EVERYTHING
EXPLAINED

Your Policy Wording
(Please keep this safe)
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If you have selected MORE THAN Legal Services and/or MORE THAN Home Emergency cover you will receive separate Policy Wording booklets.
WELCOME TO MORE THAN HOME INSURANCE

Thank you for taking out a policy with MORE THAN 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.

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, Schedule and additional policy wordings provided with Legal Services and/or Home Emergency cover 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, MORE TH>N Legal Services and Home Emergency cover and you may also add further benefits to suit your needs. Full details of what you have chosen are shown in either your personal quotation or 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 that apply, you should read the policy wording. On receipt of your policy documentation, 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.

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
</table>
| NEW FOR OLD           | • If the sum insured is less than the full replacement value, your claim may be reduced.  
• Cover is limited to £7,500 for all Jewellery, Watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish.  
• For escape of water claims you must pay the first £250. | Contents in your Home |
|                       | Contents in your Home |
| STANDARD ACCIDENTAL DAMAGE | Some specific causes of damage may be excluded. | Contents in your Home |
| TREES, PLANTS, HEDGES AND SHRUBS | Cover is limited to £2,000. | Contents in your Home |
| RELIGIOUS FESTIVAL INCREASE AND WEDDING AND BIRTHDAY GIFTS | 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 |
### TABLE 1 – CONTENTS INSURANCE (CONT.)

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DECLARED ITEMS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>You must tell us if any item you own is worth more than £1,500, other than carpets, curtains and furniture.</td>
<td>Contents in your Home</td>
</tr>
<tr>
<td><strong>FREEZER FOOD</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss or damage to food in your freezer caused by a rise or fall in temperature.</td>
<td></td>
<td>Contents in your Home</td>
</tr>
<tr>
<td><strong>BUSINESS EQUIPMENT AT HOME</strong></td>
<td>Covers your computer, fax machine, printer or any other office equipment.</td>
<td></td>
</tr>
</tbody>
</table>

### TABLE 2 – ADDITIONAL CONTENTS INSURANCE COVER

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

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FULL ACCIDENTAL DAMAGE AND LOSS</strong></td>
<td>Over and above our standard cover, this option provides extra protection against damage caused by accidents e.g. like knocking over a vase.</td>
<td>Contents extended to include Accidental Damage and Loss</td>
</tr>
<tr>
<td></td>
<td>· See Standard Accidental Damage Cover above.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Excludes loss or damage to clothing.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· Cover is limited to £7,500 for all Jewellery, Watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish.</td>
<td></td>
</tr>
<tr>
<td><strong>CONTENTS OUTSIDE YOUR HOME</strong></td>
<td>Covers your possessions against accidental damage or loss while away from your home in the British Isles and up to 60 days worldwide. 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.</td>
<td>Contents Outside your Home, Money and Credit Cards</td>
</tr>
<tr>
<td></td>
<td>Excludes money and bicycles.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>A limit of £1,500 applies to thefts from unattended motor vehicles.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cover is limited to £7,500 for all jewellery, watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish.</td>
<td></td>
</tr>
<tr>
<td><strong>Money and Credit Cards:</strong></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Excludes money and bicycles.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>A limit of £1,500 applies to thefts from unattended motor vehicles.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cover is limited to £7,500 for all jewellery, watches and items of precious metals not specifically declared on your schedule. You may increase this limit if you wish.</td>
<td></td>
</tr>
<tr>
<td>Claims are limited to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>· up to £500 for money. An excess applies.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>· up to £500 for credit cards. No excess applies.</td>
<td></td>
</tr>
</tbody>
</table>
TABLE 2 – ADDITIONAL CONTENTS INSURANCE COVER (CONT.)

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BICYCLES OUTSIDE YOUR HOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>Cover is limited to £5,000.</td>
<td>Bicycles Outside your Home</td>
</tr>
<tr>
<td>You must declare any bicycle that is worth more than £1,500 and this must be listed individually on your policy schedule.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TABLE 3 – BUILDINGS INSURANCE

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

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STRUCTURE DAMAGE</strong></td>
<td></td>
<td>Buildings</td>
</tr>
<tr>
<td>Covers the buildings of your home and any other permanent structures on your land such as its garages and outbuildings, drives, walls and patios against damage by fire, flood, storm, escape of water and other similar causes.</td>
<td>• Damage caused to fences, hedges or gates by storm or flood is excluded.</td>
<td>Buildings</td>
</tr>
<tr>
<td></td>
<td>• For subsidence claims, you must pay the first £1,000.</td>
<td>Buildings</td>
</tr>
<tr>
<td></td>
<td>• Damage caused by structures bedding down or settlement of newly made up ground.</td>
<td>Buildings</td>
</tr>
<tr>
<td></td>
<td>• Damage caused by sulphate reacting with any materials from which your home is built.</td>
<td>Buildings</td>
</tr>
<tr>
<td></td>
<td>• For escape of water claims you must pay the first £250.</td>
<td>Buildings</td>
</tr>
</tbody>
</table>

**STANDARD ACCIDENTAL DAMAGE**

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.

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
<th>POLICY SECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FULL ACCIDENTAL DAMAGE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>See Standard Accidental Damage Cover above.</td>
<td>Buildings extended to include Accidental Damage</td>
</tr>
</tbody>
</table>
FEATURES AND BENEFITS

**MORE TH>N LEGAL SERVICES**

Gives you and your family up to £50,000 legal expenses cover for disputes in relation to:
- Personal injury
- Consumer protection
- Residential matters
- Employment concerns
- Tax related issues

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

- Excludes some small claims and any without a reasonable chance of winning.
- Excludes any pre-existing disputes and any starting within 90 days unless in connection with any contract starting after cover was taken out.

See [MORE TH>N Legal Services policy booklet](#).

**TABLE 5 – MORE TH>N LEGAL SERVICES**

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

**TABLE 6 – HOME EMERGENCY COVER**

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

**FEATURES AND BENEFITS**

**HOME EMERGENCY COVER**

We will pay up to £1,000 for certain home emergencies such as failure of the electricity supply, main heating system, repairs to the roof to make it watertight, plumbing or drainage system which if not dealt with immediately upon discovery will make the home unsafe or insecure, cause damage to the home or its contents, or result in the home losing its main source of heating, lighting or water (hot or cold).

If we decide your boiler is beyond economical repair, we will pay up to £500 towards the cost of a new boiler.

**SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

- Any incident not reported to us within 48 hours of discovery.
- Any incident which occurs during the first 7 days following the start of your Home Emergency cover.
- Repairs which are made by anyone other than the tradesman authorised by us.
- Boilers over 15 years old or with an output of 60kW or more.
- The cost of repairing the main heating system unless it has been annually serviced by a registered tradesman.
- Damage caused when the home is lived in solely by anyone other than your family.
- Damage if the home has not been lived in by your family for more than 60 days in a row.

See [MORE TH>N Home Emergency cover policy booklet](#).
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.

**FEATURES AND BENEFITS**

**GENERAL CONDITIONS AND EXCLUSIONS**

- No cover is provided for wear and tear, maintenance or anything that happens gradually.
- 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.

**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.

**POLICY SECTION**

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.

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 may reasonably 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 wording.

**COMPLAINTS**

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of MORE THAN at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

**MORE THAN HOME INSURANCE**

Customer Relations Team
P.O. Box 2075
Livingston
EH54 0EP

**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 or credit/debit card. 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 payment by credit/debit card, you must submit a further payment if you wish to renew the policy, or you can renew online.

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. 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. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy, we may refund premiums already paid for the remainder of the current period of insurance.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you live. Full details are provided in the policy wording.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

MORE THAN Home Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA’s website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.
Security Measures You May Have to Make

Eight Steps to a More Secure Home

You’ll always receive a first-class claims service from us, but we’d rather help you avoid the trauma and loss of a burglary altogether. Follow the tips in this security guide to help make your home as secure as possible.

Some of our customers are required to meet all eight security precautions shown below. If this includes you and you don’t take these precautions, there is a risk you may not be insured against theft.

Important Information for New Customers

If you live in an area where the number of burglaries is higher than average, if you have recently been burgled or if the value of contents in your home is high, you will need to take all eight security measures shown below.

The letter you received with this document tells you more about this, but the most important thing to remember, is you must take all eight precautions within 45 days of the start of your policy.

Important Information for Existing Customers

If you move home, add contents cover, increase the value of contents in your home, or you make a theft claim, you too may need to take all eight security measures shown.

The letter accompanying your schedule at this time will clarify any security actions you need to take and you will have 45 days from the date in which your circumstances change or from your renewal date if you have made a claim, to put these measures in place.

You must make sure all doors and windows are locked when you leave the home and when you go to bed - any one of the locks shown will do. There’s no need to lock the windows or doors of the rooms you sleep in.

Even if these security precautions are not a requirement of your policy, we would still recommend you take these measures to improve the security of your home.

For more information on any of the locks mentioned, speak to your locksmith, a member of the Master Locksmith’s Association, or visit www.locksmiths.co.uk.

Points of Entry

A. The main exit door. If your home is a flat, or part of a house converted into flats, the main exit door means the door to your self-contained flat and not any communal exit door.
B. Other single exit doors.
C. Exit doors to garages and other outbuildings (excludes greenhouses).
D. Sliding patio doors.
E. Double opening outside doors or windows (e.g. French doors or windows).
F. Doors inside garages which provide access to any part of the home.
G. All ground floor opening windows, plus any that are on the first floor or above that are ‘readily accessible’. N.B. For the purposes of the wording ‘readily accessible’ means windows that can be reached from the ground without the use of a ladder or via single story extensions, balconies, external staircases and fire escapes, nearby trees, roofs joining or next to your home, outbuildings, garages or walls.
H. All panes of glass in louvred windows must be securely bonded into their brackets with an adhesive suitable for this purpose.
Two key-operated security bolts operating horizontally and fitted internally top and bottom.

For each opening door, two key-operated patio door locks operating horizontally and fitted internally top and bottom.

For each door and window, two key-operated security bolts operating vertically and fitted internally top and bottom.

One key-operated patio door lock, plus an anti-lift device which prevents the lifting of sliding patio doors from their frames.

At least one key-operated locking device.

A lock which can be locked by a key from both the inside and outside.

A mortice deadlock with 5 levers or more, or a surface mounted rim deadlock.

A key-operated multi-point locking system.
YOUR HOME INSURANCE POLICY WORDING

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 13 to 14 'Words with special meanings'.

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.

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 8).

There are conditions of the insurance that you or your family will need to meet as part of this contract on pages 14 to 16. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the Policy Terms and Conditions.

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 15 to 16.

If you have selected MORE THAN Legal Services and/or MORE THAN Home Emergency cover please refer to your separate policy wording booklet.

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 15. Events that may give rise to a claim under the insurance must be notified as soon as possible. Events that may give rise to a claim are listed and these are printed in green explanatory notes in your policy.

Your policy in some parts through the policy wording and the schedule. The 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 8).

There are conditions of the insurance that you or your family will need to meet as part of this contract on pages 14 to 16. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the Policy Terms and Conditions.

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 15 to 16.

If you have selected MORE THAN Legal Services and/or MORE THAN Home Emergency cover please refer to your separate policy wording booklet.

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 15. Events that may give rise to a claim under the insurance must be notified as soon as possible. Events that may give rise to a claim are listed and these are printed in green explanatory notes in your policy.

Your policy in some parts through the policy wording and the schedule. The 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 8).

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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.

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Directions for claim notification are included under Claims terms and conditions on page 15. Events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims terms and conditions require you to provide us with any 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:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property or where we agree, copies sent by electronic medium

You have a responsibility to provide us with any information which will help to settle your claim. We will need:

- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.
- Details of the cause and value of any claim.
- Details of the loss or damage together with claim value if known.
- Police details where applicable.
- 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:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property (or where we agree, copies sent by electronic medium)
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.

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.

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 any motorised pedal cycle, bicycle or tricycle.

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, jewellery, watches and items of precious metals up to £7,500. 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.

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.

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 (CONT.)

- controlled vehicles, aircraft, trains and boats (other than control models), gliders, hang gliders, waterbikes, 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.

Landslip
Downward movement of sloping ground.

POLICY TERMS AND CONDITIONS

These are the terms and conditions of the insurance you and your family will need to meet as 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.

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.

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 the purposes of this condition unoccupied means your home is going to be left without any occupants for more than a total of 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 reassess 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, you may 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.

Please also refer to the Fraud condition on page 15 of this policy and to Cancelling the policy condition on page 15 of this policy.

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.

Please also refer to the Changes in circumstances condition on page 14 of this policy and to Cancelling the policy condition on page 15 of this policy.

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.

CLAIMS TERMS AND CONDITIONS

These are the Claims terms and conditions you and your family will need to keep to as 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.

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.

Cancellation by you within the first 14 days

If you cancel the policy within 14 days of the date you receive your policy documents, we will refund the premium provided no claim has been made during the current insurance period.

Cancellation by you after the first 14 days

If you cancel the policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current insurance period, provided no claim has been made during the current insurance period.

Where we cancel your policy

Please also refer to the Fraud condition on page 15 of this policy and to the Changes in Circumstances condition on page 14 of this policy.

We may also cancel the policy where we have identified serious grounds, such as:
• failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
• the use or threat of violence or aggressive behaviour against our staff, contractors or property;
• the use of foul or abusive language;
• nuisance or disruptive behaviour.

We will contact you at your last known address and, where possible, seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between us, we may cancel the policy by giving you 14 days advance written notice.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period, provided no 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 14 days notice at your last known address.

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.

FINANCIAL SANCTIONS

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.
If any such prohibition or restriction takes effect during the insurance period we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period, provided no claims have been paid or are outstanding.

OTHER TERMS AND CONDITIONS
There are other terms and conditions which relate to any claim you may make and these are shown on page 15 headed 'Claims terms and conditions'. You should also refer to any terms and conditions shown under individual sections of your policy.

When an incident occurs which may result in a claim, you must also read the information on 'How to make a claim' on page 12.

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, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property (or where we agree, copies sent by electronic medium)
- 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.

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information.

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 with any information and assistance as we may 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 we will advise you of our requirements, which will be either:

- 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 or 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 replacement as quickly as possible.

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information.

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 (except for cover 6 under Home Emergency Cover), 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.
POLICYHOLDER CARE PROGRAMME

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

WHAT IS COVERED | WHAT IS NOT COVERED
--- | ---
EMERGENCY ADVICE
Call our 24 hour Emergency Advice 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. You will be put through to an operator who is trained to help you deal with the disaster and who can find and contact a tradesman such as a plumber, electrician or glazier on your behalf.

We will not be responsible for any expense, legal liability, loss or damage to any property or person arising from the provision or delay of the repair services.

WHAT IS COVERED | WHAT IS NOT COVERED
--- | ---
LOCKS AND KEYS
Accidental damage to the locks of, or loss of the keys to the outside doors of, your home or to safes and alarms in your home.
We will pay the cost of:
• buying new keys; or
• changing parts of the locks; or
• replacing the locks.
The excess.
Loss or damage when your home is lived in solely by anyone other than your family.
Damage to locks caused by mechanical, electrical or electronic fault or breakdown.
The replacement cost of any part of the item other than the replacement key or lock.
Any amount exceeding the limit shown on your schedule.

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 contents in your home caused by the following:
1. Fire, lightning, explosion, earthquake or smoke.

The excess.
Damage by smoke from air pollution.
The excess.

2. Storm or flood.

The escape of water excess shown in the schedule.
Loss or damage while your home is unoccupied.
Damage to the appliance or system which the water or oil escapes from unless covered under another part of this policy.

3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.

Oil escaping from a fixed heating system.

Damage to the contents in your home caused by the escape of water or oil is covered.

4. Riot, civil commotion.

The excess.
## WHAT IS COVERED

5. Malicious acts or vandalism.  
   *The excess.*  
   - Loss or damage while your home is unoccupied.  
   - Loss or damage while your home is lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home.

6. Theft or attempted theft using force and violence to get into or out of your home.  
   *The excess.*  
   - Loss or damage while your home is unoccupied.  
   - Loss or damage to any bicycle declared on your schedule whilst in a garage or outbuilding unless the bicycle is locked to an object that cannot be moved.  
   - Any amount exceeding £2,000 for contents in any garage or outbuilding (this does not apply to any item declared on your schedule).

7. Theft or attempted theft not using force and violence to get into or out of your home.  
   *The excess.*  
   - Loss or damage while your home is unoccupied.  
   - Loss or damage while your home is lent, let or sub-let to anyone other than your family.  
   - Loss by deception unless the only deception was someone tricking their way into your home.  
   - Loss of money.  
   - Loss or damage while your home is used to receive visitors or paying guests in connection with your business.  
   - Loss or damage to any bicycle declared on your schedule whilst in a garage or outbuilding unless the bicycle is locked to an object that cannot be moved.  
   - Any amount exceeding £2,000 for contents in any garage or outbuilding (this does not apply to any item declared on your schedule).

8. Subsidence or heave of the site on which your home stands or of land belonging to your home or landslip.  
   *The excess.*  
   - Loss or damage caused by solid floors moving unless the foundations of the outside walls of your home 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 your home.  
   - Loss or damage caused by or from poor or faulty design, workmanship, or materials.

9. Falling trees or branches.  
   *The excess.*  

10. Falling aerials or satellite receiving equipment, their fittings or masts.  
    *The excess.*  
    - Damage to the items themselves may be covered – see cover 12.

11. Impact involving vehicles, aircraft or anything dropped from them, or animals.  
    *The excess.*  
    - Loss or damage by pets.

12. Accidental damage to televisions, satellite or digital receivers (including aerials and satellite dishes fixed to your home), audio and video entertainment equipment, computer equipment and games consoles while in your home.  
    *The excess.*  
    - Damage while 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 any cover listed elsewhere in the Contents in your Home section and which is specifically excluded under that cover.

## WHAT IS NOT COVERED

1. Our minimum standard of security endorsement may apply – so check your policy schedule.

2. Loss or damage while your home is unoccupied.  
   - Loss or damage while your home is lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home.

3. Loss or damage while your home is unoccupied.

4. Loss or damage while your home is lent, let or sub-let to anyone other than your family.
### WHAT IS COVERED

13. Accidental breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of your furniture.

**WHAT IS NOT COVERED**

- The excess.
- The replacement cost of any part of the item other than the broken glass.
- Breakage while your home is lent, let or sub-let to anyone other than your family.

### WHAT IS COVERED

In addition, you are covered for the following:

<table>
<thead>
<tr>
<th>14.</th>
<th>Wedding, civil partnership and birthday gifts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For one month before and one month after the wedding day, civil partnership ceremony or birthday of any of your family, the sum insured for contents in your home is increased by £7,500.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- Loss or damage by any cover other than covers 1-13 or 25 of this section.
- Damage by any cover listed elsewhere in the Contents in your Home section and which is specifically excluded under that cover.

<table>
<thead>
<tr>
<th>15.</th>
<th>Religious festival increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For one month before and one month after a religious festival the sum insured for contents in your home is increased by £7,500.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- Loss or damage by any cover other than covers 1-13 or 25 of this section.
- Damage by any cover listed elsewhere in the Contents in your Home section and which is specifically excluded under that cover.

<table>
<thead>
<tr>
<th>16.</th>
<th>Accidental loss of metered water, liquid petroleum gas or oil at your home.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The excess.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- Loss or damage while your home is unoccupied.
- Loss or damage by any cover listed in the Contents in your Home section and which is specifically excluded under that cover.

<table>
<thead>
<tr>
<th>17.</th>
<th>Tenants liability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Your liability at law under covers 1-12 of the Buildings section of this policy, if you are legally liable under the terms of your tenancy agreement (not as owner, leaseholder or landlord), for damage to your home.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.
- Any amount exceeding £11,250.

<table>
<thead>
<tr>
<th>18.</th>
<th>Tenants improvements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Damage, as provided under covers 1-12 of the Buildings section of this policy, to fixed tenants’ improvements and fixed internal decorations in your home.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- The excess.
- Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.

<table>
<thead>
<tr>
<th>19.</th>
<th>The cost of replacing food in a freezer in your home, that has been spoilt by an accidental change in temperature in your freezer.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The excess.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.
- Loss or damage while your home is unoccupied.

<table>
<thead>
<tr>
<th>20.</th>
<th>The cost of Alternative Accommodation</th>
</tr>
</thead>
<tbody>
<tr>
<td>i)</td>
<td>If there has been damage to your contents by covers 1-11 or 25 of this section and your home is uninhabitable, we will pay</td>
</tr>
<tr>
<td></td>
<td>• the additional cost of similar short-term accommodation for your family and also for any pets living with you.</td>
</tr>
<tr>
<td></td>
<td>• the cost of temporary storage of your contents</td>
</tr>
<tr>
<td></td>
<td>ii) If you are a tenant and your home 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, we will pay</td>
</tr>
<tr>
<td></td>
<td>• the additional cost of similar short-term accommodation for your family and also for any pets living with you.</td>
</tr>
<tr>
<td></td>
<td>• the cost of temporary storage of your contents</td>
</tr>
<tr>
<td></td>
<td>• the amount of rent which you remain legally responsible to pay as a tenant.</td>
</tr>
</tbody>
</table>

**WHAT IS NOT COVERED**

- The following will apply to both i) and ii) Any costs your family would have to pay once your home becomes habitable again.
- Any costs you agree to pay without our written permission.
- The cost of alternative accommodation for anyone who is not a member of your family.
- Any costs arising from loss or damage by any cover listed elsewhere in the Contents in your Home section and which is specifically excluded under that cover.
- Any amount exceeding £15,000.
<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
</table>
| **21. Accidental damage or loss to your contents while a professional removal firm are moving your contents from your home directly to your new permanent home in the British Isles.** | The excess.  
Loss or damage by mechanical, electrical or electronic fault or breakdown.  
Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.  
Loss or damage while your contents are in storage or being moved to or from storage.  
Loss of money. |
| **22. Loss of or damage to your contents while in the open on the land belonging to your home caused by:**       | The excess.  
Damage by smoke from air pollution. |
| 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.  |  
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.  
Loss or damage by smoke from air pollution. |
| **23. Loss of or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home caused by:**     | The excess.  
Any amount exceeding £2,000.  
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 when your home is used to receive visitors or paying guests in connection with your business.  
Loss of money.  
Loss or damage by pets.  
Loss or damage by smoke from air pollution.  |
| Fire, lightning, explosion, earthquake or smoke.  
Riot, civil commotion.  
Malicious acts or vandalism.  
Theft or attempted theft.  
Impact involving vehicles or aircraft or anything dropped from them.  |  
Any amount exceeding £2,500.  
Any data not commercially available at the time of the loss.  
Damage by any cover listed in the Contents in your Home section and which is specifically excluded under that cover.  |
| **24. Electronic data Downloads**  
The cost of replacing electronic data downloads following loss or damage to contents by covers 1-12 or 25 of the Contents in your Home section of this policy. | The excess.  
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 Contents in your Home section and which is specifically excluded under that cover.  
Any amount exceeding £2,500. |
| **24. Electronic data Downloads**  
The cost of replacing electronic data downloads following loss or damage to contents by covers 1-12 or 25 of the Contents in your Home section of this policy. | The excess.  
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 Contents in your Home section and which is specifically excluded under that cover.  
Any amount exceeding £2,500. |
WHAT IS COVERED

25. Accidental damage to or accidental loss of your contents while in your home, and in the open on the land belonging to your home.

WHAT IS NOT COVERED

The excess. Deterioration of food. 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 by water entering your home 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 Contents in your Home section and which is specifically excluded under that cover.

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 12). You should also read the Claims terms and conditions and Policy exclusions on pages 15 to 16.

HOW WE SETTLE CLAIMS FOR CONTENTS IN YOUR HOME

1. Where the damage cannot be economically repaired your Home will not pay for the cost of repair.
2. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, we will replace it. If a replacement is not available we will replace it with an item of similar quality.
3. Where we are unable economically to repair or to replace an item with an item of similar quality, we will agree a cash payment with you based on the replacement value.
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.

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

26. The legal liability of your family:
- as occupier of your home and its land;
- as individuals;
- as an employer to any of your family’s domestic employees;
- to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:
  - accidental death, disease, illness or accidental physical injury to anyone; or
  - accidental damage to physical property.

WHAT IS NOT COVERED

Anything owned by or the legal responsibility of your family. Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you). Liability arising from any employment, trade, profession or business of any of your family. Liability arising from any of your family passing on any disease or virus. Liability arising from the ownership or use of:
- any motor vehicle, including children’s vehicles (other than garden machinery or wheelchairs), whether licensed for road use or not,
CONTENTS IN YOUR HOME (CONT)

WHAT IS COVERED

Limit of liability
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.

We will also pay defence costs agreed by us in writing.

WHAT IS NOT COVERED

- any boat, waterbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);
- gliders, hang-gliders, caravans or trailers.

Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.

Liability arising from any of your family owning land or buildings.

Liability arising from The Party Wall etc. Act 1996.

Liability covered by any other policy.

Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.

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

Loss or damage to your contents while outside your home and the land belonging to your home, occurring anywhere in the British Isles and, for a total of 60 days in any insurance period, while temporarily elsewhere and while in the possession of any of your family.

Remember to inform the Police as soon as you can in the event of a loss.

The excess.
Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

Theft from motor vehicles unless at the time of the loss or damage:
- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.

The most we will pay for theft from an unattended motor vehicle is £1,500.

Loss or damage while your contents are in storage or being moved to or from storage.

Contents kept permanently in any premises your family owns, leases or rents except the home shown on your schedule.

Money.

Bicycles.

Credit Cards
Cover for the unauthorised or fraudulent use of your credit cards. Where you have reported your credit card, cheque card or cash dispenser card for unauthorised or fraudulent use, in most cases you will only be liable for the first £50 of the claim.

Remember to inform the credit card company and/or the Police as soon as you can in the event of a loss.

The excess.
Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.

Confiscation or detention by customs or other official bodies.

Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

Loss of money not reported to the police within 24 hours of discovery.

Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued.

Use of credit cards by any of your family without the permission of any authorised cardholder.

There is no excess payable under credit card cover. In most cases, you will only be liable for the first £50 per card.
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 12). You should also read the Claims terms and conditions and Policy exclusions on pages 15 to 16.

HOW WE SETTLE CLAIMS

1. Where the damage can be economically repaired we will pay the cost of repair.
2. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, we will replace it. If a replacement is not available we will replace it with an item of similar quality.
3. Where we are unable economically to repair or to replace an item with an item of similar quality, we will agree to pay a cash settlement. The amount of settlement we will pay will not normally exceed what we would have paid our preferred supplier.
4. We will not pay for any loss of value to any item which we have repaired or replaced.
5. Where an excess applies, this will be taken off the amount of your claim.

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 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 on your schedule.

INFLATION PROTECTION

The amounts 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.

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'.

<table>
<thead>
<tr>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage to your buildings caused by the following:</td>
<td>The excess.</td>
</tr>
<tr>
<td>1. Fire, lightning, explosion, earthquake or smoke.</td>
<td>Damage by smoke from air pollution.</td>
</tr>
<tr>
<td>2. Storm or flood.</td>
<td>The excess.</td>
</tr>
<tr>
<td>3. Freezing of water in fixed water or fixed heating systems.</td>
<td>Damage by frost.</td>
</tr>
<tr>
<td>Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.</td>
<td>Damage to fences, hedges or gates.</td>
</tr>
<tr>
<td>Oil escaping from a fixed heating system.</td>
<td>The escape of water excess shown in the schedule.</td>
</tr>
<tr>
<td>Damage to your buildings caused by the escape of water or oil is covered.</td>
<td>Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.</td>
</tr>
<tr>
<td>4. Riot, civil commotion.</td>
<td>Damage while your home is unoccupied.</td>
</tr>
<tr>
<td>5. Malicious acts or vandalism.</td>
<td>Damage by sulphate reacting with any materials from which your home is built.</td>
</tr>
<tr>
<td>Our minimum standard of security endorsement may apply – so check your policy schedule.</td>
<td>Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings.</td>
</tr>
</tbody>
</table>
## WHAT IS COVERED

<table>
<thead>
<tr>
<th></th>
<th>WHAT IS COVERED</th>
<th>WHAT IS NOT COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.</td>
<td>Theft or attempted theft.</td>
<td>The excess. Damage while your home is unoccupied. Damage when your home is lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home.</td>
</tr>
<tr>
<td>7.</td>
<td>Subsidence or heave of the site on which your buildings stand or of land belonging to your buildings, or landslip. Damage to your home caused by the ground moving is covered whether this movement is downwards due to subsidence, upwards due to heave or sideways due to landslip.</td>
<td>The subsidence, heave or landslip excess shown on your schedule. 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 your home is damaged by the same cause and at the same time. Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of your home are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. 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 sulphate reacting with any materials from which your home is built.</td>
</tr>
<tr>
<td>8.</td>
<td>Falling trees or branches.</td>
<td>The excess. Damage to fences, hedges or gates.</td>
</tr>
<tr>
<td>9.</td>
<td>Falling aerials or satellite receiving equipment, their fittings or masts.</td>
<td>The excess.</td>
</tr>
<tr>
<td></td>
<td>These items may be covered under the Contents in your Home section.</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Impact involving vehicles, aircraft or anything dropped from them, or animals.</td>
<td>The excess. Damage by pets.</td>
</tr>
</tbody>
</table>

In addition, we provide the following cover subject to the sum insured or limit shown on your schedule:

## WHAT IS COVERED

<table>
<thead>
<tr>
<th></th>
<th>WHAT IS COVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.</td>
<td>Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from your home, for which your family is legally responsible. We 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 your home are unsuccessful.</td>
</tr>
<tr>
<td>12.</td>
<td>Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of your home. The excess. Breakage while your home is unoccupied. The replacement cost of any part of the item other than the broken glass.</td>
</tr>
</tbody>
</table>

### BUILDINGS (CONT.)
### WHAT IS COVERED

13. Fees and related costs incurred in repairing or replacing damaged parts of your buildings, provided the damage is covered under your policy and subject to our prior agreement.

We will pay for:
- Architects, engineers, surveyors and legal fees;
- the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of your buildings;
- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of your buildings are repaired or replaced.

14. Cover while you are selling your home.
If between the date you exchange contracts and the date you complete the sale, your home 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.

15. If there has been damage to your buildings by covers 1-10 or 17 of this section and your home is uninhabitable, we will pay:
- the additional cost of similar short-term accommodation for your family and also for any pets living with you.
- Rent you would have received but have lost including ground rent.

16. Damage to gardens and your buildings by the emergency services.

i) We will pay for damage to gardens at your home by the emergency services attending your home as a result of damage by covers 1-12 or 17 of this section.

ii) We will pay for damage to your buildings caused by the emergency services while getting into your home to deal with an emergency.

17. Accidental damage to your buildings.

### WHAT IS NOT COVERED

Any fees and costs you 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 you 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 your buildings.

This cover does not apply if insurance on the buildings of the home has been arranged by or for the buyer. Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.

Any costs your family would have to pay once your home becomes habitable again.
Any costs you agree to pay without our written permission. The cost of alternative accommodation for anyone who is not a member of your family.
Any costs arising from damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.
Any amount exceeding £100,000.

The excess.
Loss or damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.

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

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.
BUILDINGS (CONT.)

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 12). You should also read the Claims terms and conditions and Policy exclusions on pages 15 to 16.

HOW WE SETTLE CLAIMS FOR BUILDINGS

1. We will pay for the cost of work carried out in repairing or replacing the damaged parts of your buildings and agreed fees and related costs. The amount we will pay where repairs are carried out will not exceed the lower amount of:
   • The cost of the work had it been completed by our nominated contractor or
   • The cost of the work based upon the most competitive estimate or tender from your nominated contractors.

If the repair or replacement is not carried out, we will pay the lower amount of:
   • The decrease in market value of your buildings due to the damage
   • The cost of the work had it been completed by our nominated contractor if the repair work had been carried out without delay
   • The cost of the work based upon the most competitive estimate or tender from your nominated contractors if the repair work had been carried out without delay.

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 of workmanship.

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

18. The legal liability of your family as owner of your buildings and land belonging to your home, to pay damages and costs to others which arise from any single event occurring during the insurance period which result in:
   • accidental death, disease, illness or accidental physical injury to anyone;
   • accidental damage to physical property.

Limit of liability
The most we will pay is £2,000,000 plus defence costs agreed by us in writing.

WHAT IS NOT COVERED

Any buildings, land or contents owned by or the legal responsibility of your family.

Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).

Liability arising from any employment, trade, profession or business of any of your family.

Liability accepted by any of your family 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.

Liability for injury or damage resulting from land or buildings nearly always attaches to the occupier, rather than the owner. If you are the owner and occupier, insurance against your liability as occupier is not provided by the buildings section of this policy and you should ensure you have a contents insurance which will provide you with the occupier’s liability insurance you require.
## WHAT IS COVERED

19. Legal liabilities which result from the ownership of any home previously occupied by you and insured by us 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 you do not have this cover under another policy.

**Limit of liability**

The most we will pay is £2,000,000 plus defence costs agreed by us in writing.

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## WHAT IS NOT COVERED

Any home previously owned and occupied by you in which you still hold legal title or have an interest.

Any incident which happens more than 7 years after the last day of the last insurance period in respect of any home previously insured by us and owned and occupied by you.

Anything owned by or the legal responsibility of your family.

Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).

Liability arising from any employment, trade, profession or business of any of your family.

Liability accepted by any of your family 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.

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### 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

- Loss of or damage to bicycles while outside your home and the land belonging to your home, occurring anywhere in the British Isles and, for a total of 60 days in any insurance period, while temporarily elsewhere and while in the possession of any of your family.

#### WHAT IS NOT COVERED

- The excess.
- Loss of or damage to any bicycle left unattended in a public place unless the bicycle 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 12). You should also read the Claims terms and conditions and Policy exclusions on pages 15 to 16.

1. Where the damage can be economically repaired we will pay the cost of repair.
2. Where the damage cannot be economically repaired and the damaged or lost bicycle can be replaced, we will replace it. If a replacement is not available we will replace it with a bicycle of similar quality.
3. Where we are unable economically to repair or to replace an item with a bicycle of similar quality, we will agree a cash payment with you based on the replacement value.
4. Where we can offer repair or replacement through a preferred supplier, but instead you request and we agree to pay a cash settlement, then the amount will not normally exceed what we would have paid our preferred supplier.

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### 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.
**HOW WE USE YOUR INFORMATION**

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

**WHO WE ARE**

MORE TH>N is a trading style of Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, ‘we’ ‘us’ and ‘our’ refers to the Group unless otherwise stated.

**HOW YOUR INFORMATION WILL BE USED AND WHO WE SHARE IT WITH**

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers’ requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission;
- Where we are required or permitted to do so by law; or
- To fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

We would like to keep you informed (by phone, post, e-mail or text) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information from us and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

**CREDIT REFERENCE AGENCIES**

To determine premium payment rates at quote, renewal and/or any future invitation, we will make checks on the electoral role and public data through a credit reference agency. These enquiries will be recorded but will not affect your credit rating.

**SENSITIVE INFORMATION**

Some of the information we ask for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

**FRAUD PREVENTION AGENCIES**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

**CLAIMS HISTORY**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the register.

**HOW TO CONTACT US**

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. Any fee charged will be in line with guidance issued by the Information Commissioner’s Office for such information requests. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 SWA.
COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE
At MORE THAN we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

STEP 1
If your complaint relates to your policy then please contact the sales and service number shown in your schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

STEP 2
In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:
Post: RSA Customer Relations Team P O Box 2075 Livingston EH54 0EP
Email: crt.halifax@uk.rsagroup.com

OUR PROMISE TO YOU
We will:
• Acknowledge all complaints promptly
• Investigate quickly and thoroughly
• Keep you informed of progress
• Do everything possible to resolve your complaint
• Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within eight weeks of the date we received your complaint.

IF YOU ARE STILL NOT HAPPY
If you are still unhappy after our review, or you have not received a written offer of resolution within eight weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:
Post: Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR
Telephone: 0800 0234567 (for landline users) 0300 1239123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS 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.
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. Many of the helplines are open 24 hours a day, 365 days a year.

CUSTOMER SERVICE LINE 0844 854 8851
If your circumstances change (please see the change in circumstances condition on page 14 for further details) 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 - 5pm, 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 ADVICE HELPLINE 0800 107 3540
If crisis strikes, like your pipes freeze and burst or a storm damages your roof, just call our Emergency Advice Helpline day or night, any day of the year. We’ll arrange to find and contact one of our Emergency repairers on your behalf.
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.