drink bought for the religious festival. The most we will pay for any one claim is the amount shown in the schedule. This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>25 Any amount above the amount shown in the schedule.</p>
<p>26 Guests' personal belongings We will cover your guests and visitors personal belongings while in your home for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy. The most we will pay for any one claim is the is the amount shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>26 Any loss or damage excluded under causes covered 1 to 9 listed on the previous pages. Loss or damage if any item is insured under any other policy. Any amount above the amount shown in the schedule.</p>
<p>27 Shopping in transit Loss of or damage to food and other items while you are bringing them to your home from the shop or shops where you bought them. The most we will pay is the amount shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>27 Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen unless:</p> <ul style="list-style-type: none"> – the item is kept in a locked covered boot or glove compartment; – all access points to the vehicle are closed and locked; – any extra security systems are activated; or – there is evidence that forcible and violent entry took place. <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>28 Tenant's home improvements</p> <p>If you are a tenant of your home, we will pay for loss of or damage to interior decorations and any home improvements you have paid for, as long as this loss or damage is as a result of any of the causes covered in this section.</p> <p>The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>28 Any amount above the amount shown in the schedule.</p>
<p>29 Counselling fees</p> <p>If you or members of your family suffer emotional stress as a result of a cause insured under this section, we will pay you the cost of any professional counselling provided:</p> <ul style="list-style-type: none"> • we have approved the counselling; • counselling has been recommended by a qualified medical practitioner. <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>29 Any amount above the amount shown in the schedule.</p>
<p>30 Dual contents cover</p> <p>We will cover your contents up to the maximum claim limit shown in your schedule while they are in a new home that you have exchanged, but not completed contracts on, one week before you move into the new home.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>30 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p> <p>31 Garden cover We will pay for loss or damage caused to hedges, lawns and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:</p> <ul style="list-style-type: none"> • Theft or attempted theft; • Fire, lightning or explosion; • Storm or flood; • Malicious damage; • Accidental damage caused by any person other than you or your family; • Wild animals; • Television aerials, satellite dishes and masonry falling from the building; or • Branches falling from trees. <p>We will also pay for loss or damage to trees and shrubs caused by theft.</p> <p>If you insure both your buildings and contents under this policy and make a claim for garden cover, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>The excess shown in the schedule for every incident.</p> <p>31 Malicious damage caused by:</p> <ul style="list-style-type: none"> – you or your family; or – a person lawfully allowed to be in your home. Loss or damage: <ul style="list-style-type: none"> – caused by wear and tear or deterioration; – caused by natural ageing; – caused by domestic animals, birds or pets; – caused by frost; – caused by subsidence, landslip or heave; – caused by smoke or bonfires; – from light or atmospheric or climatic conditions; or – caused by insects, vermin, rot, mildew, fungus or poisoning; <p>Loss or damage caused in connection with your trade, business or profession.</p> <p>Any amount above the amount shown on the schedule.</p>
<p>32 Student belongings We will pay for loss or damage covered under this section to contents belonging to or the responsibility of you or a member of your family when they are in halls of residence or any other term time student accommodation where you or a member of your family are living whilst attending boarding school, college or university.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>The most we will pay for any one item is the amount shown in the schedule.</p> <p>This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>32 Loss of money. Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place.</p> <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>33 Newly acquired contents We will cover your newly acquired contents for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your contents maximum claim limit is exceeded. We reserve the right not to insure any newly acquired contents after the 60th day. For this cover to apply you must agree to increase the contents maximum claim limit and pay any additional premium that is due. The most we will pay for any one claim is the amount shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>The excess shown in the schedule for every incident.</p> <p>33 Any amount above the amount shown in the schedule.</p>
<p>34 Acquired disability We will pay the reasonable cost of carrying out necessary alterations to your home if you or a member of your family become permanently physically disabled during the period of insurance as a result of a sudden and unforeseen incident. Permanent physical disability means that you or a member of your family has total and permanent loss of one arm, hand, foot or leg or are registered blind. If you insure both your buildings and contents under this policy and make a claim for acquired disability, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>34 Any necessary alterations that can be recovered from another party. Any amount above the amount shown in the schedule.</p>
<p>35 Hole in one golf cover We will pay towards your drinks expenses if you record a hole in one during an official golf tournament. The score cards and a certificate from your golf club or match secretary must be submitted to us in the event of a claim. The most we will pay in any one period of insurance is the amount shown in the schedule.</p>	<p>35 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>36 Parents or Grandparents contents in a nursing or residential care home</p> <p>Contents belonging to or the responsibility of your parent or grandparent are covered for loss or damage as a result of causes 1 to 9 of this section when they are in a nursing home or residential care home where they are a permanent resident.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>The most we will pay for any one item is the amount shown in the schedule.</p>	<p>36 Loss of money</p> <p>Any amount above the amount shown in the schedule.</p>
<p>37 Contents in storage</p> <p>We will pay for loss or damage caused by fire, lightning or theft to contents belonging to or the responsibility of you or a member of your family when they are in a furniture depository for a period of up to 180 days in any one period of insurance.</p> <p>A furniture depository means a commercial warehouse that protects the items stored from theft, damage or weather conditions.</p> <p>The most we will pay in any one period of insurance is the amount shown in the schedule.</p> <p>This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>37 Contents in a furniture depository for longer than 180 days in any one period of insurance.</p> <p>Contents in a furniture depository outside the United Kingdom.</p> <p>Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>38 Assault in the home alternative accommodation</p> <p>If you or a member of your family suffers from an assault in your home, we will pay the reasonable cost of alternative accommodation for you, your family and your domestic pets for a period of up to 7 days after the assault while the physical security of your home is being improved.</p> <p>Assault means a violent physical attack committed by a third party who does not live at the home.</p> <p>The most that we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>38 Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>39 Compulsory evacuation alternative accommodation We will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because a local authority prohibits you from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of the compulsory evacuation. If you insure both your buildings and contents under this policy and make a claim for compulsory evacuation, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay in any one period of insurance is shown in the schedule. This cover is a separate benefit provided on top of (not within) the maximum claim limit for contents.</p>	<p>The excess shown in the schedule for every incident.</p> <p>39 Any amount above the amount shown in the schedule.</p>
<p>40 Fine art death of the artist cover We will increase the maximum claim limit for any item of Fine art by up to 100% if the artist dies during the period of insurance. We will do this for the 6 month period immediately following the death of the artist. This increased maximum claim limit will only apply if you can produce a professional valuation or purchase receipt which is not more than 3 years old and can prove that the item of Fine art has increased in value following the death of the artist. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>40 Any amount above the amount shown in the schedule.</p>

Section 2 Contents – continued

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>41 Fine art defective title We will pay for the loss of any item of Fine art you have purchased if it does not have good title and has to be returned to the rightful owner. The most we will pay for any one claim is the amount shown in the schedule.</p>	<p>41 Any item of Fine art that was not purchased during the period of insurance. Any item of Fine art that was inherited or received as a gift. Any amount above the amount shown in the schedule.</p>
<p>42 Data replacement We will pay the cost of retrieving your personal or business data, stored in a computer at your home or on a solid state drive, as a result of loss or damage covered under this section. The most we will pay for any one claim is the amount shown in the schedule. This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>42 Any amount above the amount shown in the schedule.</p>
<p>43 Loss or damage to downloaded data We will pay for loss or damage covered under this section to non-recoverable electronic data that you or a member of your family have legally downloaded. If you make a claim for downloaded data we will ask you for proof that you downloaded this data. The most we will pay in any one period of insurance is the amount shown in the schedule. This cover is provided within (not on top of) the maximum claim limit for contents.</p>	<p>43 Any amount above the amount shown in the schedule.</p>

Section 2 Contents optional cover – Accidental damage extension

This extension of cover applies only if shown in the **schedule**.

What is insured	What is not insured
<p data-bbox="108 622 343 654">The causes covered</p> <p data-bbox="108 689 379 721">44 Accidental damage</p>	<p data-bbox="826 622 1412 654">The excess shown in the schedule for every incident.</p> <p data-bbox="826 689 1500 2078">44 Loss or damage:<ul style="list-style-type: none">– by any cause or event already covered under Section 2 Contents;– to clothing, including furs;– to documents or securities such as share or bond certificates;– to money;– to food and drink;– to sports equipment when it is being used;– to reeds, strings or drum skins of musical instruments;– to dentures while being used for eating;– to contact or corneal lenses;– to crowns, caps or fillings in teeth; and– to pedal cycle tyres caused by cuts, bursts or punctures.– caused by wear and tear or loss in value;– caused by insects, moths, vermin, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.– happening gradually over a period of time;– caused by scratching or denting;– caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;– when your home is unfurnished or unoccupied;– when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family;– caused maliciously by you or your family or by a person lawfully aloud to be in your home;– caused by chewing, scratching, tearing or fouling by domestic animals or pets;– caused by electrical or mechanical breakdown;– caused by computer viruses;– caused by faulty workmanship or design;– that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs;– of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time;</p>

Section 2 Contents optional cover – Accidental damage extension continued

What is insured	What is not insured
	<ul style="list-style-type: none">– to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.– arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings.– that does not arise from one identifiable event which directly and immediately caused the loss or damage.– your power supply being cut off by the supplier;– a strike, a lockout or an industrial dispute;– caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear. <p>Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.</p>

Section 2 Contents – Unspecified personal belongings worldwide cover

This cover applies only if shown in the **schedule**.

What is insured

Your or your family's pedal cycles, personal belongings, money and credit cards are covered anywhere in the world during the **period of insurance**.

We treat a pair or set of items as a single item. **We** treat a bag of golf clubs, whether or not by the same manufacturer, as a set.

The causes covered

- Loss of or damage to pedal cycles, **personal belongings**, **money** and **credit cards**.
- Financial loss if **your credit card** is lost or stolen and someone else uses it.

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

- immediately report the loss or theft of any **credit card** to the **credit card** company;
- report the loss or theft to the local police within 24 hours of discovering the loss or theft; and
- keep to the conditions of the **credit card**.

The most we will pay

- For **personal belongings**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**. The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.
- For **money**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For **credit cards**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.

What is not insured

The **excess** shown in the **schedule** for every **incident**.

Loss happening within the **home** to items which are not **high-risk property**.

Items used for business and professional purposes unless it is a laptop computer and shown in the **schedule**.

Any amount above the amount shown in the **schedule**.

Loss or damage:

- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- from wear and tear or loss of value;
- caused by moths, **vermin**, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;
- caused by chewing, scratching, tearing or fouling by domestic animals or pets;
- to sports equipment when it is being used;
- to reeds, strings or drum skins of musical instruments;
- to camping equipment;
- to documents and securities such as share or bond certificates;
- to portable televisions, car audio or car audio-visual equipment and car phones;
- to china or glass (except spectacles);
- to contact or corneal lenses;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth;
- to furniture or household goods;
- to trees, shrubs or plants growing in the garden;
- to animals;
- to **motor vehicles**, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;

Section 2 Contents – Unspecified personal belongings worldwide cover continued

What is insured	What is not insured
	<ul style="list-style-type: none">– to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;– to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;– to pedal cycles you do not keep in your home when not in use;– to accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same incident as the pedal cycle; or– to pedal cycle tyres caused by cuts, bursts or punctures. <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none">– the item is kept in a locked covered boot or glove compartment;– all access points to the vehicle are closed and locked;– any extra security systems are turned on; or– there is evidence that forcible and violent entry took place. <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either in a locked building or secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.</p> <p>Electrical or mechanical breakdown.</p>

Section 2 Contents – Optional cover – Specified personal belongings extension

This extension applies only if shown in the **schedule**.

What is insured	What is not insured
<p>Your and your family's specified personal belongings and high-risk property (that are individually listed in the schedule) are covered anywhere in the world during the period of insurance.</p> <p>The causes covered Loss or damage, but we will pay a claim for loss or theft only if you report the loss or theft to the local police within 24 hours of discovering it.</p> <p>The most we will pay The most we will pay for any specified item is the maximum claim limit shown in the schedule next to each item. If you make a claim, you will need to give us evidence that you own the item you are claiming for. For high-risk property, you will also have to provide a valuation for the item.</p>	<p>The excess shown in the schedule for every incident.</p> <p>Loss or damage:</p> <ul style="list-style-type: none">– to sports equipment when it is being used;– to reeds, strings or drum skins of musical instruments;– to dentures while being used for eating;– to crowns, caps or fillings in teeth;– from wear and tear or loss of value;– caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;– caused by scratching or denting;– caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; or– caused by chewing, scratching, tearing or fouling by domestic animals or pets. <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none">– the item is kept in a locked covered boot or glove compartment;– all access points to the vehicle are closed and locked;– any extra security systems are turned on; or– there is evidence that forced and violent entry took place. <p>Loss or damage to portable computers caused by theft or attempted theft from a motor vehicle between 7pm and 7am. Items used for business and professional purposes unless it is a laptop computer and shown in the schedule. Electrical or mechanical breakdown.</p>

Section 2 Contents Optional Cover – Pedal cycles extension

This extension applies only if shown in the **schedule**.

What is insured	What is not insured
<p>Your and your family's pedal cycles (listed in the schedule) are covered anywhere in the world during the period of insurance.</p> <p>The causes covered Loss or damage.</p> <p>The most we will pay The most we will pay for pedal cycles is the amount shown against each cycle in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</p> <ul style="list-style-type: none">– in a locked building; or– secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object. <p>Loss or damage:</p> <ul style="list-style-type: none">– to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;– to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;– to pedal cycles you do not keep at home when not in use;– to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same incident as the pedal cycle;– from wear and tear or loss of value;– caused by moths, vermin, parasites, insects, atmospheric conditions, light or other gradual causes;– caused by scratching or denting; or– caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle. <p>Mechanical breakdown. Cuts, bursts or punctures to tyres.</p>

Section 3 – Family Plus legal protection

This section applies only if shown in the Schedule.

All through this section there are certain words printed in **bold**. These words have special meanings that are shown as definitions below and the policy definitions section of this policy booklet on pages 8 to 10.

Definitions

Appointed advisor

The solicitor, accountant or other advisor appointed by **us** to act on behalf of the **insured**.

Insured

You and **your family**.

Legal costs & expenses

In respect of all **incidents**:

- Legal costs, fees and disbursements reasonably and proportionately charged by the **appointed advisor** and on the **standard basis** and agreed in advance by **us**;
- other side's costs, fees and disbursements incurred in civil claims where the **insured** has been ordered to pay them or pays them with **our** agreement;
- the **insured's** basic wages or salary from their work as an employee while attending court or tribunal at the request of the **appointed advisor** where the **insured's** employer does not pay for time lost and lost wages or salary cannot be claimed back from the court.

In respect of **incident 5 Tax**

Accountancy fees, disbursements and other costs reasonably incurred by the **appointed advisor** and agreed in advance by **us**.

Prospects of success

Where the **insured**, at all times throughout the progress of the claim, has a greater than 50% chance of successfully pursuing or defending a claim against another party. If the **insured** is seeking damages or compensation, there must also be a greater than 50% chance of enforcing any judgment that might be obtained.

In criminal prosecution claims where the **insured**

- pleads guilty, where there is a greater than 50% chance of successfully reducing any sentence or fine or
- pleads not-guilty, where there is a greater than 50% chance of that plea being accepted by the court.

In all claims involving an appeal, where the **insured** has a greater than 50% chance of being successful.

Standard basis

The basis of assessment of costs where the court only allows recovery of costs which are proportionate to the claim and are reasonable.

Territorial limit

- For **incidents 2** and **4**, the United Kingdom, Channel islands, Isles of Man and countries in the European Union, Norway and Switzerland.
- For all other **incidents**, the United Kingdom, Channel Islands and Isle of Man.

We, us,our

Ageas Insurance Limited or any of their appointed agents.

Conditions

1 The insured's responsibilities

An **insured** must

- not do anything that hinders **us** or the **appointed advisor**
- tell **us** immediately after first becoming aware of any cause, event or circumstances which could to give rise to a claim under this section
- tell **us** immediately of anything that may materially alter **our** assessment of the claim
- cooperate fully with the **appointed advisor** and **us**, give the **appointed advisor** any instructions **we** require, and keep them updated with progress of the claim
- take all available steps to recover **legal costs & expenses** that **we** pay and pay to the **insurer** all costs that are paid to the **insured**
- tell the **appointed advisor** to have the **legal costs & expenses** assessed or audited if **we** require
- minimise any **legal costs & expenses** and try to prevent anything happening that may cause a claim
- allow **us** at any time to take over and conduct in the **insured's** name any claim, proceedings or investigation.

2 Freedom to choose a solicitor

In certain circumstances as set out below the **insured** can choose an **appointed advisor**. In all other cases **we** shall choose the **appointed advisor**.

Section 3 Family Plus legal protection – continued

If either **we** agree to start legal proceedings or legal proceedings are issued against an **insured** and the court requires any representative to be legally qualified, or there is a conflict of interest, the **insured** may choose a suitably qualified **appointed advisor**.

Where the **insured** wishes to exercise the right to choose, the **insured** must write to **us** with their preferred representative's contact details.

3 The appointed advisor

The appointed **advisor** must agree to act under **our** standard terms of business and cooperate with **us** at all times.

If the **appointed advisor** refuses with good reason to continue acting for an **insured** or the **insured** dismisses the **appointed advisor** without good reason, or withdraws from the claim without **our** written agreement, cover will end immediately.

During the course of the relationship with **our** panel of service providers, **we** may where it is allowable, for particular types of claim, receive a fee from the **appointed advisor** to whom the claim is sent. This fee (if it does apply), is a separate arrangement between **us** and the **appointed advisor**, and will never compromise the **insured** or any claim that is made under this section.

4 Our Consent

We must give **our** written consent to any **legal costs & expenses**. **We** will not pay **legal costs & expenses** that have mounted up without **our** written consent.

5 Settlement

The **insurer** has the right to settle by paying the value of the **insured's** claim.

The **insured** must not negotiate, settle the claim or agree to pay **legal costs & expenses** without **our** written agreement.

If the **insured** refuses to settle the claim following advice to do so from the **appointed advisor** **we** may refuse to pay further **legal costs & expenses**.

6 Barrister's Opinion

We may require the **insured** to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the **insured** **we** will pay for the opinion.

7 Acts of Parliament

All Acts of Parliament within this section shall include any amending or replacement laws.

8 Cancellation

You have a 14 day cooling off period from the receipt of your policy or from the date **your** cover under this section started, whichever is the later to cancel cover. To exercise **your** right to cancel during the cooling off period please write to **us**. **We** will arrange a refund of **your** premium as long as **you** have not made any claims under this section. **You** may cancel this section at any time by writing to **us**. However unless **you** **cancel** within the 14 day cooling off period there will be no refund in premium. If **you** cancel **your** Ageas Home Guard Prestige insurance policy this section will automatically be cancelled.

We can cancel this section at any time by giving **you** 7 days' written notice to **your** last known address. If **we** cancel this section **you** will receive a refund of a proportion of the premium for the rest of the **period of insurance**.

What is insured

Following an **incident** that is insured under this section **we** will pay the **insured's legal costs & expenses** up to the **maximum claim limit** which are allowed for in **our** standard terms of business, including the cost of appeals provided that:

- the **incident** happens within the **territorial limit**;
- the claim
 - always has **prospects of success**,
 - is reported to **us**
 - during the **period of insurance**
 - immediately after the **insured** first becomes aware of the **incident**;
- unless there is a conflict of interest the **insured** always agrees to use the **appointed advisor** chosen by **us** before proceedings have to be issued;
- any proceedings or hearing are dealt with by a court, tribunal or other body that **we** agree to in the **territorial limit**.

What is not insured

Any claim arising from or relating to:

- 1 **legal costs & expenses** that mount up before **we** accept a claim;
- 2 any costs charged by the **appointed advisor** that exceed the amounts that **we** agree to in **our** standard terms of business;
- 3 any actual or alleged act or omission or dispute happening before, or existing at the start of cover under this section which the **insured** knew or ought to have known could lead to a claim;
- 4 an amount below £100;
- 5 an allegation against the **insured** involving;
 - assault, violence or dishonesty
 - malicious falsehood or defamation
 - the manufacture, dealing in or use of alcohol, illegal drugs, indecent or obscene materials
 - illegal immigration
 - offences under Part 7 of the proceeds of Crime Act 2002 (money laundering offences)
- 6 a dispute between **your** family members ;
- 7 an **insured's** deliberate or reckless act;
- 8 a judicial review;
- 9 a dispute with **us** not dealt with under our complaints procedure as explained on page 67 of this policy
- 10 a group litigation order.

We will not pay fines, penalties or compensation.

Section 3 Family Plus legal protection – continued

What is insured	What is not insured
<p>Incidents that are insured</p>	
<p>1 Employment A dispute with the insured's current, former or prospective employer relating to their contract of employment or related legal rights. A claim can be brought once all internal dismissal, disciplinary and grievance procedures as set out in the ACAS Code of Practice for Disciplinary and Grievance Procedures have been or ought to have been concluded.</p>	<p>Any dispute relating solely to personal injury. Defending any claim other than defending a counter claim or an appeal.</p>
<p>2 Contract A dispute arising out of an agreement or alleged agreement which has been entered into by the insured.</p>	<p>Letting leasing or licensing of land or buildings where the insured acts as the landlord. Loans, mortgages, endowments, pensions, or any other financial or investment product. A business, venture for gain, profession or employment of the insured. A contract involving a motor vehicle. A settlement due under an insurance policy. Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 including VAT.</p>
<p>3 Property A dispute relating to material property which the insured owns or is their responsibility following: – an event which causes physical damage to the insured's material property including your home; – public or private nuisance or trespass.</p>	<p>Any claim relating to: – a contract entered into by an insured; – any building or land other than your main home; – a motor vehicle; – the compulsory purchase of, or restrictions or controls placed on your property by any government, local or public authority. Defending any dispute relating to property damage other than defending a counter claim or an appeal. The first £250 of any claim nuisance or trespass. This is payable by the insured as soon as we accept the claim.</p>
<p>4 Personal injury A sudden event causing the insured physical injury.</p>	<p>A condition, illness or disease which develops gradually over time. Mental injury, nervous shock, depression or psychological symptoms where the insured has not suffered physical injury to their body. Any claim relating to defending a dispute other than defending a counter claim or an appeal.</p>

What is insured	What is not insured
<p>5 Tax</p> <p>A formal aspect or full enquiry into the Insured's personal tax affairs provided that all returns are completed and have been submitted within the statutory timescales permitted.</p>	<p>An investigation by the Specialist Investigations (SI) branch of HM Revenue & Customs.</p> <p>Tax returns where HM Revenue & Customs levy a penalty or claim interest or which contain negligent misstatements.</p> <p>A business or venture for gain of the insured.</p>
<p>6 Legal defence</p> <ul style="list-style-type: none"> • Work <ul style="list-style-type: none"> – A alleged act or omission of the insured that arises from their work as an employee and results in: – the insured being questioned by the police or others with the power to prosecute; – a prosecution being brought against the insured; – civil proceedings being brought against the insured for unlawful discrimination. • Motor <ul style="list-style-type: none"> – A motoring prosecution brought against the insured. • Other <ul style="list-style-type: none"> – A formal investigation or disciplinary hearing brought against the insured by any trade association, professional or regulatory body. – Being absent from work to attend any court or tribunal, arbitration, disciplinary hearing or regulatory proceedings at the request of the appointed advisor or whilst on jury service. 	<p>Owning a vehicle or driving without motor insurance or driving without a valid driving licence.</p> <p>A parking offence.</p> <p>We will not pay more than £100 per day or part thereof less whatever is recoverable from the court tribunal or the insured's employer subject to a maximum claim limit of £1,000.</p>

Section 4 – Identity theft protection

This section applies automatically.

All through this section there are certain words printed in **bold**. These words have special meanings that are shown as definitions below and the policy definitions section of this policy booklet on pages 8 to 10.

Definitions

Appointed advisor

The solicitor, accountant or other advisor appointed by **us** to act on behalf of the **insured**.

Attendance expenses

The **insured's** salary or wages for time taken

- off work to travel to or from or to attend court at the request of the **appointed advisor** or
- to correspond, communicate or otherwise recover their normal status according to advice given by the Identity Theft Resolution Service under this section.

Communication costs

The cost of UK phone calls, postage (including special delivery) photocopying or faxes and credit reports where the **insured** has taken advice from **our** Identity Theft Helpline and is advised to correspond with credit agencies, banks, **credit card** companies, financial service providers or other parties in order to repair their credit rating, restore their identity or resolve a dispute that has arisen from the use of personal information without permission to commit fraud or other crimes.

Insured

You and your family

Legal costs & expenses

- Legal costs, fees and disbursements reasonably and proportionately incurred by the
- **appointed advisor** on the **standard basis** and agreed in advance by **us**
- other side's costs, fees and disbursements incurred in civil claims where the **insured** has been ordered to pay them or pays them with **our** agreement.

Prospects of success

Where the **insured**, at all times throughout the progress of the claim, has a greater than 50% chance of successfully pursuing or defending a claim against another party. If the **insured** is seeking damages or compensation, there must also be a greater than 50% chance of enforcing any judgment that might be obtained. In all claims involving an appeal, where the **insured** has a greater than 50% chance of being successful.

Standard basis

The basis of assessment of costs where the court only allows recovery of costs which are proportionate to the claim and which have been reasonably incurred.

Territorial limit

The United Kingdom, Channel Islands and Isle of Man.

We/Us/Our

Ageas Insurance Limited or any of their appointed agents.

Conditions

1 The insured's responsibilities

An **insured** must

- not do anything that hinders **us** or the **appointed advisor**
- tell **us** immediately after first becoming aware of any cause, event or circumstances which could give rise to a claim under this section
- tell **us** immediately of anything that may materially alter **our** assessment of the claim
- cooperate fully with the **appointed advisor** and **us**, give the **appointed advisor** any instructions **we** require, and keep them updated with progress of the claim
- take all available steps to recover **legal costs & expenses** that **we** pay and pay to the **insurer** all costs that are paid to the **insured**
- tell the **appointed advisor** to have the **legal costs & expenses** assessed or audited if **we** require
- minimise any **attendance expenses, communication costs** and **legal costs & expenses** and try to prevent anything happening that may cause a claim
- allow **us** at any time to take over and conduct in the **insured's** name any claim, proceedings or investigation.

2 Freedom to choose a solicitor

In certain circumstances as set out below the **insured** can choose an **appointed advisor**. In all other cases **we** shall choose the **appointed advisor**.

If either **we** agree to start legal proceedings or legal proceedings are issued against an **insured** and the court requires any representative to be legally qualified, or there is a conflict of interest, the **insured** may choose a suitably qualified **appointed advisor**.

Where the **insured** wishes to exercise the right to choose, the **insured** must write to **us** with their preferred representative's contact details.

3 The appointed advisor

The **appointed advisor** must agree to act under **our** standard terms of business and cooperate with **us** at all times.

If the **appointed advisor** refuses with good reason to continue acting for an **insured** or the **insured** dismisses the **appointed advisor** without good reason, or withdraws from the claim without **our** written agreement, cover will end immediately.

4 Our Consent

We must give **our** written consent to any **legal costs & expenses**. **We** will not pay **legal costs & expenses** that have mounted up without **our** written consent.

5 Settlement

We have the right to settle by paying the value of the **insured's** claim.

The **insured** must not negotiate, settle the claim or agree to pay **legal costs & expenses** without **our** written agreement. If the **insured** refuses to settle the claim following advice to do so from the **appointed advisor** **we** may refuse to pay further **legal costs & expenses**.

6 Barrister's Opinion

We may require the **insured** to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the **insured** **we** will pay for the opinion.

Section 4 Identity theft protection – continued

What is insured	What is not insured
<p>Following an incident that is insured under this section we will pay the insured's attendance expenses, communication costs and legal costs & expenses as specified below up to the maximum claim limit which are allowed for in our standard terms of business, including the cost of appeals provided that:</p> <ul style="list-style-type: none"> the incident happens within the territorial limit; the claim <ul style="list-style-type: none"> always has prospects of success, is reported to us during the period of insurance immediately after the insured first becomes aware of the incident; unless there is a conflict of interest the insured always agrees to use the appointed advisor chosen by us before proceedings have to be issued; any proceedings or hearing are dealt with by a court or other body that we agree to in the territorial limit. 	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> legal costs & expenses that mount up before we accept a claim; any costs charged by the appointed advisor that exceed the amounts that we agree to in our standard terms of business; any actual or alleged act or omission or dispute happening before, or existing at the start of cover under this section which the insured knew or ought to have known could lead to a claim; identity fraud below £100; personal details being stolen and/or fraudulently used by someone living at your home; an insured's deliberate or reckless act; a dispute with us not dealt with under our complaints procedure as explained on page 67 of this policy; money claimed, goods, loans, or other property or equivalent costs that the insured is alleged to be liable for as a result of the identity theft.
<p>Incidents that are insured</p>	
<p>1 Identity theft helpline This service is available seven days a week between 8.00am and 8.00pm. We will provide telephone advice about keeping the insured's identity secure, including warning signs and prevention tips.</p>	
<p>2 Identity theft resolution service If an insured's personal information is used without their permission to commit fraud or other crimes we will provide guidance to help the insured contact the three credit reference agencies to review any incorrect data held. We will help the insured to amend or dispute any incorrect data.</p>	
<p>3 Identity theft legal disputes We will pay the insured's attendance expenses, communication costs and legal costs & expenses arising from a dispute where an insured's personal information has been used without their permission to commit fraud or other crimes.</p>	

What is insured

4 Attendance expenses and communication costs

We will pay the insured's

- attendance expenses and
- communication costs

provided that the insured pays the communication costs in the first instance and forwards to us receipts or other documentary evidence that such costs were incurred.

What is not insured

We will not pay more than

- a maximum claim limit of £3,000 for attendance expenses.

Section 4 Identity theft protection – continued

How to make a claim

Identity Theft – Telephone Helpline 0845 122 8944

The **insured** can contact **us** on the Identity Theft Helpline regarding any concerns about protecting their personal identity. This service operates between 8.00am and 8.00pm 7 days a week. The helpline provides the Identity theft resolution service described above.

All calls may be recorded for training and security purposes and will be answered as soon as possible.

If matters cannot be resolved by following the helpline advice and it becomes necessary to take legal action to resolve a dispute that has arisen from identity theft, or if the **insured** wishes to claim for reimbursement of **communication costs** the **insured** must complete a claim form and provide relevant documentation.

Under no circumstances should the **insured** instruct their own solicitor as **we** will not pay the costs incurred and it could stop their claim from being covered.

Please telephone **0845 122 8944**. **We** can take details over the phone and send out a claim form to complete and return to **us**. **We** can be contacted between 9.00am and 5.00pm Monday to Friday (except on bank holidays).

On receipt of a fully completed claim form **we** will assess the **insured's** circumstances to check that the claim is covered. Providing **we** accept a claim, **we** will arrange for a solicitor to quickly contact the **insured** to progress the case and/or reimburse **communication costs** and other expenses covered by this section.

Section 5 – Home Assistance

This section applies automatically.

All through this section there are certain words printed in **bold**. These words have special meanings that are shown as definitions below and the policy definitions section of this policy booklet on pages 8 to 10.

Definitions

Contractor

The contractor or tradesman chosen by **us** to respond to **your home emergency**.

Emergency costs

- Costs properly charged by the **contractor**
- Alternative accommodation costs incurred under What is insured 8.

Home emergency

A sudden unexpected event which clearly requires immediate action in order to:

- prevent damage or avoid further damage to the **home**, and/or
- render the **home** safe or secure, and/or
- restore the main services to the **home**, and/or
- alleviate any health risk to **you**.

Vermin

Brown or black rats, house or field mice, and wasps' or hornets' nests.

We/Us/Our

Ageas Insurance Limited or any of their appointed agents.

Conditions

1 Your Responsibilities

You must

- not do anything that hinders **us** or the **contractor**
- tell **us** immediately after first becoming aware of any **home emergency**
- tell **us** immediately of anything that may materially alter **our** assessment of the claim
- cooperate fully with the **contractor** and **us**
- provide **us** with everything **we** need to help **us** handle the claim

- take all available steps to recover **emergency costs** that **we** pay and pay to **us** all costs that are recovered should these be paid to **you**
- minimise any **emergency costs** and try to prevent anything happening that may cause a claim
- be able to prove that the main heating system is no more than fifteen years old and has been serviced every twelve months.

2 Our Consent

We must give **you our** consent to incur any **emergency costs**. **We** will not accept any liability for **emergency costs** incurred without **our** consent

3 Settlement

You must not settle the **contractor's** invoice or agree to pay **emergency costs** that **you** wish to claim for under this section without **our** agreement.

When settling the **contractor's** call out charge and labour costs, unless stated otherwise on the **contractor's** invoice **we** will determine that the call out charge covers the cost of the **contractor** attending **your home** and disallows any time spent diagnosing the fault which has caused the **incident**. Any inspection time that is required to trace, access or identify the cause of the **incident** will be settled on the basis that the time is charged as labour costs.

4 Cancellation

You have a 14 day cooling off period from the receipt of **your** policy or from the date **your** cover under this section started, whichever is the later to cancel cover. To exercise **your** right to cancel during the cooling off period please write to **us**. **We** will arrange a refund of **your** premium as long as **you** have not made any claims under this section. **You** may cancel this section at any time by writing to **us**. However unless **you cancel** within the 14 day cooling off period there will be no refund in premium. If **you** cancel **your** Ageas Home Guard Extra insurance policy this section will automatically be cancelled.

We can cancel this section at any time by giving **you** 7 days' written notice to **your** last known address. If **we** cancel this section **you** will receive a refund of a proportion of the premium for the rest of the **period of insurance**.

Section 5 Home Assistance – continued

What is insured	What is not insured
<p>Following an incident which results in a home emergency we will pay emergency costs up to the maximum claim limit provided that:</p> <ul style="list-style-type: none"> • your home is located in the UK, Isle of Man or Channel Islands • the claim is reported to us • during the period of insurance • immediately after you first become aware of a home emergency • you always agree to use the contractor chosen by us. 	<p>We will not pay more than</p> <ul style="list-style-type: none"> • the contractor's call out charge, and • contractor's labour up to 2 hours, and • parts and materials up to £100, and where necessary • alternative accommodation up to £250. <p>Any claim arising from or relating to:-</p> <ul style="list-style-type: none"> • emergency costs which have been incurred before we accept a claim • an incident which happens within the first 48 hours of cover if you take out this section at a different date from other sections of this policy • emergency costs where there is no one at home when the contractor arrives • any matter occurring prior to, or existing at the start of this section, and which you knew or ought to have known could give rise to a claim • any wilful or negligent act or omission or any third party interference or faulty workmanship (including any attempted repair or DIY) which does not comply with recognised industry standards or manufacturer's instructions • the cost of making permanent repairs including any redecoration or making good the fabric of the home <ul style="list-style-type: none"> – once the emergency situation has been resolved and/or – arising from damage caused in the course of the repair or investigation of the cause of the incident or in gaining access to your home • the failure to maintain any system or equipment or the replacement of parts that suffer wear and tear over time • garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks • the home being left unoccupied for more than 30 days consecutively • goods or materials covered by a manufacturer's, supplier's and installer's warranty • the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use • subsidence, landslip or heave.

What is insured	What is not insured
<p>Incidents that are insured</p>	
<p>1 Main heating system The total failure or complete breakdown of the main heating system in your home.</p>	<ul style="list-style-type: none"> • a central heating boiler which • is more than 15 years old and/or • has not been serviced every 12 months • LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr
<p>2 Plumbing & drainage The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the home or contents.</p>	<ul style="list-style-type: none"> • blockage of supply or waste pipes to the home due to freezing weather conditions
<p>3 Home security Damage or the failure of external doors, windows or locks which compromises the security of the home.</p>	
<p>4 Toilet unit Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.</p>	
<p>5 Domestic power supply The failure of the home's domestic electricity or gas supply.</p>	<ul style="list-style-type: none"> • the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply.
<p>6 Lost keys The loss of the only available keys, if you cannot replace them to gain access to the home.</p>	
<p>7 Vermin infestation Vermin causing damage inside the home or a health risk to you or your family.</p>	
<p>8 Alternative accommodation costs Accommodation for you and your family including transport to such accommodation following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in overnight .</p>	

How to make a claim

If **you** have an unforeseen emergency in the **home**, please contact **us** on **0845 122 8945** as soon as possible, providing **us** with **your** name, address, postcode, and the nature of the problem.

We will record **your** details and decide on the best course of action to limit **your** loss and/or repair the damage. If the **incident** relates to an emergency covered by this **section we** will instruct a member of **our** emergency contractor network. Poor weather conditions or remote locations may affect normal standards of service.

If **you** are claiming for alternative accommodation costs **you** must obtain **our** authority to incur any costs before booking somewhere to stay. **You** will have to pay for the accommodation when **you** check out and send **your** receipt to **us** to be reimbursed.

It is important that **you** do not call out **your** own contractors as **we** will not pay their costs and it could stop **your** claim being covered.

If the problem is not covered by this section policy then we can still provide assistance but at **your** own cost. This may also be an **incident** covered by the buildings or contents sections of this policy and **we** will seek to advise **you** accordingly.

You must report any major emergency which could result in injury or serious damage to the **home**, to the Emergency Services or the company that supplies the service.

Your call to **us** may be recorded for training and security purposes and will be answered as soon as possible.

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. You should also show it to anyone else insured under **your** policy. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

We are Ageas Insurance Limited and **we** are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the group for any of the reasons set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

Sensitive information

Some of the personal information that **we** ask **you** to provide is known as “sensitive personal data”. This will include information relating to health issues and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We will use **your** personal information to arrange and manage **your** insurance policy, including handling claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your** information to assess **your** insurance application and provide information to credit reference agencies.

We may have to share **your** personal information with other insurers, regulatory authorities, **our** business partners or agents providing services on **our** behalf.

We will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad we may transfer **your** personal information outside the European Economic Area);
- to assess **your** application and arrange **your** policy;
- to prevent or detect crime including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

Preventing and detecting crime

We may use **your** personal information to prevent crime. In order to prevent crime **we** may:

- check **your** personal information against **our** own databases;

- share it with fraud prevention agencies; if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by the Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers, including but not limited to information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

If **you** require further information on, or wish to complain about, the way that **we** use **your** personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA. If **you** would like to receive a copy of the information we hold about **you** please contact **our** Data Protection Officer, giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Customer Service Adviser
Ageas Insurance Limited
Ageas House
Tollgate
Eastleigh
Hampshire
SO53 3YA

Unless **your** complaint relates to **Section 3 – Personal Legal Protection**, **Section 4 – Identity Theft** or **Section 5 – Home Assistance**, in which case please contact the Customer Services Advisor at Ageas Legal Guard, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Service standards

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

Financial Ombudsman Service

If **we** cannot resolve the differences between us, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however, they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7892 7300**.

Ageas Insurance Limited

Office address

Ageas House, The Square,
Gloucester Business Park, Brockworth,
Gloucester GL3 4AD

Registered address

Ageas House, Tollgate, Eastleigh
Hampshire SO53 3YA

Email: talkback@ageas.co.uk

Website: www.ageas.co.uk

Registered number 354568

Ageas Insurance Limited is authorised
and regulated by the Financial Services
Authority

