

MORE TH>N<sup>®</sup> HOME INSURANCE

Everything explained



YOUR POLICY WORDING  
(Please keep this safe)

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# WELCOME TO MORE TH>N HOME INSURANCE

Thank you for taking out a policy with MORE TH>N and for choosing us for your home insurance

Our home insurance policy takes care of many of the things life can throw at you. For example, if you have our Buildings insurance, you don't need to worry about accidental damage to underground pipes or cables. And if you took out our Contents in your Home cover, you're protected up to £75,000.

As a home owner, it is important that you regularly maintain your property keeping it in good condition and in good repair. And if you're planning on making any home improvements such as a loft conversion or adding any room space, let us know so we can ensure you're properly covered.

Of course, we hope you don't ever need to make a claim. But, if you do, you can rest assured that you will enjoy an excellent service from our team of claims specialists.

Then, if an emergency occurs and you need urgent repairs, you have our extensive list of emergency repairers – plumbers, carpenters, locksmiths and more. They're all available 24 hours a day to deal with emergency repairs. And we'll also pay up to £200 towards the work to make sure your home is safe and secure.

But first things first – we want to help you understand your home insurance policy. Legally we need to make sure you're aware that the information you've given us is part of your insurance contract with us. Your Policy and Schedule are evidence of that contract, so please read them carefully to ensure that your cover is exactly what you need, and keep them in a safe place.

The next few pages give you a summary of the main policy benefits and terms and conditions, known as policy summary (KeyFacts®). Then you'll find details about your policy.

To help you understand everything you need to know about the protection your policy offers and the extent of your cover, you'll see these headings appear on many of the pages:

## WHAT IS COVERED

These sections give detailed information on the insurance provided and you need to read it with 'What is not covered' at all times.

## WHAT IS NOT COVERED

These sections will make it clear what's not included in the scope of your policy.

We've also included some explanatory notes in your policy and these are printed in **green**.

# POLICY SUMMARY

MORE TH>N Home Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select Contents in your Home, Buildings and MORE TH>N Legal Services cover and you may also add further benefits to suit your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions, you should read the Policy wording. You will have 14 days to decide if you wish to cancel the policy – see "Your Right to Cancel the Policy" for more information.

Table 1

## CONTENTS INSURANCE

If you select Contents in your Home Insurance, the following will automatically be included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>NEW FOR OLD</b>		
Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	If the sum insured is less than the full replacement value, your claim may be reduced.	Contents in your Home
<b>STANDARD ACCIDENTAL DAMAGE</b>		
Covers accidental damage to television, satellite, video, audio and computer equipment, and breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.	Some specific causes of damage may be excluded.	Contents in your Home
<b>TREES, PLANTS, HEDGES AND SHRUBS</b>		
Fire, theft, riot and vandalism cover for the plants in your garden.	Cover is limited to £2,000.	Contents in your Home
<b>RELIGIOUS FESTIVAL INCREASE AND WEDDING AND BIRTHDAY GIFTS</b>		
The Contents in your Home sum insured is increased by £7,500 for one month before and after the Religious Festival, Wedding day or Birthday.		Contents in your Home
<b>DECLARED ITEMS</b>		
Any of your possessions such as your television, jewellery or computers which are over £1,500 in value must be declared and listed individually on your policy schedule.	You must tell us if any item you own is worth more than £1,500, other than carpets, curtains and furniture.	Contents in your Home
<b>FREEZER FOOD</b>		
Loss or damage to food in your freezer caused by a rise or fall in temperature.		Contents in your Home
<b>BUSINESS EQUIPMENT AT HOME</b>		
Covers your computer, fax machine, printer or any other office equipment.		Contents in your Home

Table 2

## ADDITIONAL CONTENTS INSURANCE COVER

You may choose to add the following cover to your Contents in your Home Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>FULL ACCIDENTAL DAMAGE AND LOSS</b>		
<p>Over and above our standard cover, this option provides extra protection against damage caused by accidents e.g. like knocking over a vase.</p>	<ul style="list-style-type: none"> <li>&gt; See Standard Accidental Damage Cover above.</li> <li>&gt; Excludes loss or damage to clothing.</li> </ul>	<p>Contents extended to include Accidental Damage and Loss</p>
<b>CONTENTS OUTSIDE YOUR HOME</b>		
<p>Covers your possessions against accidental damage or loss while away from your home in the British Isles and up to 60 days worldwide.</p> <p>You must declare items (other than carpets, curtains and furniture) that are worth more than £1,500 each and these items must be listed individually on your policy schedule.</p> <p>Money and Credit Cards: Covers loss of money in the British Isles and up to 60 days worldwide and loss resulting from a credit card being lost or stolen and then used fraudulently.</p>	<ul style="list-style-type: none"> <li>&gt; Excludes money and bicycles.</li> <li>&gt; A limit of £1,500 applies to thefts from unattended motor vehicles.</li> </ul> <p>Claims are limited to:</p> <ul style="list-style-type: none"> <li>&gt; up to £500 for money.</li> <li>&gt; up to £500 for credit cards.</li> </ul>	<p>Contents Outside your Home, Money and Credit Cards</p>
<b>BICYCLES OUTSIDE YOUR HOME</b>		
<p>Covers loss of or damage to any bicycle belonging to your family while away from your home in the British Isles and up to 60 days worldwide.</p> <p>You must declare any bicycle that is worth more than £1,500 and this must be listed individually on your policy schedule.</p>	<p>Cover is limited to £5,000.</p>	<p>Bicycles Outside your Home</p>

Table 3

## BUILDINGS INSURANCE

If you select Buildings Insurance, the following will automatically be included:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>STRUCTURE DAMAGE</b>		
Covers the buildings of your home and any other permanent structures on your land such as its garages and outbuildings, drives, walls, fences, hedges and gates against damage by fire, flood, storm, subsidence and other similar causes.	<ul style="list-style-type: none"> <li>&gt; Damage caused to fences, hedges or gates by storm or flood is excluded.</li> <li>&gt; For subsidence claims, you must pay the first £1,000.</li> <li>&gt; Damage caused by structures bedding down or settlement of newly made up ground.</li> <li>&gt; Damage caused by sulphate reacting with any materials from which your home is built.</li> </ul>	Buildings
<b>STANDARD ACCIDENTAL DAMAGE</b>		
Covers the accidental breakage of windows, ceramic hobs, bathroom suites, drains and pipes and accidental damage to cables and underground tanks.	Some specific causes of damage may be excluded.	Buildings

Table 4

## ADDITIONAL BUILDINGS INSURANCE COVER

You may choose to add the following cover to your Buildings Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>FULL ACCIDENTAL DAMAGE</b>		
Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.	See Standard Accidental Damage Cover above.	Buildings extended to include Accidental Damage

Table 5

## MORE TH>N LEGAL SERVICES

This may be included when you select Buildings and/or Contents in your Home Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<b>MORE TH&gt;N LEGAL SERVICES</b>		
<p>Gives you and your family up to £50,000 legal expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> <li>&gt; Personal injury</li> <li>&gt; Consumer protection</li> <li>&gt; Residential matters</li> <li>&gt; Employment concerns</li> <li>&gt; Tax related issues</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Excludes some small claims and any without a reasonable chance of winning.</li> <li>&gt; Excludes any pre-existing disputes and any starting within 90 days unless in connection with any contract starting after cover was taken out.</li> </ul>	See MORE TH>N Legal Services Policy Booklet

Table 6

## HOME EMERGENCY ASSISTANCE

This is automatically included in your policy.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
HOME EMERGENCY ASSISTANCE		
We will pay up to £200 for urgent assistance to make your home safe and secure.		Home Emergency Assistance

Table 7

## GENERAL CONDITIONS AND EXCLUSIONS

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy document.

	Policy Section
GENERAL CONDITIONS AND EXCLUSIONS	
<ul style="list-style-type: none"> <li>&gt; No cover is provided for wear and tear, maintenance or anything that happens gradually.</li> <li>&gt; If you leave your home unoccupied for more than 60 consecutive days, let it to anyone or use your home or contents for trade, professional or business purposes, some covers will be restricted and some will not apply.</li> </ul>	See Sections specified in Tables 1 to 4 and 6
EXCESSES AND LIMITS	
> Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy documentation.	See Sections specified in Tables 1 to 4 and 6

## IMPORTANT INFORMATION

### YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation. If you cancel the policy after 14 days, we will charge a cancellation fee of up to £50, which accounts for our costs in providing the policy.

To cancel, please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

### CLAIMS

Should you wish to claim under your Home Insurance policy, you should call the Claims Helpline on 0800 300 699 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

### COMPLAINTS

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially contact MORE TH>N at the address shown on your quotation or schedule, as appropriate. We will tell you what we will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Home Insurance policy or MORE TH>N Legal Services section of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

MORE TH>N HOME INSURANCE	MORE TH>N LEGAL SERVICES	FINANCIAL OMBUDSMAN SERVICE
Customer Relations MORE TH>N Bowling Mill Dean Clough Halifax HX3 5WA	Customer Services Dept Legal Expenses Division FirstAssist Insurance Services Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

### COMPENSATION

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

# OTHER IMPORTANT INFORMATION

## PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

## RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your Right to Cancel the Policy" above.

## TERMINATION OF THE CONTRACT

You may cancel the contract by contacting us (See YOUR RIGHT TO CANCEL THE POLICY PG 8). If you cancel the policy, you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy, we will refund premiums already paid for the remainder of the current period of insurance.

## THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Under the Laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law applicable to this contract, to the extent permitted by those Laws. Unless we and you agree otherwise, we and you have agreed that this contract will be governed by law that applies to the part of the United Kingdom, the Channel Islands or the Isle of Man in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom, the Channel Islands or the Isle of Man in which you live.

## RSA

MORE TH>N Home Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## > YOUR POLICY

The following sections 'Understanding and using your policy', 'How to make a claim' and 'Guidance when making a claim' do not form part of the legal contract between you and us. They include information which will help you to understand and use your policy.

# UNDERSTANDING AND USING YOUR POLICY

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 14 to 15 'Words with special meanings'. From now on wherever a word with a special meaning is used it will be printed in **bold** type. We have included some explanatory notes in your policy. These are printed in green throughout the policy and do not form part of your policy.

**Your** policy is in two parts – the policy wording and the schedule. The policy wording explains what is and what is not covered, how **we** settle claims and other important information. The schedule shows which sections of the policy wording apply, the **limits** to the cover and the premium. Please keep **your** schedule with the policy wording. **We** will send **you** a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made (see page 9).

If **you** have selected **Buildings** Insurance, **you** should contact **us** if **you** extend or make improvements to **your home**, such as adding a bedroom or conservatory.

If **you** have selected insurance for **Contents in your Home** or **Contents in your Home** along with **Contents Outside your Home**, **your** cover is for replacement as new. The most **we** will pay for any individual item is £1,500 (excluding furniture, carpets or curtains) unless the item is declared on **your** schedule up to the overall **sum insured** or **limit** shown on **your** schedule. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

If **you** have any questions please contact **us**. The telephone numbers are shown at the back of this booklet.

## HOW TO MAKE A CLAIM

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** Claims Helpline on the number shown at the back of this booklet. Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information, or **we** may wish to arrange a visit and inspection.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims terms and conditions and Policy exclusions on pages 18 to 21.

## GUIDANCE WHEN MAKING A CLAIM

### CLAIM NOTIFICATION

Terms and conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all Policy terms and conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under Claims terms and conditions on page 18. Events that may give rise to a claim under the insurance must be notified as soon as reasonably possible. Further guidance is contained in the policy booklet.

Claims terms and conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

## > MAKING A CLAIM

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Sometimes **we** or someone acting on **our** behalf may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

### PREFERRED SUPPLIERS

**We** take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property where **we** consider it appropriate and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

## THE INSURANCE CONTRACT

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

**Our** part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

**Your** part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **insurance period**;
- **you** must comply with all the terms and conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts in whichever of those two places in which **you** live.

This policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

## WORDS WITH SPECIAL MEANINGS

This part of the policy sets out the words, which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

**Accidental damage** – Sudden, unexpected and visible damage which has not been caused on purpose.

**Bicycles** – Any pedal cycle, **bicycle** or tricycle and its accessories, owned by **your family** or **your family's** responsibility under contract.

**Bicycles** does not include any motorised pedal cycle, **bicycle** or tricycle.

**Buildings** – The **home**, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates.

**Buildings** does not include aerials and satellite receiving equipment.

**Clerical business equipment** – Computer, telecommunication and office equipment, office furniture and stationery, owned by **your family** or which is **your family's** responsibility under contract.

**Clerical business equipment** does not include business stock or business **money** or **credit cards** and no cover is provided for:

- the cost of replacing paper records, except for their value as stationery; and/or
- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

**Company/our/us/we** – Royal & Sun Alliance Insurance plc.

**Contents** – Household goods, personal items, personal documents up to £1,000, **clerical business equipment**, aerials and satellite receiving equipment, **bicycles** and **money** up to £500, owned by **your family** or which is **your family's** responsibility under contract.

Visitors personal items in **your home**.

**Contents** does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric **wheelchairs**), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang - gliders, wetbikes, hovercraft, and other mechanically propelled or assisted watercraft, caravans, trailers, or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except **clerical business equipment**;
- fixtures and fittings; or
- **credit cards**.

**Credit cards** – Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, owned by **your family** or **your family's** responsibility under contract.

**Credit cards** does not include store loyalty cards or **credit cards** used or held for any trade, professional or business purposes.

**Electronic data downloads** – Non recoverable electronic data, legally downloaded by **your** family from a legitimate website.

**Electronic data downloads** does not include software.

**Excess** – The first part of any claim which **you** must pay.

**Heave** – Upward and or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

**Home** – The house or flat at the address shown on your schedule, its garages, greenhouses and outbuildings, all used for domestic and clerical business purposes only.

**Insurance period** – The period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

**Limit/Sum Insured** – The maximum amount **we** will pay under this policy as shown in **your** schedule or in this policy wording.

**Money** – Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **your family** or **your family's** responsibility under contract.

**Money** does not include:

- promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection; or
- **money** used or held for any trade, professional or business purposes.

**Our/us/we/Company** – Royal & Sun Alliance Insurance plc.

**Policyholder/you/your** – The person(s) named as **policyholder** on **your** schedule.

**Subsidence** – Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

**Unoccupied** – When **your home** has not been lived in by **your family** or by anyone who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

**Your family** – **You** or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

**Wheelchairs** – Any **wheelchair** or similar electric scooter specifically designed for the disabled or infirm.

## POLICY TERMS AND CONDITIONS

These are the terms and conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. If **you** do not a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

### TAKING CARE

**Your family** must take all reasonable steps to avoid any accident and to prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair, if **you** do not a claim may be rejected or payment could be reduced.

### CHANGES IN YOUR CIRCUMSTANCES

Using the address on **your** schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday **home**;
- **your home** is going to be **unoccupied** for a total of more than 60 days in any **insurance period**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to **your home**;
- the number of bedrooms in **your home** has changed;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any increase in the value of **your contents** or the rebuilding cost of **your buildings**.

**We** may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** will be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

### FRAUD

If dishonesty or exaggeration is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

## TRANSFERRING YOUR INTEREST IN THE POLICY

**You** cannot transfer **your** interest in this policy to anyone else without **our** written permission.

## CANCELLING THE POLICY

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period** (see page 9). **We** can cancel this policy by giving **you** at least 14 days notice at **your** last known address. This will not affect **your** rights to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premium already paid for the remainder of the current **insurance period** other than where a claim has been made during the current **insurance period**.

**We** also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving **you** 7 days notice at **your** last known address.

## CANCELLING THE MONTHLY PREMIUM INSTALMENT AGREEMENT

**Your** policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period. **You** may have asked and **we** may have agreed for **your** annual premium to be paid on a monthly basis by instalments under the terms of the Consumer Credit Act 1974.

**We** reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement.

If **you** want to cancel **your** linked loan agreement but not **your** policy, **you** must contact **us** at the address given on **your** schedule. **We** can then tell **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in **our** reply to **you**, then all cover under **your** policy will be cancelled from this date.

## OTHER TERMS AND CONDITIONS

There are other terms and conditions which relate to any claim **you** may make and these are shown on page 18 headed 'Claims terms and conditions'. **You** should also refer to any terms and conditions shown under individual sections of **your** policy.

## CLAIMS TERMS AND CONDITIONS

These are the Claims terms and conditions **you** and **your family** will need to keep to as **you** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 11.

**You** should also check the information on 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. **Contents** in **your Home, Buildings**.

### WHAT YOU MUST DO

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number. Tell **us** as soon as **you** can, or in the case of riot tell **us** immediately, but no later than 7 days after the riot.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

**You** should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs;
- purchase dates of lost or damaged items; and/or
- for damaged items, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.

### RIGHTS AND RESPONSIBILITIES

**We** may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your**

name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

**You** must provide **us**, at **your** own expense, with any information and assistance as **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us**, at **our** option **we** will:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** claims advisors, an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.

## OTHER INSURANCE

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

## POLICY EXCLUSIONS

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

### RADIOACTIVE CONTAMINATION

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

### WAR RISKS

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

### SONIC BANGS

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

### POLLUTION OR CONTAMINATION

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and, which was not the result of an intentional act and which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

### ROT

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

### DATE CHANGE AND COMPUTER VIRUSES

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

Equipment includes computers and anything else insured by this policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers.

Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

## EXISTING AND DELIBERATE DAMAGE

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **your** family.

## TERRORISM

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

## WEAR AND TEAR

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

## DEFECTIVE CONSTRUCTION OR DESIGN

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

## HOME EMERGENCY ASSISTANCE

This part of the policy provides access to advice and help with the cost of **home** emergency assistance.

### EMERGENCY ADVICE AND REPAIRS

Call **our** 24 hour Emergency Helpline on the number shown at the back of this booklet after taking any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water. **We** have a team of contractors on hand to carry out urgent repairs 24 hours a day, 7 days a week.

If the emergency means that **your family** need to move out of **your home** overnight, **we** can arrange accommodation for **you** and may be able to help with the cost of the bill.

The most **we** will pay for any one claim, which includes any overnight accommodation, the cost of the emergency repair, parts and call out charges, is the **limit** shown on **your** schedule.

If the emergency is a result of an incident which is also covered under a specific section of **your** policy, you may be able to claim for any further repair costs under that section. Please call **our** Claims Helpline on the number shown at the back of this booklet and **we** will be happy to check this for **you**.

**Our** staff take pride in their service and will do all they can to help **you**.

#### WHAT IS COVERED

A sudden and unforeseen situation which, if not dealt with immediately upon discovery, would:

- make **your home** unsafe or insecure and is likely to cause further damage to **your home** or **your contents**; or
- create unreasonable risk to the health and safety of **your family**.

**We** will pay:

- the reasonable cost of one visit to effect temporary repairs carried out by a contractor authorised by **us**; and
- the reasonable cost of overnight accommodation for **your family** if **we** agree that **your home** cannot be lived in.

#### WHAT IS NOT COVERED

Anything that could be foreseen.

Damage caused by mechanical, electrical or electronic fault or breakdown.

Any subsequent repairs for the same damage.

Damage caused when **your home** is lived in solely by anyone other than **your family**.

Repairs which are made by anyone other than a contractor authorised by **us**.

Costs incurred without **our** agreement.

## HOW WE SETTLE CLAIMS FOR HOME EMERGENCY ASSISTANCE

Telephone the 24 hour **Home** Emergency Assistance Helpline which has been arranged for **our** policyholders convenience. The telephone number is shown at the back of this booklet.

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

Payment for repairs will be made directly to **our** contractor.

## POLICYHOLDER CARE PROGRAMME

This part of the policy provides access to legal advice, and explains the cover we provide for locks and keys.

### LEGAL ADVICE

Whatever legal matter **you** need help and guidance with, simply call this free service and speak to an expert. This service is available 24 hours a day, 365 days a year. The telephone number is shown at the back of this booklet.

**You** can use this service as many times as **you** wish, whenever **you** need to.

### LOCKS AND KEYS

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>Accidental damage</b> to the locks of, or loss of the keys to the outside doors of, <b>your home</b> or to safes and alarms in <b>your home</b>.</p> <p>At <b>our</b> option <b>we</b> will pay the cost of:</p> <ul style="list-style-type: none"> <li>• buying new keys; or</li> <li>• changing parts of the locks; or</li> <li>• replacing the locks.</li> </ul>	<p>The <b>excess</b>.</p> <p>Loss or damage when <b>your home</b> is lived in solely by anyone other than <b>your family</b>.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p> <p>The replacement cost of any part of the item other than the replacement key or lock.</p> <p>Any amount exceeding the <b>limit</b> shown on <b>your</b> schedule.</p>

### HOW WE SETTLE CLAIMS FOR LOCKS AND KEYS

**We** will pay the cost of repairing or replacing the damaged parts of the locks and keys.

Where an **excess** applies, this will be taken off the amount of **your** claim.

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

## CONTENTS IN YOUR HOME

This part of the policy explains the cover we provide for the **contents in your home** subject to the **sum insured** or **limit** shown on **your** schedule, unless **your** schedule states 'Not Included'.

WHAT IS COVERED	WHAT IS NOT COVERED
Loss or damage to <b>contents in your home</b> caused by the following:	
1. Fire, lightning, explosion, earthquake or smoke.	The <b>excess</b> . Damage by smoke from air pollution.
2. Storm or flood.	The <b>excess</b> .
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system. <b>Damage to the contents in your home caused by the escape of water or oil is covered.</b>	The <b>excess</b> . Loss or damage while <b>your home</b> is unoccupied. Damage to the appliance or system which the water or oil escapes from unless covered under another part of this policy.
4. Riot, civil commotion.	The <b>excess</b> .
5. Malicious acts or vandalism. <b>Our minimum standard of security endorsement may apply – so check your policy schedule.</b>	The <b>excess</b> . Loss or damage while <b>your home</b> is unoccupied. Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> .
6. Theft or attempted theft using force and violence to get into or out of <b>your home</b> . <b>Our minimum standard of security endorsement may apply – so check your policy schedule.</b>	The <b>excess</b> . Loss or damage while <b>your home</b> is unoccupied. Loss or damage to any <b>bicycle</b> declared on <b>your</b> schedule whilst in a garage or outbuilding unless the <b>bicycle</b> is locked to an object that cannot be moved. Any amount exceeding £2,000 for <b>contents</b> in any garage or outbuilding (this does not apply to any item declared on <b>your</b> schedule).
7. Theft or attempted theft not using force and violence to get into or out of <b>your home</b> . <b>Our minimum standard of security endorsement may apply – so check your policy schedule.</b>	The <b>excess</b> . Loss or damage while <b>your home</b> is unoccupied. Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> . Loss by deception unless the only deception was someone tricking their way into <b>your home</b> . Loss of <b>money</b> . Loss or damage while <b>your home</b> is used to receive visitors or paying guests in connection with <b>your</b> business. Loss or damage to any <b>bicycle</b> declared on <b>your</b> schedule whilst in a garage or outbuilding unless the <b>bicycle</b> is locked to an object that cannot be moved. Any amount exceeding £2,000 for <b>contents</b> in any garage or outbuilding (this does not apply to any item declared on <b>your</b> schedule).

WHAT IS COVERED	WHAT IS NOT COVERED
<p>8. <b>Subsidence or heave</b> of the site on which <b>your home</b> stands or of land belonging to <b>your home</b> or landslip.</p>	<p>The <b>excess</b>.                      Loss or damage caused by solid floors moving unless the foundations of the outside walls of <b>your home</b> are damaged by the same cause and at the same time.                      Loss or damage caused by structures bedding down or settlement of newly made up ground.                      Loss or damage caused by the coast or a riverbank being worn away.                      Loss or damage caused by or from demolition, alteration or repair to <b>your home</b>.                      Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>
<p>9. Falling trees or branches.</p>	<p>The <b>excess</b>.</p>
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.                      Damage to the items themselves may be covered – see cover 12.</p>	<p>The <b>excess</b>.</p>
<p>11. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>The <b>excess</b>.                      Loss or damage by pets.</p>
<p>12. <b>Accidental damage</b> to televisions, satellite or digital receivers (including aerials and satellite dishes fixed to <b>your home</b>), audio and video entertainment equipment, computer equipment and games consoles while in <b>your home</b>.   <b>Audio and video entertainment equipment and computer equipment does not include items designed for handheld or portable use (other than portable televisions and laptop computers), musical instruments, mobile phones, records, tapes, discs, memory cards and sticks, CDs, DVDs, computer and video games.</b></p>	<p>The <b>excess</b>.                      Damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.                      Damage by water entering <b>your home</b> other than by storm or flood.                      Damage by mechanical, electrical or electronic fault or breakdown.                      Damage by any cover listed elsewhere in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p>
<p>13. Accidental breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of <b>your</b> furniture.</p>	<p>The <b>excess</b>.                      The replacement cost of any part of the item other than the broken glass.                      Breakage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>In addition, <b>you</b> are covered for the following:</p>	
<p>14. Wedding, Civil Partnership and Birthday gifts For one month before and one month after the wedding day, civil partnership ceremony or birthday of any of <b>your family</b> the <b>sum insured</b> for <b>contents in your home</b> is increased by £7,500.</p>	<p>Loss or damage by any cover other than covers 1 - 13 or 25 of this section. Damage by any cover listed elsewhere in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p>
<p>15. Religious festival increase For one month before and one month after a religious festival the <b>sum insured</b> for <b>contents in your home</b> is increased by £7,500.</p>	<p>Loss or damage by any cover other than covers 1 - 13 or 25 of this section. Damage by any cover listed elsewhere in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p>
<p>16. Accidental loss of metered water, liquid petroleum gas or oil at <b>your home</b>.</p>	<p>The <b>excess</b>. Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage by any cover listed in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p>
<p>17. Tenants liability <b>Your</b> liability at law under covers 1 - 12 of the <b>Buildings</b> section of this policy, if <b>you</b> are legally liable under the terms of <b>your</b> tenancy agreement (not as owner, leaseholder or landlord), for damage to <b>your home</b>.</p>	<p>Damage by any cover listed in the <b>Buildings</b> section and which is specifically excluded under that cover. Any amount exceeding £11,250.</p>
<p>18. Tenants improvements Damage, as provided under covers 1 - 12 of the <b>Buildings</b> section of this policy, to fixed tenants' improvements and fixed internal decorations in <b>your home</b>.</p>	<p>The <b>excess</b>. Damage by any cover listed in the <b>Buildings</b> section and which is specifically excluded under that cover.</p>
<p>19. The cost of replacing food in a freezer in <b>your home</b>, that has been spoilt by an accidental change in temperature in <b>your</b> freezer.</p>	<p>The <b>excess</b>. Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your home</b>. Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>20. The cost of Alternative Accommodation</p> <p>i) If there has been damage to <b>your contents</b> by covers 1 - 11 or 25 of this section and <b>your home</b> is uninhabitable, <b>we</b> will pay</p> <ul style="list-style-type: none"> <li>• the reasonable additional cost of similar short - term accommodation for <b>your family</b> and also for any pets living with <b>you</b>.</li> <li>• the cost of temporary storage of <b>your contents</b></li> </ul> <p>ii) If <b>you</b> are a tenant and <b>your home</b> is uninhabitable as a result of damage caused by covers 1 - 11 or 25 of this section, and provided no other insurance covers this loss, <b>we</b> will pay</p> <ul style="list-style-type: none"> <li>• the reasonable additional cost of similar short - term accommodation for <b>your family</b> and also for any pets living with <b>you</b>.</li> <li>• the cost of temporary storage of <b>your contents</b></li> <li>• the amount of rent which <b>you</b> remain legally responsible to pay as a tenant.</li> </ul>	<p>The following will apply to both i) and ii)</p> <p>Any costs <b>your family</b> would have to pay once <b>your home</b> becomes habitable again.</p> <p>Any costs <b>you</b> agree to pay without <b>our</b> written permission.</p> <p>The cost of alternative accommodation for anyone who is not a member of <b>your family</b>.</p> <p>Any costs arising from loss or damage by any cover listed elsewhere in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p> <p>Any amount exceeding £15,000.</p>
<p>21. <b>Accidental damage</b> or loss to <b>your contents</b> while a professional removal firm are moving <b>your contents</b> from <b>your home</b> directly to <b>your new permanent home</b> in the British Isles.</p>	<p>The <b>excess</b>.</p> <p>Loss or damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p> <p>Loss or damage while <b>your contents</b> are in storage or being moved to or from storage.</p> <p>Loss of <b>money</b>.</p>

## WHAT IS COVERED

22. Loss of or damage to **your contents** while in the open on the land belonging to **your home** caused by:
- Fire, lightning, explosion, earthquake or smoke.
  - Storm or flood.
  - Oil escaping from a fixed storage container.
  - Riot, civil commotion.
  - Malicious acts or vandalism.
  - Theft or attempted theft.
  - Falling trees or branches.
  - Falling aerials or satellite receiving equipment, their fittings or masts.
  - Impact involving vehicles, aircraft or anything dropped from them, or animals.
- Items such as garden furniture and flowerpots are included within this cover. Cover for plants, trees and shrubs is provided under cover 23.

## WHAT IS NOT COVERED

- The **excess**.
- Damage by smoke from air pollution.
- Loss or damage while **your home** is **unoccupied**.
- Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage while **your home** is **unoccupied**.
- Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**.
- Loss or damage when **your home** is used to receive visitors or paying guests in connection with **your business**.
- Loss of **money**.
- Loss or damage by pets.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>23. Loss of or damage to <b>your</b> trees, shrubs, plants, hedges and lawns on the land belonging to <b>your home</b> caused by:</p> <p>Fire, lightning, explosion, earthquake or smoke.</p> <p>Riot, civil commotion.</p> <p>Malicious acts or vandalism.</p> <p>Theft or attempted theft.</p> <p>Impact involving vehicles or aircraft or anything dropped from them.</p>	<p>The <b>excess</b>. Any amount exceeding £2,000.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p>
<p>24. <b>Electronic data Downloads</b> The cost of replacing <b>electronic data downloads</b> following loss or damage to <b>contents</b> by covers 1 - 12 or 25 of the <b>Contents in your Home</b> section of this policy.</p>	<p>The <b>excess</b>. The cost of remaking or recreating a disc, tape or film. Any data not commercially available at the time of the loss. Damage by any cover listed in the <b>Contents in your Home</b> section and which is specifically excluded under that cover. Any amount exceeding £2,500.</p>
<p>The following additional cover is also provided for the <b>contents in your home</b> subject to the <b>sum insured</b> or <b>limit</b> shown on <b>your</b> schedule but only if <b>your</b> schedule states '<b>Contents in your Home</b> with extended <b>Accidental damage and Loss</b>'.</p>	
<p>25. <b>Accidental damage</b> to or accidental loss of <b>your contents</b> while in <b>your home</b>, and in the open on the land belonging to <b>your home</b>.</p>	<p>The <b>excess</b>. Deterioration of food. Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>. Loss or damage by water entering <b>your home</b> other than by storm or flood. Loss or damage by mechanical, electrical or electronic fault or breakdown. Loss or damage by any cover listed elsewhere in the <b>Contents in your Home</b> section and which is specifically excluded under that cover.</p>

## HOW WE SETTLE CLAIMS

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 11). **You** should also read the Claims terms and conditions and Policy exclusions on pages 18 to 21.

### HOW WE SETTLE CLAIMS FOR CONTENTS IN YOUR HOME

1. If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through our preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree not to repair or replace an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.

3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.

4. Where an **excess** applies, this will be taken off the amount of **your** claim.

5. If loss or damage happens and the **sum insured** on **your** schedule is less than the cost of replacing all **your contents** as new, **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

6. The most **we** will pay for any individual item is £1,500 (excluding furniture, carpets or curtains) unless the item is declared on **your** schedule subject to the overall **sum insured** or **limit** shown on **your** schedule.

7. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** or any **limits** shown in this policy or on **your** schedule.

### INFLATION PROTECTION

The **sum insured** shown on **your** schedule will be adjusted in line with a recognised index. Please note that if **we** selected **your sum insured** for **you**, the **sum insured** shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted **sum insured** and **limits**.

For **your** protection, **we** will not reduce **your sum insured** or **limits** if the index moves down unless **you** ask **us** to.

## LEGAL LIABILITY

As well as insuring **your contents** in **your home**, we also provide the following cover subject to the **limit** of liability shown below.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>26. The legal liability of <b>your family</b>:</p> <ul style="list-style-type: none"> <li>• as occupier of <b>your home</b> and its land;</li> <li>• as individuals;</li> <li>• as an employer to any of <b>your family's</b> domestic employees;</li> </ul> <p>to pay damages and costs to others which arise from any single event occurring during the <b>insurance period</b> which results in:</p> <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone; or</li> <li>• <b>accidental damage</b> to physical property.</li> </ul> <p><b>Limit of liability</b> The most we will pay is £2,000,000, except where there is accidental bodily injury to a domestic employee where the most we will pay is £10,000,000.</p> <p>We will also pay defence costs agreed by us in writing.</p>	<p>Anything owned by or the legal responsibility of <b>your family</b>.</p> <p>Injury, death, disease or illness to any of <b>your family</b> (other than <b>your</b> domestic employees who normally live with <b>you</b>).</p> <p>Liability arising from any employment, trade, profession or business of any of <b>your family</b>.</p> <p>Liability arising from any of <b>your family</b> passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> <li>• any motor vehicle, including children's vehicles (other than garden machinery or <b>wheelchairs</b>), whether licensed for road use or not,</li> <li>• any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);</li> <li>• gliders, hang - gliders, caravans or trailers.</li> </ul> <p>Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of <b>your family</b> owning land or <b>buildings</b>.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p> <p>Liability covered by any other policy.</p>

## CONTENTS OUTSIDE YOUR HOME, MONEY & CREDIT CARDS

This part of the policy sets out the cover we provide for **your contents** outside **your home**, **money** and **credit cards** subject to the **sum insured** or **limits** shown on **your schedule**, unless **your schedule** states 'Not Included'.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or damage to <b>your contents</b> while outside <b>your home</b> and the land belonging to <b>your home</b>, occurring anywhere in the British Isles and, for a total of 60 days in any <b>insurance period</b>, while temporarily elsewhere and while in the possession of any of <b>your family</b>.</p> <p>Remember to inform the Police as soon as you can in the event of a loss.</p>	<p>The <b>excess</b>.</p> <p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>• someone aged 16 or over was in the motor vehicle; or</li> <li>• the motor vehicle was securely locked; and</li> <li>• force and violence were used to get into the motor vehicle; and</li> <li>• the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul> <p>The most we will pay for theft from an unattended motor vehicle is £1,500.</p> <p>Loss or damage while <b>your contents</b> are in storage or being moved to or from storage.</p> <p><b>Contents</b> kept permanently in any premises <b>your family</b> owns, leases or rents except the <b>home</b> shown on <b>your schedule</b>.</p> <p><b>Money</b>.</p> <p><b>Bicycles</b>.</p>
<p><b>Money</b></p> <p>Loss of <b>money</b> outside <b>your home</b> and the land belonging to <b>your home</b>, occurring anywhere in the British Isles and, for a total of 60 days in any <b>insurance period</b>, while temporarily elsewhere and while in the possession of any of <b>your family</b>.</p> <p><b>Credit Cards</b></p> <p>Financial loss anywhere in the world resulting from any <b>credit card</b> being lost or stolen, or the card details being fraudulently obtained, and used without the permission of any authorised cardholder.</p> <p>Remember to inform the Credit Card Company and/or the Police as soon as you can in the event of a loss.</p>	<p>The <b>excess</b>.</p> <p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.</p> <p>Confiscation or detention by customs or other official bodies.</p> <p>Loss of value or loss due to errors or omissions in receipts, payments or accountancy.</p> <p>Loss of <b>money</b> not reported to the police within 24 hours of discovery.</p> <p>Loss which results from any authorised cardholder not following the terms and conditions under which the <b>credit card</b> was issued.</p> <p>Use of <b>credit cards</b> by any of <b>your family</b> without the permission of any authorised cardholder.</p>

## HOW WE SETTLE CLAIMS FOR CONTENTS OUTSIDE YOUR HOME

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 11). **You** should also read the Claims terms and conditions and Policy exclusions on pages 18 to 21.

## HOW WE SETTLE CLAIMS

1. If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through **our** preferred suppliers or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree, at **your** request, not to replace or repair an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

2. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.

3. Where an **excess** applies, this will be taken off the amount of **your** claim.

4. The most **we** will pay for any individual item is £1,500, excluding furniture, carpets or curtains unless the item is declared on **your** schedule.

5. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your Contents** as new but not more than the **sum insured** or any **limits** shown in **your** policy or on **your** schedule.

## HOW WE SETTLE CLAIMS FOR MONEY AND CREDIT CARDS

1. Where an **excess** applies, this will be taken off the amount of **your** claim.

2. The most **we** will pay for any one claim for **money** and **credit cards** is the **sum insured** shown on **your** schedule.

## INFLATION PROTECTION

The **sums insured** and the **limits** shown on **your** schedule for **Contents Outside your Home**, will be adjusted in line with a recognised index. Please note that if **we** selected **your sum insured** for **you**, the **sum insured** shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new **sums insured** and the **limits** shown on **your** schedule.

For **your** protection, **we** will not reduce **your sums insured** or **limits** if the index moves down unless **you** ask **us** to.

# BUILDINGS

This part of the policy sets out the cover we provide for **your buildings** subject to the **sum insured** or **limit** shown on **your** schedule, unless **your** schedule states 'Not Included'.

WHAT IS COVERED	WHAT IS NOT COVERED
Damage to <b>your buildings</b> caused by the following:	
1. Fire, lightning, explosion, earthquake or smoke.	The <b>excess</b> . Damage by smoke from air pollution.
2. Storm or flood.	The <b>excess</b> . Damage by frost. Damage to fences, hedges or gates.
3. Freezing of water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system. <b>Damage to your buildings caused by the escape of water or oil is covered.</b>	The <b>excess</b> . Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage. Damage while <b>your home</b> is <b>unoccupied</b> . Damage by sulphate reacting with any materials from which <b>your home</b> is built. Damage by water escaping which results in <b>subsidence</b> , movement, settlement or shrinkage of any part of <b>your buildings</b> or of the land belonging to <b>your buildings</b> .
4. Riot, civil commotion.	The <b>excess</b> .
5. Malicious acts or vandalism. <b>Our minimum standard of security endorsement may apply – so check your policy schedule.</b>	The <b>excess</b> . Damage while <b>your home</b> is <b>unoccupied</b> . Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> .
6. Theft or attempted theft. <b>Our minimum standard of security endorsement may apply – so check your policy schedule.</b>	The <b>excess</b> . Damage while <b>your home</b> is <b>unoccupied</b> . Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> .

WHAT IS COVERED	WHAT IS NOT COVERED
<p>7. <b>Subsidence</b> or <b>heave</b> of the site on which <b>your buildings</b> stand or of land belonging to <b>your buildings</b>, or landslide.</p> <p>Damage to <b>your home</b> caused by the ground moving is covered whether this movement is downwards due to <b>subsidence</b>, upwards due to <b>heave</b> or sideways due to landslide.</p>	<p>The <b>subsidence</b>, <b>heave</b> or landslide <b>excess</b> shown on <b>your</b> schedule.</p> <p>Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless <b>your home</b> is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of <b>your home</b> are damaged by the same cause and at the same time.</p> <p>Damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to <b>your home</b>.</p> <p>Damage caused by sulphate reacting with any materials from which <b>your home</b> is built.</p>
<p>8. Falling trees or branches.</p>	<p>The <b>excess</b>.</p> <p>Damage to fences, hedges or gates.</p>
<p>9. Falling aerials or satellite receiving equipment, their fittings or masts.</p> <p>These items may be covered under the <b>Contents in your Home</b> section.</p>	<p>The <b>excess</b>.</p>
<p>10. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>The <b>excess</b>.</p> <p>Damage by pets.</p>

IN ADDITION, WE PROVIDE THE FOLLOWING COVER SUBJECT TO THE SUM INSURED OR LIMIT SHOWN ON YOUR SCHEDULE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>11. Accidental breakage of drains and pipes and <b>accidental damage</b> to cables and underground tanks which are used to provide services to or from <b>your home</b>, for which <b>your family</b> is legally responsible.</p> <p><b>We</b> will also pay the cost of breaking into and repairing a pipe, if following a blockage, normal methods of releasing the blockage between the main sewer and <b>your home</b> are unsuccessful.</p>	<p><b>The excess.</b>            Damage while <b>your home</b> is <b>unoccupied</b>.            Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.            Damage by water escaping which results in <b>subsidence</b>, movement, settlement or shrinkage of any part of <b>your buildings</b> or of the land belonging to <b>your buildings</b>.            Damage by any cover listed elsewhere in the <b>Buildings</b> section and which is specifically excluded under that cover.            Damage caused by the coast or a riverbank being worn away.            Damage caused by or from demolition, alteration or repair to <b>your home</b>.            Damage caused by or from poor or faulty design, workmanship or materials.            Damage caused by sulphate reacting with any materials from which <b>your home</b> is built.</p>
<p>12. Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of <b>your home</b>.</p>	<p><b>The excess.</b>            Breakage while <b>your home</b> is <b>unoccupied</b>.            The replacement cost of any part of the item other than the broken glass.</p>
<p>13. Fees and related costs incurred in repairing or replacing damaged parts of <b>your buildings</b>, provided the damage is covered under <b>your</b> policy and subject to <b>our</b> prior agreement.</p> <p><b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>• Architects, engineers, surveyors and legal fees;</li> <li>• the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of <b>your buildings</b>;</li> <li>• the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of <b>your buildings</b> are repaired or replaced.</li> </ul>	<p>Any fees and costs <b>you</b> have to pay for preparing or furthering any claim.            Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if <b>you</b> were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of <b>your buildings</b>.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>14. Cover while <b>you</b> are selling <b>your home</b>. If between the date <b>you</b> exchange contracts and the date <b>you</b> complete the sale, <b>your home</b> is damaged by anything insured under covers 1 - 12 of this section, the buyer shall be entitled to the benefit of this cover once the sale has been completed.</p>	<p>This cover does not apply if insurance on the <b>buildings</b> of the <b>home</b> has been arranged by or for the buyer. Damage by any cover listed elsewhere in the <b>Buildings</b> section and which is specifically excluded under that cover.</p>
<p>15. If there has been damage to <b>your buildings</b> by covers 1 - 10 or 17 of this section and <b>your home</b> is uninhabitable, <b>we</b> will pay:</p> <ul style="list-style-type: none"> <li>• the reasonable additional cost of similar short - term accommodation for <b>your family</b> and also for any pets living with <b>you</b>.</li> <li>• Rent <b>you</b> would have received but have lost including ground rent.</li> </ul>	<p>Any costs <b>your family</b> would have to pay once <b>your home</b> becomes habitable again. Any costs you agree to pay without <b>our</b> written permission. The cost of alternative accommodation for anyone who is not a member of <b>your family</b>. Any costs arising from damage by any cover listed elsewhere in the <b>Buildings</b> section and which is specifically excluded under that cover. Any amount exceeding £100,000.</p>
<p>16. Damage to gardens and <b>your buildings</b> by the emergency services.</p> <p>i) <b>We</b> will pay for damage to gardens at <b>your home</b> by the emergency services attending <b>your home</b> as a result of damage by covers 1 - 12 or 17 of this section.</p> <p>ii) <b>We</b> will pay for damage to <b>your buildings</b> caused by the emergency services while getting into <b>your home</b> to deal with an emergency.</p>	<p>The <b>excess</b>. Loss or damage by any cover listed elsewhere in the <b>Buildings</b> section and which is specifically excluded under that cover.</p>

## WHAT IS COVERED

## WHAT IS NOT COVERED

The following additional cover is also provided for **your buildings** but only if **your** schedule states '**Buildings** cover with extended **Accidental Damage**'.

### 17. Accidental damage to your buildings.

The **excess**.

Damage while **your home** is **unoccupied**.

Damage when **your home** is lent, let or sub-let to anyone other than **your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by or from **subsidence, heave**, landslip, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.

Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which **your home** is built.

## HOW WE SETTLE CLAIMS

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 11). **You** should also read the Claims terms and conditions and Policy exclusions on pages 18 to 21.

### HOW WE SETTLE CLAIMS FOR BUILDINGS

1. **We** will pay for the reasonable cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs. All building repairs carried out by **our** preferred suppliers and insured under the **Buildings** section of this policy are guaranteed for 12 months in respect of quality and workmanship.

At **our** option **we** will arrange for specialist investigations to be carried out.

If the repair or replacement is not carried out, **we** will pay the decrease in market value of **your buildings** due to the damage but not more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

At **our** option **we** will make a cash settlement but **we** will not pay more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

No allowance will be made for VAT when a cash settlement is made.

2. Where an **excess** applies, this will be taken off the amount of **your** claim.

3. If **your buildings** have not been kept in a good state of repair or if the **sum insured** at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.

4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the **sum insured** or any **limits** shown in this policy or on **your** schedule.

### WE WILL NOT PAY FOR:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

### INFLATION PROTECTION

The **sum insured** shown on **your** schedule will be adjusted in line with a recognised index.

However, if **we** selected **your sum insured** for **you**, the **sum insured** shown on **your** schedule will not be adjusted. No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted **sum insured** and **limits**.

Index linking of the **sum insured** will continue during repair or replacement following loss or damage provided the **sum insured** at the time of the loss or damage represents the full rebuilding cost and **you** ensure that the work is carried out without undue delay.

For **your** protection, **we** will not reduce **your sum insured** if the index moves down unless **you** ask **us** to.

As well as insuring **your buildings**, we also provide the following cover subject to the **limits** of liability shown below.

## LEGAL LIABILITY

WHAT IS COVERED	WHAT IS NOT COVERED
<p>18. The legal liability of <b>your family</b> as owner of <b>your buildings</b> and land belonging to <b>your home</b>, to pay damages and costs to others which arise from any single event occurring during the <b>insurance period</b> which result in:</p> <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone;</li> <li>• <b>accidental damage</b> to physical property.</li> </ul> <p><b>Limit of liability</b> The most <b>we</b> will pay is £2,000,000 plus defence costs agreed by <b>us</b> in writing.</p>	<p>Any <b>buildings</b>, land or <b>contents</b> owned by or the legal responsibility of <b>your family</b>. Injury, death, disease or illness to any of <b>your family</b> (other than <b>your</b> domestic employees who normally live with <b>you</b>). Liability arising from any employment, trade, profession or business of any of <b>your family</b>. Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement. Liability arising from The Party Wall etc. Act 1996. Liability covered by any other policy.</p>
<p>Liability for injury or damage resulting from land or <b>buildings</b> nearly always attaches to the occupier, rather than the owner. If <b>you</b> are the owner and occupier, insurance against <b>your</b> liability as occupier is not provided by the <b>buildings</b> section of this policy and <b>you</b> should ensure <b>you</b> have a <b>contents</b> insurance which will provide <b>you</b> with the occupier's liability insurance <b>you</b> require.</p>	
<p>19. Legal liabilities which result from the ownership of any home previously occupied by <b>you</b> and insured by <b>us</b> and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as <b>you</b> do not have this cover under another policy.</p> <p><b>Limit of liability</b> The most <b>we</b> will pay is £2,000,000 plus defence costs agreed by <b>us</b> in writing.</p>	<p>Any home previously owned and occupied by <b>you</b> in which <b>you</b> still hold legal title or have an interest. Any incident which happens more than 7 years after the last day of the last <b>insurance period</b> in respect of any home previously insured by <b>us</b> and owned and occupied by <b>you</b>. Anything owned by or the legal responsibility of <b>your family</b>. Injury, death, disease or illness to any of <b>your family</b> (other than <b>your</b> domestic employees who normally live with <b>you</b>). Liability arising from any employment, trade, profession or business of any of <b>your family</b>. Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement. Liability arising from The Party Wall etc. Act 1996. Liability covered by any other policy.</p>

## BICYCLES OUTSIDE YOUR HOME

This part of the policy covers **bicycles** belonging to **your family** while outside **your home** subject to the **sum insured** or **limit** shown on **your** schedule, unless **your** schedule states 'Not Included'.

WHAT IS COVERED	WHAT IS NOT COVERED
Loss of or damage to <b>bicycles</b> while outside <b>your home</b> and the land belonging to <b>your home</b> , occurring anywhere in the British Isles and, for a total of 60 days in any <b>insurance period</b> , while temporarily elsewhere and while in the possession of any of <b>your family</b> .	The <b>excess</b> . Loss of or damage to any <b>bicycle</b> left unattended in a public place unless the <b>bicycle</b> is locked to an object that cannot be moved.

### HOW WE SETTLE CLAIMS FOR BICYCLES

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 11). **You** should also read the Claims terms and conditions and Policy exclusions on pages 18 to 21.

### HOW WE SETTLE CLAIMS

1. If a **bicycle** has been damaged and can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise **we** will replace it with a new **bicycle** of similar quality through **our** preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new **bicycle** of similar quality.

If **we** agree, at **your** request, not to replace or repair a **bicycle**, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- We** will not pay for any loss of value to any **bicycle** which **we** have repaired or replaced.
- Where an **excess** applies, this will be taken off the amount of **your** claim.
- The most **we** will pay for any individual **bicycle** is £1,500, unless the **bicycle** is declared on **your** schedule.

### INFLATION PROTECTION

The **sum insured** shown on **your** schedule for any declared **bicycle** will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new **sum insured** shown on **your** schedule.

For **your** protection, **we** will not reduce the **sum insured** if the index moves down unless **you** ask **us** to.

## OUR COMMITMENT TO YOU

At MORE TH>N, **we** are committed to going the extra mile for **our** customers and wherever possible, exceeding their expectations. If **you** believe that **we** have not delivered the service **you** expected, or **you** are concerned about any aspect of **our** service, please let **us** know.

### HOW TO CONTACT US

To help **you** resolve your concerns quickly it is important that **you** speak to the right person. If therefore, your complaint relates to your policy then please call the Customer Service Line number shown on the back cover of this booklet. If your complaint relates to a claim then please call the appropriate Claims Helpline number, also shown on the back cover.

**We** then promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

**We** aim to resolve **your** concerns within 24 hours, as experience tells **us** that most difficulties can be sorted out within this time.

In the unlikely event that **your** concerns have not been resolved within this time, **we** will issue a letter acknowledging **your** complaint and explain the reasons why. **We** will continue to keep **you** informed of the further actions **we** will be taking to reach a suitable conclusion.

Once **we** have reviewed **your** complaint **we** will issue **our** business decision in writing. If upon receipt of this **you** remain dissatisfied, **you** can escalate **your** complaint to Customer Relations who will conduct a separate investigation and issue the company's final decision in writing. Customer Relations can be contacted by:

Post:            MORE TH>N  
                  Customer Relations  
                  1st Floor  
                  Bowling Mill  
                  Dean Clough  
                  Halifax  
                  HX3 5WA

Email:            [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## IF YOU ARE STILL NOT HAPPY

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and **you** can refer **your** complaint to them. They can be contacted at:

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

Telephone: 0845 0801800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response. **Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

## THANK YOU FOR YOUR FEEDBACK

**We** value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

For **your** protection, telephone calls will be recorded and monitored.

# Ready to help you 24 hours a day

Whatever the problem, whatever the question, **we're** here to help. For **your** convenience, **we** have a number of Helplines to deal with everything from claims to change of address and FREE legal advice. All the Helplines are free, and many of them are open 24 hours a day, 365 days a year.

## CUSTOMER SERVICE LINE 0800 300 680

If **your** circumstances change and **you** need to update **your** cover or **you** have a query, just call the Customer Service Line.

Lines open Monday to Friday 8am-9pm, Saturday 8am-7pm, Sunday 9am-5pm.

## CLAIMS HELPLINE 0800 300 699

If **you** need to make a claim or enquire about an existing claim, just pick up the phone and call **our** free Claims Helpline.

Lines open Monday to Friday 8am-9pm, Saturday 9am-5pm.

## EMERGENCY HELPLINE 0800 300 684

If crisis strikes, like **your** pipes freeze and burst or a storm damages **your** roof, just call **our** Emergency Helpline day or night, any day of the year. **We'll** arrange for one of **our** Emergency repairers to race round and help sort things out.

Lines open 24 hours a day, 7 days a week.

## LEGAL HELPLINE 0800 300 688

For free confidential advice on personal or domestic legal matters.

Lines open 24 hours a day, 7 days a week.

## CALLING FROM ABROAD +44 845 600 2666

Lines open Monday to Friday 8am-9pm, Saturday 8am-7pm, Sunday 9am-5pm.

**MORE TH>N**<sup>®</sup>  
WE DO MORE

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