

# Home Insurance

## Policy Booklet



**MY POLICY NUMBER IS:**

**Sainsbury's Bank**

# Welcome to Sainsbury's Bank Home Insurance

Thanks for choosing Sainsbury's Bank Home Insurance. We want to make sure you have home insurance cover that's clear and easy to understand, and to give you peace of mind.

The details of your insurance will depend on which level of cover and which options you've selected. Please check your Policy Schedule to see what applies to you.

Sainsbury's Bank Home Insurance is arranged by Sainsbury's Bank, acting as an agent of the insurer named in your **Policy Schedule**.

The insurer provides your insurance and has agreed to insure you subject to the terms, conditions and exclusions contained in this **policy** booklet. They cover you for liability, loss or damage that may occur during the period of insurance that you've paid or agreed to pay the premium for.

You'll need to read this **policy** booklet along with your **Policy Schedule, Statement of Fact** and **About our Home Insurance** document. Together they'll give you full details of your cover.

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**OUR PROMISE:**

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**If your home is made uninhabitable  
we'll cover the cost of similar alternative  
accommodation for you and family.**

**(see page 21 for terms and conditions)**

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# What words mean

The following defined words will carry the same meaning wherever they are shown in bold from this point forward. The terms we, us, our, you, and your also have a defined meaning listed here, but are not highlighted in bold throughout the **policy** booklet.

<b>Accidental damage</b>	Unexpected physical damage caused suddenly by an identifiable external means and is not deliberate.
<b>Approved supplier</b>	A supplier the insurer has approved and authorised to give a quotation, repair, reinstate or replace the insured building and/or its contents.
<b>Buildings</b>	A. <b>Your Home</b> , swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges, and fixed tanks providing fuel to the home. B. Fixtures, fittings and decorations.
<b>Business equipment</b>	All computers and home office equipment mainly used for the business, trade, or profession of you or your family. This excludes stock, money and documents.
<b>Contents</b>	Household items and <b>personal possessions</b> (including personal money, <b>Valuable Items</b> and home office equipment up to the limits shown on your schedule) that: • you own; • you are legally responsible for (but not landlord's contents).
<b>Domestic staff</b>	A person employed to carry out domestic duties associated with your home, and not employed by you in any capacity in connection with any business, trade, profession or employment.
<b>Excess(es)</b>	The total amount <b>you</b> will need to pay towards each separate claim as shown on the <b>Policy Schedule</b> . If <b>you</b> have combined cover and in the event that, <b>you</b> need to make a claim under both sections, <b>you</b> only need to pay one excess (Whichever is highest).
<b>Family</b>	Your spouse, domestic partner or civil partner, children (including adopted and foster children) and any other relative permanently residing with you and not paying for their accommodation.
<b>Flood</b>	Flood means water, from any source external to a building, which enters a building— (a) (i) at or below ground level; or (ii) above ground level, provided that part of the body of such water is at ground level; and (b) does so with a volume, weight or force which is substantial and abnormal.
<b>Heave</b>	The upwards or sideways movement of the ground beneath the buildings as a result of the soil expanding or swelling of the ground.
<b>Insurer(s)</b>	The insurance company whose name is shown in your policy and on whose behalf these documents have been issued.
<b>Landslip</b>	Downward movement of sloping ground.
<b>Money</b>	Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season and travel tickets, pre-loaded cash cards and phone cards, all held for social or domestic purposes.
<b>Outbuilding(s)</b>	Sheds, greenhouses, summer houses, other buildings (but not including caravans, mobile homes or motor homes, and structures made of canvas, PVC or any non-rigid material) which don't form part of the main building of your home and are used for domestic purposes.
<b>Period of insurance</b>	The length of time for which the insurer will insure you. This is shown in the Policy Schedule.



<b>Personal possessions</b>	Clothing, jewellery, watches, mobile phones and gadgets like laptops and tablets, sports, musical and photographic equipment, luggage bags and other items designed to be worn or carried. All items must belong to <b>you</b> or be <b>your</b> legal responsibility.
<b>Policy</b>	The documents consisting of this booklet, the Statement of Fact, About our Insurance Service and the Policy Schedule identified by the same policy number.
<b>Policy Schedule</b>	The latest Policy Schedule the insurer has issued to you. This gives details of the period of insurance, the sections of the policy that apply, the premium, your home which is insured and details of any excess(es).
<b>Religious festival</b>	A time of special importance marked by adherence to your religion.
<b>Settlement</b>	Movement within the previous 10 years due to the distribution or redistribution loading and stresses within the various elements of construction, which usually occurs in the early stages in the life of a building.
<b>Statement of Fact</b>	The form that shows the information that you gave us, including information given on your behalf and verbal information you gave prior to the start of the policy.
<b>Storm</b>	Strong winds of 41 knots/47 mph or more, sometimes accompanied by rain, hail or snow. Heavy or persistent rain alone does not constitute storm unless the downpour is torrential (25 mm/1 inch or more of rain over a one hour period, or a proportionate amount over a shorter time).
<b>Subsidence</b>	Downward movement of a building foundation caused by loss of support of the site beneath the foundations.
<b>Terrorism</b>	Terrorism as defined in the Terrorism Act 2000.
<b>Third party</b>	Any person who makes a claim against anyone insured under this policy.
<b>Unfurnished</b>	Does not contain enough furniture and/or furnishings for normal daily living and sleeping purposes for more than 60 consecutive days.
<b>Unoccupied</b>	Not lived in by you or your family for more than 60 consecutive days.
<b>Valuable items</b>	Jewellery (including costume jewellery), articles of or containing gold, silver or any other precious metals, cameras (including video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, clocks and collections of stamps, coins or medals.
<b>Vermin</b>	Any animal or insect that by its nature causes loss or damage, including (but not restricted to) rats, mice, squirrels, owls, pigeons, jackdaws, magpies, foxes, bees, wasps and hornets.
<b>We/Us/Our</b>	Sainsbury's Bank acting on behalf of the insurer identified on your Statement of Fact and Policy Schedule.
<b>You/Your</b>	The policyholder named on your schedule.
<b>Your home</b>	The private residence shown in your Policy Schedule including its garages and outbuildings if they form part of the property.



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## Claims service

### Making a claim

We know how stressful it can be if you need to make a claim on your home insurance, but the sooner you report it the sooner we can help you. You must tell us immediately of becoming aware of any incident that may result in a claim under this **policy**, even if you don't intend to make a claim.

Call the 24-hour UK-based claims line highlighted on your **Policy Schedule**. It will be useful if you have your policy number and details of the incident to hand.

Once you've called, and if you intend to make a claim, the **insurer** will:

- register your claim;
  - give you a claims number to quote in future correspondence;
  - talk you through the process, including confirming what you're covered for; and
  - arrange next steps, including instructing an **approved supplier** to contact you as soon as possible.
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## How the insurer will deal with claims

The **insurer** can choose to replace, repair or reinstate the lost or damaged property. If you request a cash settlement this will be restricted to the discounted replacement price we would normally pay using our own suppliers.

If no equivalent replacement is available, the **insurer** will pay the full replacement cost of the item.

Your **insurer** may ask for 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.
- 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.
- If we ask **you** must send the **insurer** written details of **your** claim within 30 days.

The **insurer** may appoint an **approved supplier** to act on their behalf to validate your claim. The **approved supplier** is authorised to arrange a quotation, a repair or a replacement and, in some instances, collect the **excess**.

All permanent repairs carried out by the **approved supplier** are guaranteed for a minimum of 12 months from the date of completion.

Except with the **insurer's** written consent, no admission, offer, promise, payment or indemnity shall be made by you or any person (or on behalf of any person) claiming indemnity under the **policy**.

### The most the insurer will pay

The **insurer** will pay up to the buildings and contents sum insured as shown on your **policy schedule** for any one claim.



**OUR PROMISE:**

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**The Claims line is available 24 hours a day.**

**(see page 7)**



## What you will need to pay

If your claim is accepted by your **insurer**, and any changes to your **policy** since it started are identified, you may be liable for any additional premium and associated fees.

### Costs you may be liable for

If your claim is accepted by your **insurer**, and any changes to your **policy** since it started are identified, you may be liable for any additional premium and associated fees.

- If your claim isn't accepted by your **insurer**, you may be liable to repay costs already incurred by your **insurer**. These may include, but aren't limited to, **approved supplier** fees and the cost of emergency parts or repairs.

### Matching sets, suites and floor coverings

The **insurer** will treat any individual items of a matching set or suite of furniture, sanitary ware or other bathroom fittings as a single item. The **insurer** will pay you for individual damaged items but not for undamaged companion pieces. If the individual damaged items cannot be repaired or a replacement found the **insurer** will also pay up to 50% towards the undamaged part of the suite of furniture, sanitary ware or bathroom fittings.

### Will a deduction be made for wear and tear?

#### Buildings

If repair or reinstatement is carried out there will be no deduction provided the building has been maintained in good repair (please see General Conditions 3).

#### Contents

There will be no deduction for wear and tear. The most the insurer will pay is the contents sum insured or any other limit shown in your Policy Schedule or in the policy booklet.



## Under Insurance

### Buildings

The building sum insured must represent the cost of rebuilding **your home** in full. If the cost of rebuilding **your home** in the same form, size, style and condition as new is more than the sum insured shown on your **Policy Schedule**, the insurer will reduce the amount claimed in proportion with the under insurance. For example, if the **buildings** sum insured is equal to 75% of the amount needed to rebuild the **buildings** the insurer will only pay 75% of your claim.

### Contents

If at the time of the loss or damage the sum insured on **contents** isn't adequate to replace the **contents** as new the insurer will reduce the amount claimed in proportion with the under insurance. For example, if the **contents** sum insured is equal to 75% of the amount needed to replace the **contents** the insurer will only pay 75% of your claim.

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**OUR PROMISE:**

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**We'll cover the cost of lost or stolen keys  
and replacing the locks to your home.**

(see page 21 and 31, for the terms and conditions)



## Authorisation

Sainsbury's Bank plc, Registered Office, 33 Charterhouse Street, London, EC1M 6HA. Financial Services Firm Reference Number 184514. Sainsbury's Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register no. 184514). Sainsbury's Supermarkets Ltd is an appointed representative of Sainsbury's Bank plc.

Our FCA registered number is 184514. You can check our registration on the FCA's register by visiting their website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on **0800 111 6768**.

Your **insurer's** authorisation details are shown on your **Policy Schedule**.

## Financial Services Compensation Scheme

Sainsbury's Bank and the **insurers** are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we or the **insurers** cannot meet our obligations. Compulsory insurance such as third party motor insurance, is covered for 100% of the claim. Non compulsory insurance, such as home insurance, is covered for 90% of the claim.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Bolttophs Street London EC3A 7QU. FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **0800 678 1100**.



# Your policy wording

## Section A: Buildings cover

This section applies if you have chosen to include **Buildings cover** – this is shown on your **Policy Schedule**. Please also refer to the **General Exclusions and General Conditions** section.

### What is covered:

The cover provided by this section is explained below, the **insurer** will pay up to the limits shown on the **Policy Schedule**:

### What is covered and what is excluded?

#### 1: Storm or flood

This section covers loss or damage caused by **storm** or **flood**.

This excludes loss or damage:

- to hedges, fences, gates, gazebos and pergolas;
- by **subsidence, heave** or **landslip** (see paragraph 5);
- to radio, television aerials or satellite dishes caused by a storm;
- by frost; and
- to basements and cellars as a result of a rise in the water table.



## 2: Escape of water

This section covers loss or damage caused by escape of water from or freezing to:

- a fixed water installation;
- a fixed drainage installation;
- a heating installation;
- a washing machine, dishwasher, freezer or refrigerator; or
- a water bed.

Damage to the items listed above is only covered if the damage has occurred as a result of an insured cause or cover.

This excludes:

- damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies;
- any loss or damage that has occurred while **your home is unoccupied or unfurnished**;
- loss or damage caused by water escaping due to the failure or lack of grout and/or sealant;
- damage caused by sinks and baths overflowing as a result of taps being left on. Please refer to 'Section B: Buildings cover: **Buildings – accidental damage** (optional extra)'; and
- damage by water escaping which results in **subsidence**, movement, **settlement** or shrinkage of any part of **your buildings** or the land belonging to **your buildings**.

## 3: Riot, civil commotion, labour and political disturbances, and strikes

This section covers loss or damage caused by riot, civil commotion, labour and political disturbances, and strikes.

This excludes any loss or damage that has occurred while your **home is unoccupied or unfurnished**.



#### 4: Escape of oil

This section covers loss or damage caused by escape of oil from any fixed domestic oil installation (e.g. oil heating systems and oil tanks).

Damage to the installation itself is only covered if the damage has occurred as a result of an insured cause or cover.

This excludes any loss or damage that has occurred while your **home is unoccupied or unfurnished**.

#### 5: Subsidence, heave or landslip

This section covers loss or damage caused by:

- **Subsidence** or **heave** of the site on which the **buildings** stand.
- **Landslip**.

Damage to **your home** caused by the ground moving is covered whether this movement is downwards due to **subsidence** or down a slope due to **landslip** and upwards or sideways due to **heave**.

This excludes loss or damage:

- caused by normal **settlement**, shrinkage or expansion, or bedding down;
- resulting from coastal or river bank erosion;
- arising from construction, structural alteration, repair or demolition;
- arising from the use of defective materials, defective design or faulty workmanship;
- to any part of the buildings except the home unless we accept (or have already accepted) a claim for subsidence, heave or landslip damage to the home; and
- where compensation has been provided under any contract legislation or guarantee.



**OUR PROMISE:**

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**We cover your home if damage is caused by landslide.**

(see page 16 and 28 for the terms and conditions)



## 6: Theft and attempted theft

This section covers loss or damage caused by theft or attempted theft.

This excludes loss or damage:

- while **your home** is **unoccupied** or **unfurnished**;
- from **your home** if any part of it is occupied by anyone other than you or your **family**, unless there has been forcible and violent entry to or exit from **your home**.

## 7: Collision

This section covers loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

This excludes loss or damage caused by domestic pets.

## 8: Falling trees, branches, lamp posts, pylons or telegraph poles

This section covers loss or damage caused by falling trees, branches, lamp posts, pylons or telegraph poles.

This excludes:

- the cost of removing any tree, branch, lamp post, pylon or telegraph pole which has not caused damage to **your home**;
- loss or damage caused by tree felling, lopping or topping;
- loss or damage to the items themselves; and
- loss or damage to fences, gates and hedges.

## 9: Fire, smoke, explosion, lightning or earthquake

This section covers loss or damage caused by fire, smoke, explosion, lightning or earthquake.

This excludes loss or damage caused by:

- smoke damage over time from repeated exposure;
- cigarette or cigar burns; or
- scorching, melting or warping which isn't accompanied by flames.



### 10: Malicious damage or vandalism

This section covers loss or damage caused by malicious people or vandals.

This excludes loss or damage caused:

- while **your home** is **unoccupied** or **unfurnished**; or
- by you, your **family**, your **domestic staff**, and any person that you or your **family** has allowed into **your home**.

### 11: Accidental breakage of fixed ceramic hobs, sanitary ware and fixed glass

This section covers loss or damage to wash basins and pedestals, sinks, shower trays, shower screens, lavatory pans and cisterns, fixed ceramic hobs and fixed glass in windows and doors.

This excludes loss or damage caused:

- by scratching;
- by blockage (other than is covered by paragraph 12);
- to window or door frames or casement; and
- while **your home** is **unoccupied** or **unfurnished**.

### 12: Accidental damage to services

This section covers **accidental damage** to drains, pipes and cables serving **your home** for which you are legally responsible.

The **Insurer** will also pay up the limit shown on the **Policy Schedule** if there is a blockage in an underground pipe within the boundaries of your **buildings** connecting **your home** to the main sewer and normal methods of releasing the blockage are unsuccessful. The **insurer** will pay the cost of breaking into and repairing the pipe.

This excludes:

- damage to any part of the pipe or cable above ground level;
- the cost of clearing blocked drains or pipes above ground level;
- loss or damage caused by a pipe, drain or cable reaching the end of its serviceable life; or
- the gradual compression and delamination of drains or pipes.



### 13: Trace and access

If the **buildings** in **your home** are damaged due to:

- escape of water from any domestic appliance or any fixed domestic water installation or freezing of water in fixed domestic water or heating systems;
- escape of oil from any fixed domestic oil installation; or
- **accidental damage** to pipes, underground drain pipes or tanks providing services to and from **your home** for which you are responsible.

The **Insurer** will pay up to the limit shown on the **Policy Schedule** for the reasonable cost of removing and replacing any other part of the **buildings** necessary to find the source of the leak and making good.

This excludes the costs of repair of the source of the damage unless the cause is covered elsewhere in this **policy**.

### 14: Professional fees and additional costs

Following damage insured by 'Section A: **Buildings** cover' and incurred as a direct result of the loss or damage to **your home** with our consent, the **insurer** will pay:

- the costs of complying with any government or local authority requirement;
- fees to architects, surveyors and consulting engineers;
- legal fees; and
- the cost of clearing the site and making it and **your home** safe.



### 15: Alternative accommodation

If **your home** is made uninhabitable as a result of damage by any cause covered under 'Section A: **Buildings** cover' the **insurer** will pay for:

- the cost of similar alternative accommodation for you, your **family** and your domestic pets who live with you while you cannot live in **your home**; or
- up to 2 years' ground rent (rent paid under the terms of a lease by the owner of a building to the owner of the land on which it is built) which you or your **family** has to pay.

This excludes:

- any costs you agree without our written permission; and
- any costs your **family** would have to pay once **your home** becomes fit to be lived in again.

The most the **insurer** will pay up to the limit shown on the **Policy Schedule** which includes up to £9,000 for Kennel fees.

### 16: Lost or stolen keys

If you lose the keys to **your home** or they are stolen, or there is **accidental damage** to the locks of outside doors and windows in **your home**, the **insurer** will pay the cost of:

- replacing keys;
- changing parts of the lock; and
- replacing the locks.

This excludes the cost of replacing locks and keys to a garage or an **outbuilding**.

The most the **insurer** will pay is shown on your policy schedule. Please note that if you have chosen both **Buildings** and **Contents** insurance the **insurer** will only pay under one section for any claim.



## 17. Property owners' liability

**If you are both the owner and the occupier of your buildings please note:**

- Accidents which happen in **buildings** or on land are more commonly the legal responsibility of the occupier of the **buildings** or land, rather than the owner.
- Cover against any breach of the legal responsibility that you may have as the occupier of the **buildings** isn't provided by this section. Cover is only provided in relation to any breach of the legal responsibility you may have as the owner of the **buildings**.
- **Buildings** insurance provides cover for your legal responsibilities as the owner.

The **insurer** will pay up to the limit shown on your policy schedule (including costs and expenses agreed by them in writing) for any one claim or series of claims arising from any one event or one source or original cause that **you** or your **family** become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the **period of insurance** in respect of accidental:

- death, bodily injury or illness of any person who isn't an employee of either you or your **family**; or/and
- damage to material property not belonging to or in the custody or control of you or your **family** or **domestic staff**.

Cover is for claims arising from:

- your ownership (but not occupation) of the **buildings** including its land;
- defective work carried out by you or your **family** or on your behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands which you or your **family** used to own before the occurrence of bodily injury or damage in connection with such private residence; and
- your previous ownership of any private property under Section 3 of the Defective Premises Act 1972.

In the event of your death the **insurer** will treat your legal representative as you for liability incurred by you.



This cover excludes your legal liability to pay compensation arising directly or indirectly from:

- your legal responsibility for faulty work:
  - Which arises more than 7 years after the cancellation of the **Buildings** cover section of this **policy**.
  - If you have cover under a current or more recent policy.
  - Any legal liability covered under any other insurance policy.
- failure to comply with the Party Wall etc Act 1996.
- injury, death, disease or illness to any of your **family** or **domestic staff**;
- anything owned by or the legal responsibility of your **family** or **domestic staff**;
- an agreement which imposes a liability on you which you would not be under in the absence of such agreement;
- the use of **your home** for any business, trade, profession or employment;
- you occupying the home and its land;
- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss or damage to property.

### **18: Exchange of contracts**

If you are selling **your home** and the buyer has not taken out insurance between exchange of contracts and completion, the **insurer** will also cover the buyer up to the date of completion provided **your home** isn't covered by any other insurance.

### **19: Emergency entry to buildings**

The **insurer** will pay for loss or damage to the **buildings** at **your home** if they are damaged by forced entry by the fire, police or ambulance services to deal with a medical emergency or when preventing damage to **your home**.



## 20: Emergency entry to landscaped gardens

The **insurer** will pay for loss or damage to the gardens at **your home** if they are damaged by forced entry by the fire, police or ambulance services to deal with a medical emergency or when preventing damage to **your home**. The most the **insurer** will pay for loss or damage to any growing tree, shrub or plant is £500.



## Section B: Buildings – accidental damage cover (optional extra)

**This section applies if you have chosen to include accidental damage cover for the buildings of your home – this is shown on your Policy Schedule.**

Full details of the cover offered are provided below. Please also refer to the General Exclusions and General Conditions section for further details of exclusions applying throughout your **policy**.

Your **insurer** will cover loss or damage as a result of an insured cause or cover provided under any paragraphs in this section. The **insurer** will deduct the **excess** shown on the **Policy Schedule**.

### What is covered?

Any other **accidental damage** to the **buildings** of **your home** which isn't specifically covered in 'Section A: **Buildings cover**'. This could include, for example, accidentally cutting through a pipe or damaging a ceiling by accidentally putting your foot through the attic floor.

### What is not covered?

Any loss or damage:

- caused by water entering the home;
- by mechanical or electrical breakdown or failure;
- specifically covered elsewhere in this **policy**;
- arising from faulty workmanship, defective design or use of defective materials;
- arising from the demolition, alteration or extension of the **buildings** or the cost of maintenance or routine decoration;
- by frost;
- by infestation, chewing, scratching, tearing or fouling by insects, Vermin and domestic pets;
- while **your home** is **unoccupied** or;
- anything specifically excluded under buildings sections 1-11 and covers 12-20.



## Section C: Contents cover

**This section applies if you have chosen to include Contents cover – this is shown on your Policy Schedule.**

This section of your **policy** sets out the cover the **insurer** will provide in respect of the **contents** of **your home** while they are:

- in **your home**; and/or
- in the open within the boundaries of **your home**.

Please also refer to the General Exclusions and General Conditions section for further details of exclusions applying throughout your **policy**.

Your **insurer** will cover loss or damage as a result of an insured cause or cover provided under any paragraphs in this section. The **insurer** will deduct the **excess** shown on the **Policy Schedule**.

### **The most the insurer will pay**

The **insurer** will pay up to the limits shown on your **policy schedule**.

### **What is covered, and what is excluded?**

#### **1: Storm or flood**

This section covers loss or damage caused by **storm** or **flood**.

This excludes loss or damage:

- by **subsidence, heave** or **landslip** (see paragraph 5);
- to radio, television or satellite dishes;
- by frost;
- any amount over the limit shown on your policy schedule for frozen food;

#### **2: Escape of water**

This section covers loss or damage caused by escape of water from or to:

- a fixed water installation;
- a fixed drainage installation;
- a heating installation;
- a washing machine, dishwasher, freezer or refrigerator; or
- a water bed.



Damage to the items themselves is only covered if the damage has occurred as a result of an insured cause or cover.

This excludes:

- damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies;
- any loss or damage that has occurred while **your home is unoccupied or unfurnished**;
- loss or damage caused by water escaping due to the failure or lack of grout and/or sealant; and
- damage caused by sinks and baths overflowing as a result of taps being left on. Please refer to 'Section D: **Contents – accidental damage** cover (optional extra).

### **3: Riot, civil commotion, labour and political disturbances, and strikes**

This section covers loss or damage caused by riot, civil commotion, labour and political disturbances, and strikes.

This excludes any loss or damage that has occurred while **your home is unoccupied or unfurnished**.

### **4: Escape of oil**

This section covers loss or damage caused by escape of oil from any fixed domestic oil installation (e.g. oil heating systems and oil tanks). Cover includes smoke and smudge damage by vaporisation due to a defective oil-fired heating installation and damage to soil caused by the leaking oil.

Damage to the installation itself is only covered if the damage has occurred as a result of an insured cause or cover.

This excludes any loss or damage that has occurred while **your home is unoccupied or unfurnished**.



### 5: Subsidence, heave or landslip

This section covers loss or damage to your **contents** caused by the ground moving, this includes movement: downwards due to **subsidence** or down a slope due to **landslip** and upwards or sideways due to **heave**.

This excludes loss or damage:

- resulting from coastal or river bank erosion;
- arising from construction, structural alteration, repair or demolition; and
- where compensation has been provided under any contract legislation or guarantee.

### 6: Theft and attempted theft

This section covers loss or damage caused by theft or attempted theft. The most the **insurer** will pay for any one claim for **contents** in a garage, shed or **outbuilding** is shown on the **Policy Schedule**.

This excludes:

- loss or damage while **your home** is **unoccupied** or **unfurnished**;
- loss from **your home** if any part of it is occupied by anyone other than you or your **family**, unless there has been forcible and violent entry to or exit from **your home**;
- loss or damage by deception, unless deception is only used to gain entry to **your home**;
- loss or damage by any guest invited into **your home** by you or your **family**;
- theft of **contents** from an unlocked garage, shed or **outbuilding**, or within the boundaries of **your home**;
- theft of a pedal cycle while outside the boundaries of **your home**;
- loss or damage if property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason; and
- Loss or damage as a result of any failed online purchase or transaction.



### 7: Collision

This section covers loss or damage caused by collision by aircraft, aerial devices, road or rail vehicles (or anything dropped from them) or animals.

This excludes loss or damage caused by domestic pets.

### 8: Falling trees, branches, lamp posts, pylons, telegraph poles, aerials or satellite dishes

This section covers loss or damage caused by falling trees, branches, lamp posts, pylons, telegraph poles, aerials or satellite dishes.

This excludes:

- the cost of removing any tree, branch, lamp post, pylon or telegraph pole which has not caused damage to **your home**;
- loss or damage caused by tree felling, lopping or topping;
- loss or damage caused by mechanical or electrical breakdown or failure of aerials or satellite dishes;
- loss or damage caused by or in the process of cleaning, maintenance, repair or dismantling aerials or satellite dishes;
- loss or damage caused to equipment not in or attached to the **buildings**; and
- loss or damage to the items themselves.

### 9: Fire, smoke, explosion, lightning or earthquake

This section covers loss or damage caused by fire, smoke, explosion, lightning or earthquake.

This excludes loss or damage caused by:

- smoke damage over time from repeated exposure;
- cigarette or cigar burns; and
- scorching, melting or warping which isn't accompanied by flames.



### 10: Malicious damage or vandalism

This section covers loss or damage caused by malicious people or vandals.

This excludes loss or damage caused:

- while **your home** is **unoccupied** or **unfurnished**;
- by you, your **family**, your **domestic staff** and any person that you or your **family** has allowed into **your home**.

### 11: Accidental damage

This section covers **accidental damage**:

- while in the home or garden to television, audio or video equipment, DVD players, digital boxes, games consoles, or to desktop personal computers, laptops, computer equipment, electronic tablets and notebooks;
- to receiving aerials and satellite receiving equipment fixed to the home; and
- to fixed glass in furniture, mirrors, glass in shelves and ceramic hobs.

This excludes loss or damage:

- caused by scratching or denting;
- caused by mechanical or electrical faults or breakdowns;
- to tapes, cassettes, cartridges, records or discs of any kind;
- to camcorders, video cameras, digital cameras, hand-held electronic games or toys;
- to mobile phones, smartphones, smartwatches, health and fitness bands and portable media players;
- while **your home** is **unoccupied** or **unfurnished**;
- by computer viruses;
- by domestic pets;
- arising from the cost of remaking any film, disc or tape or the value of any information contained on it;
- damage by any cover listed elsewhere in the **contents** section and which is specifically excluded under that cover; and
- for claims for fixed glass in furniture, mirrors, glass shelves and ceramic hobs we will not cover the replacement cost of any part of the item other than the broken glass.



### 12: Alternative accommodation

If **your home** is made uninhabitable by any cause covered under contents cover the **insurer** will pay for:

- the cost of similar alternative accommodation for you, your family and your domestic pets while you cannot live in **your home**; or
- rent you are responsible for paying.

The most the **insurer** will pay is shown on the **Policy Schedule** which includes up to £9,000 for Kennel fees.

This excludes:

- any costs you agree without our written permission; and
- any costs your **family** would have to pay once **your home** becomes fit to be lived in again.

### 13: Lost or stolen keys

If you lose your keys or they are stolen, or there is **accidental damage** to the locks of outside doors, windows or fixed safes in **your home**, the **insurer** will pay the cost of:

- replacing keys;
- changing parts of the lock; or
- replacing the locks.

This excludes the cost of replacing locks and keys:

- to a garage or an **outbuilding**.

The most the **insurer** will pay for any one event is shown on the **Policy Schedule**. Please note that if you have chosen both **Buildings** and **Contents** insurance the **insurer** will only pay under one section for any claim.



#### 14: Frozen food

This section provides cover in the event that an accidental change in temperature or contamination by refrigerant or refrigerant fumes causes damage to frozen food in a freezer in **your home**. In this event, the **insurer** will pay the cost of replacing the frozen food.

The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes loss or damage:

- caused by the deliberate act of any electricity or gas supply authority or business;
- caused by strike, lock-out or industrial dispute; and
- to food used for business, trade, profession or employment purposes;
- to the freezer.

#### 15: Money and credit cards in your home

This section provides cover in the event of theft of **money** and/or **credit cards** in **your home** belonging to you or your **family**, or for which you or your **family** are responsible and where there has been forcible and violent entry/exit to **your home**.

The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes:

- **money** held for trade, professional or business purposes;
- **money** held for charitable purposes;
- **money** held for others; and
- theft or accidental loss by deception, unless the only deception was gaining entry to **your home**.

#### 16: Deeds and Documents

The **insurer** will pay the cost of replacing **deeds and documents** if they are lost or damaged by any cause covered under 'Section C: **Contents**' cover.

The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes:

- loss or damage to **money**;
- documents more specifically insured by any other insurance; and
- documents used for business, trade, profession or employment purposes.



### 17: Loss of oil and metered water

The **insurer** will pay for the accidental loss of oil and metered water from **your home** and within the boundaries of the land following **accidental damage** to the water or heating system.

The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes:

- loss or damage while **your home** is **unoccupied** or **unfurnished**.

### 18: Fatal injury benefit

This section provides cover in the event that you are injured by a fire or assault in **your home** and this injury results in the death of you, your spouse, civil partner or domestic partner living with you within 6 months of the injury.

The most the **insurer** will pay for any one event is shown on the **Policy Schedule**.

This excludes claims relating to any illness or bodily injury which happens gradually or isn't caused by a specific or sudden accident.

### 19: Business equipment

If you, or any member of your **family**, use **your home** for clerical business purposes, the **insurer** will pay for loss or damage to **business equipment** while in **your home** if caused by an event covered under, Section C: **Contents**, 1-10.

The most the **insurer** will pay for any one event is shown on the **Policy Schedule**.

This excludes loss or damage to business stock.



## 20: Special occasion cover

The **insurer** will increase the **contents** sum insured by the amount shown in the **Policy Schedule**:

- during the month of your **religious festival** to cover gifts and extra food and drink you and your **family** buy for the **religious festival**;
- 4 weeks before and 4 weeks after the day of your weddings, civil partnerships, religious festivals, birthdays, anniversaries and any other type of celebration or that of your **family**, to cover gifts and extra items bought for the event;
- 4 weeks before and 4 weeks after the birth or adoption of a child to any member of your **family**.

## 21: Plants in the garden

The **insurer** will pay for loss or damage to growing trees, shrubs or plants at your **home** caused by fire, explosion, malicious damage smoke, lightning, earthquake or vandalism, impact by any falling tree or branch or theft or attempted theft.

The most the **insurer** will pay is shown on the **Policy Schedule** The most the **insurer** will pay for any one growing tree, shrub or plant is £500.

This excludes loss or damage while **your home** is **unoccupied** or **unfurnished**.

## 22: Contents in the open

The **insurer** will pay for loss or damage to contents whilst in the open within the boundary of **your home**, if covered under Section C: **Contents**, 2-11.

The most the insurer will pay is shown on the **Policy Schedule**.

The **insurer** will also pay for **accidental damage** if you have chosen to take the **Contents – accidental damage** (optional extra) cover. Please see Section D of this **policy** booklet for more details of this additional cover.

This cover excludes loss or damage:

- caused by **storm** or **flood**;
- when **your home** is **unoccupied**;
- to **valuable items** or **money**;
- to **business equipment**;



- to pedal cycles;
- caused by theft from unattended vehicles;
- when **your home** is tenanted;
- when **your home** is used to receive visitors or paying guests in connection with your business.

### **23: Contents cover when you are moving home**

The **insurer** will pay for loss or damage to **contents** when you move home as a result of causes under Section C: **Contents** 1-11.

Cover for loss or damage is provided:

- if caused during household removal by a professional removal contractor moving them from your home to another permanent home in United Kingdom; and/or
- while they are being held in temporary storage by the removal firm for up to 72 hours.

This excludes:

- damage to china, glass and fragile items unless professionally packed;
- **valuable items** or **money**; and
- to pedal cycles

The **insurer** will also pay for accidental damage if you have chosen to take Section D: **Contents** – accidental damage (optional extra) cover. Please see Section D of this **policy** booklet for more details of this additional cover.

### **24: Contents when temporarily removed from your home**

The **insurer** will pay for loss or damage to **contents** when temporarily removed from **your home** to another building any bank or safe deposit in United Kingdom where your **family** is living or working for a period not exceeding 3 calendar months if caused by an event covered under 'Section C: Contents' 1-11.



The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes:

- loss or damage to any **contents** in the open;
- **contents** removed for sale or exhibition or to furniture depositories;
- loss or damage caused by **storm** or **flood** to property not in a building;
- loss or damage to student belongings;
- loss or damage to pedal cycles;
- loss or damage to items that have never been in **your home**;
- theft or attempted theft of **money** or **credit cards** where there was no force and violence used;
- loss occurring within the boundaries of **your home**; and
- loss or damage caused by theft or attempted theft other than from:
  - an occupied private home or any building where you or your **family** are working or temporarily living;
  - any other building or caravan but only if force and violence is used to gain entry or exit; and
  - a deposit box in a bank.

### 25: Student belongings cover

The **insurer** will pay for loss or damage by any of the covers in 'Section C: **Contents**' 1-10 to **contents** belonging to you or your **family** while in full time education in the United Kingdom and living and studying away from **your home** providing the student's permanent address is the home. Additional cover is available under the personal possessions section (if chosen).

The most the **insurer** will pay is shown on the **Policy Schedule**.

This excludes:

- anything under 'What is not covered' under 'Section C: **Contents**' covers 1-10;
- loss or damage to pedal cycles;
- loss or damage to any items being worn, moved or carried;
- loss or damage caused by theft or attempted theft, where there was no force and violence used to get into or out of university halls of residence or rented student accommodation; and
- loss or damage when the university halls of residence or rented student accommodation is **unoccupied**.



## 26: Occupiers and public liability

Accidents which happen in buildings or on land are more commonly the legal responsibility of the occupier of the buildings or land, rather than the owner.

Cover against any breach of the legal responsibility that you may have as the occupier is provided by this **Contents** cover.

**Contents** insurance provides cover for your legal responsibilities as occupier.

The **insurer** will pay up the limit shown on the **Policy Schedule** (including costs and expenses agreed by them in writing) for any one claim or series of claims arising from any one event or one source or original cause that you or your **family** become legally liable to pay as compensation as occupiers of the home or private individuals occurring during the **period of insurance** in respect of accidental:

- death, injury or illness to any person or damage to their property;

This excludes any liability resulting in:

- the death, bodily injury or illness of you or a member of your **family** or **domestic staff**;
- any loss or damage to property owned by you or a member of your **family** or **domestic staff** or which you/they are responsible for;
- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property;
- any action brought against you in a court outside the United Kingdom, the Channel Islands or the Isle of Man;
- liability resulting from:
  - the ownership of **your home**;
  - from the occupation or ownership of any other land or building;
  - from sport involving the use of motorised equipment;
  - from any employment, trade, profession or business;
  - from an agreement made unless you would have been liable even if you, your **family** or **domestic staff** had not made the agreement;
  - from the transmission of any disease or virus;



- liability resulting from the use, ownership, custody or control of:
  - any motor vehicles, including children's vehicles, quad bikes, utility vehicles or any electrically or mechanically powered vehicles (other than battery or pedestrian operated models or toys, domestic gardening equipment, golf carts or trolleys, and vehicles which are designed to help disabled persons and are not registered for road use) whether licensed for road use or not;
  - caravans, horse boxes or trailers;
  - the licence or use of any train or aircraft (including models, drones, gliders and hang gliders);
  - hovercraft, boats, boards or any other equipment designed for use in or on water (except battery or pedestrian operated models or toys or hand propelled watercraft);
  - dogs of a type referred to in the Dangerous Dogs Act 1991 or any subsequent amendment;
  - any animal (other than guide dogs or pets that are normally domesticated in the UK and horses used for private hacking);
  - firearms except airguns or legally held sporting guns used for sporting purposes;
- any legal liability covered by any other insurance policy.

### 27: Employers' liability

If following an accident during the **period of insurance** your **domestic staff** dies, is injured or falls ill while employed by you and you are found legally liable the **insurer** will pay for any claim arising from one incident or a series of incidents from any one cause up to the limit shown on the **Policy Schedule**. This includes claimants' costs and expenses.



In addition the **insurer** will pay any defence costs and expenses which are incurred with the **insurer's** written consent.

This excludes any liability which should be covered by compulsory motor insurance or security as required under any Road Traffic Act.

### **28: Tenants' liability**

If you are a tenant the **insurer** will pay for loss or damage to the **buildings** fixtures and fittings of **your home** by any cause listed under Section A: **Buildings** 1-10.

The most the **insurer** will pay up to the limit shown on the **Policy Schedule**.

If you have **contents accidental damage** (section D) cover is extended to causes 11 and 12 listed under Section A: **Buildings**.

**Accidental damage** is the unexpected physical damage caused suddenly by an identifiable external means and is not deliberate.

This cover excludes loss or damage:

- while **your home** is **unoccupied** or **unfurnished**;
- to any property you or your **family** own;
- to gates, hedges and fences.

### **29: Visitors Effects**

- Your **insurer** will pay up to the limit shown on the **Policy Schedule** for loss or damage to your visitors' personal belongings (other than **money** and **valuables**), as a result of a cause listed in paragraphs 1 to 10 of this section, whilst your visitor is in **your home**.



## Section D: Contents – accidental damage cover (optional extra)

**This section only applies if you have chosen to include Contents – accidental damage cover with your policy. This is shown on your Policy Schedule.**

Full details of the cover offered are given below. Please also refer to the General Exclusions and General Conditions section for further details of exclusions applying throughout your **policy**.

Your **insurer** will cover loss or damage as a result of an insured cause or cover provided under any paragraphs in this section. The **insurer** will deduct the **excess** shown on the **Policy Schedule**.

### What is covered?

Any other **accidental damage** to the **contents** of **your home** which isn't specifically covered in 'Section C: **Contents**' cover. This could include, for example, accidentally spilling paint on a carpet or ink on a sofa.

### What is not covered?

Loss or damage:

- by mechanical or electrical breakdown or failure;
- arising from the cost of remaking any film, disc or tape or the value of any information contained on it;
- caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing;
- caused by wear and tear, depreciation, rot, the effect of light, atmospheric or climatic conditions or other damage that happens gradually over a period of time;
- by chewing, scratching, tearing or fouling by domestic pets;
- caused by infestation, chewing, scratching, tearing or fouling by insects or **vermin**;



- to food, drink, clothing or plants;
- to computers or computer equipment by:
  - accidental loss or mislaying or misfiling of documents or records;
  - viruses; or
  - contamination; and
- arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming, e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness;
- while your home is **unoccupied** or **unfurnished**;
- caused during household removal unless you are using a professional removal company;
- caused by water entering **your home**;
- occurring while **your home** is undergoing demolition, structural alterations or structural repairs;
- caused by your lodgers, paying guests or tenants; or
- damage by any cover listed elsewhere in the **contents** section and which is specifically excluded under that cover.



## Section E: Personal possessions (optional extra)

**This section only applies if you have chosen to include personal possessions cover with your policy – this is shown on your Policy Schedule.**

Please also refer to the General Exclusions and General Conditions section for further details of exclusions applying throughout your **policy**.

Your **insurer** will cover loss or damage as a result of an insured cause or cover provided under any paragraphs in this section. The **insurer** will deduct the **excess** shown on the **Policy Schedule**.

### What is covered?

This section covers theft of, accidental loss or **accidental damage** to, you and your **family's personal possessions** when in or temporarily outside **your home** – including outside of United Kingdom, provided the **personal possessions** are at all times in the control or custody of **you** or your **family**, or left with hotel security, in a locked safety deposit box, safe or similar locked receptacle.

Temporarily means a period of less than 60 days in a row.

The most the **insurer** will pay for **personal possessions** is the amount shown on our **Policy Schedule**.

### What is not covered?

Loss or damage:

- to any article used or held for business purposes;
- to any article owned by others;
- to road vehicles or any electrically or mechanically powered vehicles (except battery or pedestrian operated models or toys, golf carts or trolleys or buggies, and vehicles which are designed to help disabled persons and are not registered for road use);
- to caravans, horse boxes or trailers;
- to any form of aircraft (including models, drones or hovercraft);
- to watercraft or any other equipment designed for or intended for use in or on water (except battery or pedestrian operated models or toys or hand propelled watercraft);
- to sports equipment (including horse riding equipment) when it is being used for its intended purpose;



- to musical instruments while they are in use for their intended purpose;
- to property more specifically insured by this **policy** or insured by any other policy;
- to theft or attempted theft of **personal possessions** from unattended vehicles, caravans or motor homes, where:
  - there was no force and violence used to get into the vehicle, caravan or motor home; and/or;
  - the item was not hidden from view in a locked boot, luggage or glove compartment;
- by deception unless the only deception is gaining entry to **your home**;
- arising from the cost of remaking any film, disc or tape or the value of any information held on it;
- caused by, or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing;
- caused by chewing, scratching, tearing or fouling by your domestic pets;
- caused by infestation, chewing, scratching, tearing or fouling by insects or **vermin**;
- to items not in the care, custody or control of you or your **family**;
- caused by theft or attempted theft from an unlocked hotel room;
- arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming. e.g. costs incurred in preparing the claim or loss of earnings following your bodily injury or illness;
- by mechanical or electrical breakdown or failure;
- to plants or any living creature;
- where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable;



- specifically covered elsewhere in this **policy**;
- to computers or computer equipment by:
  - accidental loss or mislaying or misfiling of documents or records;
  - viruses;
  - contamination;
- to lottery tickets and raffle tickets.

## Mobile phones away from the home

### What is covered?

The **insurer** will pay for loss or damage to your or your **family**'s mobile phones provided they are at all times in the control or custody of you or your **family**, or left in hotel security, a locked safety deposit box, safe or similar locked receptacle.

The most the **insurer** will pay for any event is the cost of replacing the phone up to the **personal possessions** limit sum insured shown on your **policy schedule**.

### What is not covered?

Any mobile phone used or held for business or professional purposes.

### Where mobile phones are covered

In or temporarily outside the boundaries of **your home**, including temporarily outside of United Kingdom, provided the mobile phone is at all times in the control and custody of you or your **family**.

Temporarily means a period of less than 60 days in a row.



## Pedal cycles away from home

### What is covered?

If **personal possessions** is shown on your **Policy Schedule** your **insurer** will cover loss or damage to the pedal cycles when they are away from **your home** including outside of the United Kingdom.

The most the **insurer** will pay for any single pedal cycle is shown on the **Policy Schedule**. The **insurer** will deduct the **excess** shown on the **Policy Schedule**.

### What is not covered?

- Loss or damage while the pedal cycle is being used for racing, rallies, pacemaking or trials.
- Loss of or damage to accessories or tyres unless the pedal cycle is stolen, lost or damaged at the same time.
- Theft of an unattended pedal cycle while outside the boundary of **your home**, unless in a locked building or attached by a locked security device between the cycle's frame and a permanently fixed structure.
- Loss or damage caused by cleaning, repairing or restoring.
- Loss of value.
- Loss by deception.



## Section F: No Claims Discount (NCD)

You may be entitled to a discount on your premium (known as a No Claims Discount) if you have not made a claim in the previous **period of insurance**.

If you have a No Claims Discount this will be detailed in your **Policy Schedule**.

If you don't make a claim during the **period of insurance** your No Claims Discount will increase at the next renewal date in line with our scale (see table on page 47).

If you make a claim under 'Section A: **Buildings**' or 'Section B: **Buildings – accidental damage cover**' we'll reduce 'Section A: **Buildings** No Claims Discount' at the next renewal date in line with our scale.

If you make a claim under 'Section C: **Contents**' or 'Section D: **Contents – accidental damage cover**' we'll reduce 'Section C: **Contents** No Claims Discount' at the next renewal date in line with our scale.

If you make a claim under both, we'll reduce both.

If you make a claim under 'Section E: **Personal possessions**', we'll reduce 'Section C: **Contents** No Claims Discount' at the next renewal date in line with our scale.

### Important:

- Your premium may rise even if your No Claims Discount increases, as the amount of your No Claims Discount is only one of the factors that the **insurer** uses to calculate your premium.
- The Family Legal Protection and Home Emergency optional extras are not eligible for No Claims Discount, therefore any claims made under these sections don't affect the No Claims Discount you may have on the other sections of your **policy**.



Current No Claims Discount (years)	No Claims Discount (years) at next renewal			
	No Claims	1 claim	2 claims	3+ claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	2	0	0
4	5	3	1	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9+	9	3	1	0

If you do make a claim during the current **period of insurance**, your No Claims Discount will be reduced at the next renewal date in accordance with the scale shown above.

Your No Claims Discount cannot be transferred to another person or used on more than one **policy** at the same time.



## General Exclusions

These exclusions apply throughout your **policy**.

The **insurer** will not pay for:

### 1. Riot/civil commotion

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

### 2. Sonic bangs

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

### 3. Reduction in market value

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

### 4. Confiscation

Any loss or damage or liability caused by or happening through confiscation or detention by customs or other officials or authorities.

Exclusions 1-4 above do not apply to:

- Employers' liability;
- Tenants' liability;
- Occupiers' and Public liability;
- Property owners' liability.

### 5. Business property and legal liability

Any loss or damage to property owned by, held in trust or primarily used for any business, trade or profession (other than **business equipment**). Any legal liability arising directly or indirectly from any business, trade or profession.



## 6. Radioactive contamination

Any expense, loss, bodily injury, liability or damage to any property directly or indirectly caused by, contributed to or arising from:

- (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component part;
- (c) any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

## 7. War risks

Any loss or damage or liability occasioned by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

## 8. Terrorism

Any loss, liability, damage, cost or expenses of any nature directly or indirectly caused or occasioned by or happening through or in consequence of **terrorism** or any action taken in controlling, preventing or suppressing any acts of **terrorism**.

## 9. Pollution/contamination

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

- a sudden and unforeseen and identifiable incident occurring within the **period of insurance**; or
- leakage of oil from a fixed domestic oil installation at **your home**.

## 10. Gradual deterioration/maintenance

Any loss or damage caused by wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot or fungus and costs that arise from the normal use, maintenance and upkeep of your **buildings** and its **contents**.

Any process of cleaning, repair or alteration, damage by insects, electrical or mechanical failure or breakdown, faulty design, materials or workmanship.



## 11. Existing or deliberate loss or damage

Any existing loss or damage, or loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your **family** or anyone lawfully in **your home**.

## 12. Deception

Any loss or damage caused by deception, unless the only deception is gaining entry to **your home**.

## 13. Wear and tear

Any loss or damage caused by wear or anything which happens gradually including deterioration, settlement or shrinkage.

## 14. Cover under both policies

Please note that if you have chosen both **buildings** and **contents** insurance the **insurer** will only pay under one section for any claim. This applies to alternative accommodation and lost or stolen keys.

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**OUR PROMISE:**

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**Personal Possessions (optional extra)  
we cover damage to your family's  
mobile phones.**

(part of personal possessions optional extra, see pages 42-45 for the terms and conditions)



## General Conditions

You and your **family** must comply with the following conditions to have the full protection of your **policy**. If you don't comply with them, your **insurer** may at their option cancel or void the **policy**, or refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

### 1. Making claims

In the event of any claim under this **policy** your **insurer** can, for their own benefit:

- take over and conduct the defence or settlement of any claim; and
- take legal action over any claim.

These actions may be taken in your name or the name of any insured person.

Your **insurer** shall be entitled to conduct the defence or settlement of any claim and to instruct the solicitors of their choice to act for you in any proceedings. In circumstances where it's considered appropriate your **insurer** will be entitled to admit liability, for the costs covered under this **policy**, on behalf of you or any person claiming indemnity under the **policy**.

### 2. Keeping us informed of any changes which may impact your cover

In addition to ensuring that the information you have provided us is accurate, you must tell us as soon as possible about any change in circumstances as this could affect your insurance cover. Examples of changes you should tell us about before they happen are:

- you change your address;
- someone lives in **your home** other than you and your **family**;
- **your home** becomes **unoccupied** or **unfurnished**;
- if you or your family change the use of your property;
- the rebuilding costs of **your home** or the replacement values of the **contents, personal possessions** or pedal cycles exceed the limits shown in your **Policy Schedule**;



- you, your **family** or anyone currently living with you is convicted of any offence which is not considered spent under the Rehabilitation Offenders Act 1974 or subsequent acts other than driving offences;
- you, your **family** or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgement (CCJ) or Individual Voluntary Arrangement (IVA);
- you change your occupation;
- **your home** is being used for business or professional purposes other than clerical work;
- **your home** is not in a good state of repair;
- **your home** is undergoing structural alteration, structural repair, restoration or renovation;
- any of the information given and recorded in your **Statement of Fact** has changed.

Upon being told of a change in circumstances, the **insurer** reserves the right to:

- cancel your **policy** if the change of circumstance makes the risk unacceptable; or
- charge you an additional premium or give you a return premium with effect from the date upon which your circumstances changed; and/or
- apply an **endorsement** to the **policy** with effect from the date upon which **your** circumstances changed with further conditions or warranties which you must comply with.

If you fail to tell us of any change in your circumstances which occurs after the start date of the **period of insurance**, the **insurer** would consider this to be a non disclosure/misrepresentation and the action they may take is detailed under Policy Condition 9 'Providing us with information' on page 57 of this policy booklet.

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**OUR PROMISE:**

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**We'll cover you in the event of theft of money and/or credit cards in your home.**

**(see page 32 for the terms and conditions)**



### 3. Taking care of your property

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

You must maintain the property insured in good repair.

### 4. Other insurance

If any liability, loss or damage is covered by any other insurance, your **insurer** will only pay their share of the claim.

### 5. Keeping to this policy

Your **insurer** will only give the cover described in this **policy** if:

- anyone claiming cover has kept to all its terms, conditions and **endorsements**; and
  - the information you gave on your **Statement of Fact** and declarations is correct and complete to the best of your knowledge.
-



## 6. Fraud

You and your **family** must not act in a fraudulent manner. If you or anyone acting for you:

- makes a claim under the **policy** knowing the claim to be false or fraudulently exaggerated in any respect or makes a statement in support of a claim knowing the statement to be false in any respect; or
- submits a document in support of a claim knowing the document to be forged or false in any respect; or
- makes a claim in respect of any loss or damage caused by your wilful act or with your knowledge; or
- makes a fraudulent payment by bank account and/or card; then  
your **insurer**:
  - may not pay the claim;
  - may cancel or at their option declare the **policy** void from the date the fraud occurred;
  - may not make any return of premium;
  - may inform the police, other financial services organisations and anti-fraud databases of the circumstances as set out under the 'Fraud prevention and anti-money laundering' section at the rear of this document.

## 7. Contracts (Rights of Third Parties) Act 1999

No third party will have, or be able to enforce, any term of this **policy** under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party, apart from this Act.

## 8. Victim of crime

The circumstances of any claim which arises as a result of you being a victim of crime must be reported to police as soon as practicable. You must fully cooperate with all resulting police enquiries and any resulting prosecution of offenders.

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## 9. Providing us with information

You must take reasonable care to ensure that the information which you gave us before this **policy** started, during the course of the **policy** or for the purposes of renewing the **policy** (whether provided orally, electronically or in writing) must be complete, accurate and honest. You can make sure the information is accurate by checking your **Statement of Fact**; if any information is inaccurate or you are unsure, contact us as immediately.

If you or anyone representing you:

- provides us with mis-leading or incorrect information to any questions asked when applying, amending or renewing this insurance;
- deliberately or recklessly provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately or recklessly misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents;
- makes a fraudulent payment by bank account and/or card;

The **insurer** may:

- agree to amend your **policy** to record the correct information, apply any relevant **policy** terms and conditions and collect any additional premium due including any premium adjustment charge to cover our administration costs;
- reject a claim or reduce the amount of payment we make;
- cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation fee.

Where fraud is identified your **insurer** will:

- not return any premium paid by you.
- recover from you any costs we've incurred.
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.



## 10. Renewing your policy

We'll notify you in good and no later than 20 days before the end of your **policy** term that your renewal is due.

As part of our commitment to you, we review our home insurance products on a regular basis so we can continue to deliver value for money and make sure we offer the best quality products. This may from time to time involve changing one of the insurers or the terms and conditions of your cover on renewal. You agree that we may change an **insurer** on renewal without seeking your permission to do so.

Before we renew your **policy**, we may review your past claims history. As a result of this review, we may not offer you the same type or level of cover at renewal.

### Automatic renewal

If we offer to renew your **policy** automatically, you give us permission to do so on the basis of the renewal premium and policy conditions, details of which we'll send you before the renewal date. If you don't wish us to do this, you can call us to let us know before the renewal date.

Before we renew your **policy**, we may review your past claims history. As a result of this review, we may not offer you the same type of cover at renewal.

In a small number of cases, we won't automatically renew your **policy**. We'll tell you on your notice of renewal if this is the case. Some of the reasons why we may not automatically renew your **policy** include:

- you have previously told us you don't want to automatically renew your **policy**;
- our panel of **insurers** won't insure you for another year;
- you've an outstanding debt on your current **policy**.

If you don't want to renew your **policy**, or wish to opt out of the automatic renewal process, please let us know before your renewal date. You can contact **0345 266 1660**.



## 11. Cancelling your policy

This section contains important notes about yours, ours and your **insurer's** rights of cancellation. You must read these notes carefully. To cancel this product you should contact **0345 266 1660**.

### Cancellation rights

#### Your right to change your mind

If you cancel this policy before cover is due to start, we will return any premium you have paid in full. If you cancel this policy within 14 days of its start date we will return any premium paid in full, unless you have made a claim under the policy. In these circumstances, the effective date of cancellation will be the date that you request the policy be cancelled or when the cancellation request is received, whichever is the latter.

You have the right to cancel this policy after 14 days of taking it out or renewing it, without giving a reason. Unless you have made a claim under the policy, you'll receive a pro-rata refund of premium. A fee, as shown in the About our Insurance Services document, will apply. In these circumstances, the effective date of cancellation will be the date that you request the policy be cancelled or when the cancellation request is received, whichever is the latter.

Please note that we'll not refund any premium if you have made a claim or if one has been made against you during the period of cover. If you have made a claim, or one has been made against you, the balance of the year's premium will be payable.



### **Our right (your insurer and/or Sainsbury's Bank) to cancel your policy**

Your **insurer** and/or Sainsbury's Bank has the right to cancel your **policy** at any time by giving you 7 days' notice in writing. We or your **insurer** will send a cancellation letter and/or email to the latest address/email address we have for you and will set out the reason for cancellation in the letter. We may charge a fee for doing this however, neither we nor your **insurer** will ever cancel your **policy** without a valid reason for doing so. Valid reasons may include but are not limited to the following:

- Where we have been unable to collect a premium payment. In this case we'll contact you in writing requesting payment by a specific date. If payment is not received by that date we'll issue you with a 7 day notice of cancellation in writing and subsequently cancel your **policy** with immediate effect following these 7 days and notify you in writing that such cancellation has taken place;
- You refusing to allow us or your **insurer** reasonable access to **your home** or proof of ownership in order to give the services you have requested under this **policy**, e.g. when you have a claim;
- Where you are required in accordance with the terms of this **policy** booklet to co-operate with us or your **insurer**, or send us or your **insurer** information or documentation and you fail to do so in a way that affects your **insurer's** ability to process your **policy**, a claim, or ability to defend their interests;
- If, by law or other reason, your **insurer** is prevented from providing cover under this **policy**;
- Where changes to your information render the risk unacceptable to the **insurer**.

We may also cancel this **policy** and may not refund your premium if:

- You don't keep to the terms and conditions of this **policy**;
- You (or someone on your behalf) make or try to make a fraudulent claim under this **policy** or where you act in a fraudulent way;
- You fail to co-operate with our or your **insurer's** representatives, use threatening or abusive behaviour or language, or intimidation or bullying of our or your **insurer's** staff or suppliers;
- We or your **insurer** suspect you of fraud. If we or your **insurer** cancel your **policy** on the grounds of fraud, cancellation may be immediate and we may keep any premium you have paid. We may also inform the police of the circumstances. If the fraud or suspected fraud is in respect of a claim under this **policy**, your **insurer** has the right to recover any payment already made in respect of this claim.

We'll not refund any premium if you have made a claim or if one has been made against you during the period of cover. If you have made a claim, or one has been made against you, the balance of the year's premium will be payable.



## Other things we need to tell you

### Data Protection Notice

Please make sure that you read this notice carefully, as it contains important information about how Sainsbury's Bank plc or your **insurer** will use personal data and sensitive personal data which we hold. You should show this Data Protection Notice to anyone covered or proposed to be covered under this **policy**.

#### Your personal data

For mutual security, calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the relevant data protection legislation, the Data Controllers in relation to the personal data you supply are Sainsbury's Bank plc and the **insurer** specified on your **Policy Schedule**.

#### How we use your personal information

Our main use of your personal information is to provide the specific service you require. We'll use your information and that of others you name on the **policy** to give you quotations, and manage your insurance **policy**, including underwriting and claims handling. Your information comprises all of the details we hold about you and your transactions and includes information we obtain about you from third parties, the J Sainsbury's Group and the Nectar Programme.

During the course of our dealings with you we or the insurer may need to use your information to:

- assess financial and insurance risks relating to you including through risk assessment modelling and profiling;
- prevent and detect crime including anti-money laundering and financial sanctions;
- comply with our legal and regulatory obligations;
- develop our products, services, systems and relationships with you;
- review our records for signs of any previous fraudulent activity which may take affect our ability to offer you cover;



This may involve disclosing your personal information to other **insurers**, third party underwriters, reinsurers, regulators, credit reference agencies and fraud prevention agencies.

If you have one, details relating to your Nectar Card and number of points earned will be passed to Sainsbury's Supermarkets Ltd, so that the Nectar Programme can be administered.

We will keep any information you have provided to us confidential. However, you agree that we may share this information (other than financial and transactional information) with other companies within the Sainsbury's Group (as detailed in our Privacy Policy, which we may amend from time to time). Please see our Privacy Policy (found on our website at <https://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy>) for more details about how we and Sainsbury's Group will use your information.



### How will we use your personal data and who will we share it with?

During the course of our dealings with you we or the **insurer** may need to use your information to:

- assess financial and insurance risks;
- prevent and detect crime including anti-money laundering and financial sanctions;
- comply with our legal and regulatory obligations;
- develop our products, services, systems and relationships with you;
- record your preferences in respect of products and services;
- recover any debt or if you have any outstanding debt from previous dealings with us we'll only offer you a **policy** upon settlement of the full outstanding amount;
- review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- use the information we hold in our system about you and that of others named on the **policy** (e.g. joint policyholders);
- share the information with agencies that carry out certain activities on our behalf (e.g. marketing agencies or those who help the **insurers** underwrite your **policy**);
- disclose some of your information and that of others named on the **policy** to other **insurers**, third party underwriters, reinsurers, credit reference, fraud prevention regulators and law enforcement agencies and other companies that provide services to us or you.

We don't disclose your information to anyone except where we:

- have your permission;
- are required or permitted to do so by law;
- have a legitimate business interest to do so;
- may transfer rights and obligations under this agreement.



### Transferring your information

Sometimes we or the insurer may require services from suppliers that are located worldwide and your information will be shared with them for the purposes of providing that service. In these circumstances we will always take great care to ensure that these suppliers apply the same levels of protection, security and confidentiality we apply so that your personal information is kept safe and secure. Such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

### Sensitive information

UK data protection legislation defines certain information as 'sensitive' (racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences) genetic data and biometric data and some of the personal information we ask you for may be sensitive personal information. We will only use this information to provide the services you require and which are described in your **policy** documents.

### Dealing with other people

It's our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the **policy**. Please tell us who they are when you take out your **policy**.

If you would like someone else to deal with your **policy** on your behalf on a regular basis, please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

### Who we will share your information with

If you have a Nectar Card then details relating to your Nectar Card and number of points will be passed to Sainsbury's Supermarkets so that the Nectar Programme can be administered.

We will use data which you provide to us or our agents (directly or via Nectar Card participation, or in relation to other Sainsbury's products you hold) to allow us to offer relevant products to you, at a better price where appropriate.

If you e-mail us, or give us your e-mail address, we will keep a record of it. Sainsbury's Bank plc and other parts of the Sainsbury's group, may use it to keep their records up to date, administer any relationship you have with them and contact you occasionally about other products and services which may interest you, unless you ask us not to do so. We will not give your e-mail address to any unauthorised third parties.



## OUR PROMISE:

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**We'll increase the contents sum insured four weeks before and after your wedding to cover gifts and extra items for the event.**

(see page 34 for all special occasion cover and terms and conditions)



### Fraud prevention and anti-money laundering

We have systems which protect our customers and ourselves against fraud and other crime.

In order to prevent and detect fraud, we may at any time:

- share information about you with other organisations including the police;
- conduct searches about you using externally available databases and insurance industry application, policy and claims checking systems;
- undertake credit searches;
- check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is given and fraud is identified, details will 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;
- managing credit and credit related accounts or facilities;
- recovering debt and tracing beneficiaries;
- checking details on proposal and claims for all types of insurance;
- checking details of job applicants and employees.

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

Please contact us on the number shown on your **policy** documentation if you want to receive details of the relevant fraud prevention agencies, and how to obtain a copy of your information held by them. The agencies may charge a fee.



### Financial sanctions

We and the **insurer** will use information about you and that of others named on your **policy** to make sure of compliance with financial sanctions in effect in United Kingdom and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists. Your information and that of others named on your **policy** may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to give further details in order to make sure of compliance with financial sanctions requirements.

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the period of insurance we may cancel this policy immediately by giving your written notice at your last known address.



### **Credit reference agencies**

We and the insurer carry out a consumer search when any application for insurance is submitted to evaluate insurance risks.

As a responsible lender we are committed to ensuring that our customers can afford the products that we offer. To do this we complete an affordability assessment, which includes a credit search that will leave a record on your credit file.

When we provide a quote, we do a 'soft search' of your credit report. This gives us a snapshot of your key information without affecting your credit score or leaving a credit footprint for other lenders to see.

If you decide to purchase your insurance, and apply for credit through paying by our insurance premium finance instalment facilities, we will give details of your account and how you conduct it to our credit reference agency. This will leave a record on your credit file converting the 'soft search' in to what is known as a 'hard search', meaning it will be visible to other lenders and could affect you if you apply for credit in future.

If you make a change to your policy during the term of insurance, which results in a substantial increase to the loan amount, an additional affordability assessment will be carried out after we receive your application. The affordability assessment includes a credit search that will leave a record on your credit file.

Please be aware: if this additional affordability check is unsuccessful then we will ask you to find an alternative way to pay for the premium rather than through instalments and if you are unable to do this, you may have your policy withdrawn.

If you borrow and do not repay in full and on time, we may cancel your insurance and your insurance finance. We will inform our credit reference agency who will record the cancellation of the credit agreement.

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## Your Rights

To understand how Sainsbury's Group uses your information, the legal basis for that use and your right to object to those uses, please take a look at our Privacy Policy (which can be found on our website at [www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy](http://www.sainsburysbank.co.uk/legals/leg-reg-privacy-policy)) which we update from time to time.

## How to make a complaint

If you are not satisfied with the service we have given, please tell us so that we can do our best to resolve the problem. You can contact us in the following ways:

Please call us on our priority number: **0800 085 3936**.

If you wish to write, then please use our web form:

**[sainsburysbank.co.uk/contact/contact-getintouch-email](http://sainsburysbank.co.uk/contact/contact-getintouch-email)**

Or you can address a letter to:

**Sainsbury's Bank Insurance**  
**PO Box 4996**  
**WORTHING**  
**BN11 9AT**

Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of its receipt. In the unlikely event that your complaint has not been resolved within 4 weeks of its receipt, we'll write and let you know the reasons why and what further action we'll take.

If we cannot resolve your complaint, we'll issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service which, once contacted, will liaise with us on your behalf. The ombudsman will then inform you directly of its decision.

For complaints about claims, please contact your **insurer** handling your claim. You will find details of your **insurer** on your **Policy Schedule**.



For further details, please see the ombudsman website at:  
**financial-ombudsman.org.uk**

If you wish to contact the Financial Ombudsman, you can:

Write to them at:

**The Financial Ombudsman Service, Exchange Tower, London E14 9SR.**

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

Call: **0800 023 4567** or **0300 123 9123**.

Visit the Financial Ombudsman Service website:

**financial-ombudsman.org.uk**

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# Getting in touch

## Got a question?

To make a change or to talk to us about your policy

**0345 266 1660**

Monday to Friday 9am-5:30pm

Closed Saturday and Sunday

## Need to claim?

If you need to make a claim on your policy you need to call your insurer. You can find the name of your insurer on your policy documentation.

**Ageas Insurance LTD**

**0345 166 6381**

**Axa Insurance PLC**

**0333 241 3197**

**Covea Insurance PLC**

**0330 024 2255**

**Geo Underwriting PLC**

**0345 074 4760**

**Highway Insurance Company Ltd**

**0330 678 5009**

**International Insurance Company of Hannover SE UK branch**

**0300 045 2223**

**Lloyds Bank General Insurance LTD**

**0344 856 2340**

**Prestige Underwriting Services LTD**

**0800 028 3966**

**Royal and Sun Alliance Insurance PLC**

**0800 316 8273**

**Zurich Insurance PLC**

**0800 169 1644**

## Online Servicing

View all of your policy documents and make changes to your policy by registering or logging in at [sainsburysbank.co.uk](https://sainsburysbank.co.uk)

## Special requirements

We can provide documents in large print, Braille or on audio. Please call our Customer Care Line on 0345 266 1660 for more information.

You can also call us via our Text Relay service (Next Generation Text) for general product enquiries. Please call: **18001 0345 266 1660** to use this service.

Telephone calls to numbers starting 03 are charged at local rates from landlines and mobiles. Calls to numbers starting 08 are free from landlines and mobiles. All calls may be recorded for security purposes and monitored for quality control procedures.

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