

Home Insurance

Your policy booklet

Sainsbury's Bank

Protect what matters most

This booklet gives you essential information about your insurance policy and how it protects your home and contents. We've included helpful explanations of how your cover works and what to do if you ever need to make a claim.

To speak to someone about your insurance, please call:

General enquiries or amendments*

0345 850 5500

(Monday to Friday 8am–6pm
Saturday 9am–1pm)

Please have your policy number to hand.

New claims

Please go to page 12 to find the numbers and information you need.

In an emergency*

0345 603 2252

Please go to pages 38–40 for more information.

Key recovery service*

0345 850 5500

Your policy includes free key fobs which enable you to benefit from a free, confidential recovery service in the event of loss.

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

As this forms part of your contract with us, please take time to read it alongside your policy schedule to check exactly what you're covered for, then keep it somewhere safe.

Here's what you'll find inside:

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How do I cancel my policy?

You can cancel your policy by calling us or writing to us. If you cancel within the first 14 days we'll refund your premium, unless you have made a claim. The 14 days start on the day you receive your policy documents or the day your policy starts, whichever is later.

If you cancel at any other time, you'll need to give us 30 days' notice, and we'll refund any premium you have paid for the rest of the insurance period, provided it's more than £5.

For full cancellation rights please see the 'Cancellation' section on page 52.

Important: Read this booklet and keep it safe.

A closer look at your insurance

Find out more about how your home insurance works and how to stay protected. For full policy conditions and limits please read this policy booklet and your policy schedule.

Things to watch out for

Take care of your home

Insurance doesn't cover you for the maintenance of your home or routine decoration. Make sure your home is kept in a good state of repair or you may find that the damage has been caused as a result of wear and tear, and not something your insurance covers you for.

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When you're away

If you are going away for more than 30 days, like on holiday or for a hospital stay and you or your family won't be living in your home please call us. We can tell you what to do to ensure your home remains protected.

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A storm's brewing

Claiming for storm damage? We consider storm to be violent weather like strong winds of 55mph or more, torrential rain, heavy snow or hail that causes damage to hard surfaces or breaks glass. We'll take into account the condition of your home as a well-maintained building should withstand all but the most severe weather events.

pg 26

Guests, lodgers, sales and repair people. Are you covered?

Your insurance doesn't cover theft by a guest in your home. So even though you know friends and relatives well we still recommend you keep your valuables in a safe place and out of sight. But you are covered for theft by trade, sales and repair people.

Taking in a lodger? If you decide to share your home with someone other than your family you need to let us know so we can tell you what to do to ensure your home remains protected.

Some simple things to do

- Keep your gutters and drains clear of leaves.
- Check your roof for missing or loose tiles.
- Have a flat roof checked regularly for wear.

Leave things in order

When your home is unoccupied you will need to take certain precautions such as turning off the water, gas and electric and arranging for the property to be checked regularly.

Don't forget your garden

Your insurance doesn't cover storm damage to fences, hedges, gates or any contents left in the garden. So if you know bad weather's on the way make sure you secure any contents or move them into a garage or outbuilding.



Only one excess to pay

If you've got combined buildings and contents insurance and say your boiler bursts upstairs and the water damages the ceiling, sofa and carpet below, you'd only need to pay the relevant excesses on buildings or contents (whichever is the highest) as a single event caused the damage.

Make it secure

If you can't lock your bike away or you leave it in the garden, on the driveway, balcony or patio or in a communal area like a hallway, it must be securely locked to a permanently fixed structure.

If you'd like to talk to us or perhaps change your cover, please call 0345 850 5500 and we'll be happy to help.

Protecting your things

As well as our standard buildings and contents cover to protect your home and the things in it, these are some of the optional covers available.

pg 34

Are you protected for things taken out of your home?

You are if you have our Optional personal belongings cover. We cover things like rings, watches and laptops for theft, accidental damage, and accidental loss.

You'll need to look after your personal belongings of course. Never leave them out of sight – they must be within reach of you or your family at all times or locked safely away.

pg 35

Looking after your bike

If you need protection for your pedal cycles away from your home you will need our extra cover. Please contact us to arrange this for you.

pg 37

Expensive valuables

In this booklet we refer to the things you call valuables as 'high risk items' and a list of these can be found on page 18. Have you got something worth more than your single high risk item limit (see page 9)? Call us to talk about how we can protect it in and away from your home.

Things to note

Got a water leak?

If you have a leak from an appliance or pipe, we don't cover plumbing costs for repairing the leak itself (unless the pipe is frozen).

But we do cover the repair costs for any damage the water has caused to your home. So, if your washing machine leaks and your kitchen floor is damaged, we'll pay to repair or replace the floor. But the cost of fixing the washing machine isn't covered.

What's the difference between standard and optional accidental damage cover?

Standard – Our standard buildings and contents insurance covers you for things such as accidentally breaking a sink in your bathroom or a TV falling off its wall mount.

Optional – If you have our optional cover for an extra cost you could then claim for DIY accidents like drilling through pipes, accidentally damaging your carpet or if your dog chews the leg of your table.

Damaged one of a set? – Your policy only covers the cost of repairing or replacing the damaged item and won't cover the costs of replacing the whole set. Some examples of what we would repair or replace are:

- a broken sink, but not the undamaged matching bath or toilet;
- a damaged armchair, but not the undamaged matching sofa;
- a burnt kitchen unit, but not the cost of replacing all the kitchen units.

We appreciate every claim is different so we're always happy to talk you through the options to get the best result.

Policy limits and excess table

It is important that you review your policy limits and ensure they remain sufficient to protect your buildings and contents.

If you need to change your cover in any way or have any queries about your policy, please contact us by telephone on 0345 850 5500.

- The **excess you** must pay in respect of a claim made under any one of the covers listed in the following tables is the amount chosen by **you** and illustrated in your **policy schedule**. Any **excess you** will need to pay in addition to the **excess** chosen by **you** is shown in the following tables.
- Please ensure that **you** refer to your **policy schedule** for any **excess** which may apply specifically to your policy.
- If **you** make a claim under more than one cover for the same event **we** will only charge one **excess**.

By unlimited **we** mean **we** will pay the full repair or replacement costs. Any applicable **excess** and the inner limits listed in the following tables will still apply.

Cover that applies to the whole policy

Whether **you** have chosen Buildings cover or Contents cover or both:

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Replacement locks and keys	The Replacement cost	The excess amount specified in your policy schedule	22 & 27

Buildings cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Standard buildings cover	Unlimited	The excess amount specified in your policy schedule	20
Subsidence, heave and landslip	Unlimited	You will need to pay an additional £1,000 excess (The £1,000 is in addition to the excess amount specified in your policy schedule)	20
Escape of water from any domestic appliance or any fixed domestic water installation	Unlimited	You will need to pay an additional £250 excess (The £250 is in addition to the excess amount specified in your policy schedule)	21

Policy limits and excess table

continued

If you'd like more detail

follow the page numbers to find full details in the terms and conditions.

Buildings cover: Inner limits

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Trace & access	£5,000 in total	The excess amount specified in your policy schedule	21
Clearing drain blockages	£1,000 in total		22
Alternative accommodation	£20,000 in total		
Emergency access	Unlimited but up to £250 for any growing tree, shrub or plant in your garden		
Property owners' liability	£2,000,000	There is no excess payable for this cover	23

Optional buildings cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Buildings – accidental damage optional cover	Unlimited	The excess amount specified in your policy schedule	24

Contents cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Standard contents cover	The Contents sum insured specified by you and as shown in your policy schedule	The excess amount specified in your policy schedule	25
Escape of water from any domestic appliance or any fixed water installation	The Contents sum insured specified by you and as shown in your policy schedule	You will need to pay an additional £250 excess (The £250 is in addition to the excess amount specified in your policy schedule)	26

Contents cover: Inner limits

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page		
Total High risk items (inner limit)	The total limit specified by you as shown on your policy schedule	The excess amount specified in your policy schedule	18		
Single High risk item	£1,500 per single item				
Contents in your garages, sheds, greenhouses or outbuildings	£2,000 in total			25	
Visitors' personal effects in your home	£500 for each visitor				
Satellite dishes and receiving equipment	£500 in total				
Fatal injury benefit	£5,000				27
Frozen food	£500 in total			The excess amount specified in your policy schedule	27
Money in the home	£750				
Credit cards in the home	£750				
Deeds and documents	£2,500 in total				
Metered water and liquid petroleum gas	£1,000 in total	28			
Office contents and equipment	£5,000 in total. The High risk item single item limit applies				
Stock or trade samples	£500 in total				
Downloaded data	£2,000 in total				
Alternative accommodation	Up to 20% of the Contents sum insured specified by you as shown on your policy schedule				
Tenants' improvements	£5,000		29		
Special occasion cover	We will increase the Contents sum insured, as specified by you and shown in your policy schedule , by 10%				
Emergency access	The Contents sum insured specified by you and as shown in your policy schedule , but up to £250 for any growing tree, shrub or plant		There is no excess payable for this cover	31	
Plants in the garden	£500 in total				
Contents in the open	£500 in total				
Contents when temporarily removed from your home	£5,000 in total. The High risk items single item limit applies				
Occupiers' and public liability	£2,000,000				
Employers' liability	£10,000,000				
Tenants' liability	£5,000				

Policy limits and excess table

continued

Optional contents cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Contents – accidental damage optional cover	The Contents sum insured specified by you and as shown in your policy schedule	The excess amount specified in your policy schedule	32
Student belongings cover	£5,000. High risk item limit applies		33

Optional personal belongings cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Personal belongings cover	The total limit specified by you as shown on your policy schedule	The excess amount specified in your policy schedule	34
Personal belongings single item limit	£1,500		
Personal belongings stolen from or with a motor vehicle	£1,000 in total with no other limit to be added		
Pedal cycles including accessories	£500 per cycle		35
Money	£750		
Credit cards	£750		36
Loss or damage to mobile phones	£500 with additional £25 for lost airtime & £25 for informing others of new number		

Optional specified items cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Specified items, against loss or damage inside and outside of your home for: <ul style="list-style-type: none">• Pedal cycles over £500 in value• High risk items or personal belongings above £1,500 in value	The total limit specified by you as shown on your policy schedule	The excess amount specified in your policy schedule	37

Optional home emergency cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Cost of the authorised contractor chosen by us to deal with the emergency in respect of the call out charge, labour and any materials necessary	£1,000	There is no excess payable for this cover	38–40
Home emergency overnight accommodation	£250		
Cost toward a replacement boiler or hot water system if we are unable to repair	£500		

Optional legal expenses cover

It is stated on your **policy schedule** if **you** have purchased this cover

Cover	Policy Limit (The most we will pay for in any single event)	Excess	Page
Cost of negotiating or defending your legal rights	£50,000	There is no excess payable for this cover other than the first £250 of any claim for legal nuisance or trespass	40–47

Index linking

The sum insured for Contents and any specified items shown on your **policy schedule**, will be adjusted each month using the Consumer Durables Section of the Retail Price Index. Should this not be available, another appropriate index will be used. This is known as index linking.

No charge will be made for this during the year, but renewal premiums will be calculated on the adjusted sum insured. If the index reduces, **we** will not lower your sum insured, unless **you** ask **us** to.

Your **policy schedule** will clearly indicate whether your Contents sum insured is subject to index linking or not, as index linking will only be applied where **you** have set a specific sum insured. Where **we** have set your sum insured, index linking will not apply.

Please note, any sum insured stated in any of the other sections of your policy will not be subject to index linking.

When you need to make a claim

1

Before you call us

- You should call the police straight away if your claim is for theft, riot, a malicious act or vandalism, or accidental loss outside your home. Make sure you get a crime or lost property number.
- You can make any urgent repairs to prevent further damage – like fixing a forced lock or broken window – but speak to us before making any other repairs.
- Have a look at your policy booklet and policy schedule to check your level of cover and have your policy number to hand.

2

When you call

Household claims*
0345 850 5500

if you want to check what you're covered for and whether you can claim.

Legal expenses claims*
0345 603 2257

see page 48 for more on Legal expenses.

Home emergency claims*
0345 603 2252

* For your protection calls may be recorded for security and training purposes and monitored under our quality control procedures.

We're here to help you through every stage of your claim:

- First we'll check your details to verify your identity.
- We'll take the details of your claim – what happened, when, where and details of the loss or damage.
- We'll let you know if you're covered for the loss or damage and any excess that applies.

3

What you'll need to give us

- We'll ask you for a list of everything that's been lost or damaged.
- Keep any damaged goods (except freezer food – where a list would be suitable) as we may need to see them.
- We may also ask you for more information to support your claim such as proof of ownership, valuations and estimates. Acceptable proof would be a receipt, invoice, credit agreement, pre-loss valuation or maybe even a photo.

4

How we'll look after your claim

- Depending on the extent and type of damage, we can rebuild, repair, or replace things, or make a cash payment.

We're here to support you

If your claim is complicated, after a flood for example, we may send a Personal Claims Consultant to visit your home and help you make a list of the damage. They'll be your single point of contact and will give you all the help you need.

- We'll give you advice on the next steps to take.

5

Helping you get back to normal

- We have trusted suppliers who can repair or replace your lost or damaged items, including electrical equipment, jewellery, bikes and furniture.
- We can also arrange for a trusted company to make structural repairs to your home. And if you can't live there until it's repaired we'll provide alternative accommodation for you, your family and pets.

You can find out more on

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If you need to get in touch

Your insurance includes emergency help and advice when you need it. Here are the numbers you'll need together with details of how to change or cancel your cover.

**In an emergency
call the 24-hour Home
emergency helpline
0345 603 2252**

**Legal and tax helpline
0345 603 2257**

24 hours a day, 365 days a year.

What should I do in an emergency?

If you have chosen Home emergency cover and it is specified on your policy schedule you may be able to claim the cost of the authorised contractor, chosen by us, to deal with the emergency in respect of the call out charge and any materials necessary.

If Home emergency cover is not chosen you'll need to pay for the emergency repairs, however if the damage is covered by your policy, you can claim for it in the normal way.

The purpose of the 24-hour Home emergency helpline is to give you the assistance you need when emergencies happen in your home. They can arrange for a tradesperson to call at your home to repair any damage to:

- your plumbing, drainage or central heating systems,
- your gas or electricity supply systems if they fail,
- damaged roofing, locks, doors or windows to secure your home.

Any legal liability, loss or damage to any property or person arising from the provision or delay of the repair services is not covered. This service is provided by Inter Partner Assistance S.A.

Legal advice

You can call this helpline for free, confidential and impartial advice on domestic legal issues such as neighbour disputes and consumer rights. It doesn't replace the services of a solicitor but does give you immediate access to first stage legal advice before complications set in. (Advice is based on the laws of the member countries of the EU, Isle of Man, Channel Islands, Switzerland and Norway).

Tax Advice

Get free, confidential advice on personal tax matters.

The Legal and Tax services are provided by DAS Legal Expenses Insurance Company Limited.

To make a claim for Legal expenses

If you have chosen Legal expenses your policy includes cover for up to £50,000 for agreed legal costs to pursue claims for employment disputes, contract disputes, bodily injury and legal and tax protection. See page 48.

How to change your cover or personal details

If you have any questions about your cover or need to change it in any way please call us on **0345 850 5500**.

Or you can write to us at:

**Sainsbury's Home Insurance
PO Box 417
Halifax HX1 2WD**

You can also use this number or address to let us know if the policyholder has passed away.

If you move house, we'll cover your contents in transit as part of your standard contents policy, as long as you use a professional removal firm. You don't need to cancel your insurance, call us on **0345 850 5500** and we'll be happy to update your policy details and premium to cover your new home.

If you want to make a complaint

We will always make every effort to meet the high standards we have set ourselves, but if you ever feel we have fallen short of what you expect, or are dissatisfied in any other way, then please tell us.

Who you speak to will depend on the type of complaint you have. Please have your policy or claim number to hand:

For complaints relating to home insurance:

- For service or administration related complaints please call us first on **0345 850 5500**.
- For claim related complaints call your claims handler first on the number provided at the registration of your claim, alternatively call us on **0345 850 5500**.

If you remain unhappy we will refer your complaint to Customer Care, or you can contact them directly at:

Call **0800 096 6051**

Email*: customer.care.insurance@lloydsbanking.com

Write to:

**Customer Care
Sainsbury's Home Insurance Limited
Tredegar Park
Newport
NP10 8SB**

For complaints related to Legal expenses cover:

Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. If you have a complaint related to this cover you should contact them.

Call **0117 934 0066**

Email*: customerrelations@DAS.co.uk

Write to:

**Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH**

For complaints related to Home emergency:

Home emergency cover is provided by Inter Partner Assistance S.A. If you have a complaint related to this cover you should contact them.

Write to:

**Customer Services Administration
Inter Partner Assistance
The Quadrangle
106–118 Station Road
Redhill
Surrey
RH1 1PR**

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on freephone **0800 023 4567** or **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively you can write to them at **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR** or visit www.financial-ombudsman.org.uk Contacting FOS will not affect your legal rights.

* We cannot be responsible for the security of any personal data sent via email.

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At-a-glance icons

Most claims are for damage caused by storms, water, theft and accidents. Look for the icons throughout the terms and conditions pages to find useful information about these hazards and what you're covered for.



Accident



Storm



Water



Theft

Your policy agreement

Your insurance policy is made up of this policy booklet and your policy schedule. Please read your policy schedule and this booklet carefully to make sure that they give you the cover you need and contact us if you have any problems or questions.

This insurance policy will cover loss or damage arising during the **insurance period** due to an insured cause that occurs during the **insurance period**.

We relied on the answers **you** gave to the questions that **you** were asked when **you** took out the policy. **You** must tell **us** if any of your answers change during the **insurance period**. If **you** don't tell **us** about any changes, **we** may have the right to refuse any claims made after the change happened or to treat your policy as ended from the date of the change meaning that **you** will not be covered after that date.

Please refer to 'Changes you must tell us about' section on page 52 for full details.

The law applicable to this policy

This policy is governed by the law that applies to the part of the **British Isles** where **your home** is situated. Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the **British Isles**.

Important Information

Remember, no policy covers everything.

We do not cover certain things, such as wear and tear, maintenance or loss or damage that happens gradually over a period of time. For example this policy does not cover:

- corrosion,
- rot,
- condensation,
- lack of maintenance,
- decay/decomposition.

Full details of what is and is not covered by this policy are set out in:

- 'General conditions' and 'General exclusions'; and
- the cover sections of this booklet.

Your **policy schedule** shows **you** the cover **you** have chosen.

Words and phrases with special meanings

Whenever the following words and phrases appear in the policy booklet in bold print they will always have these meanings.

Accidental damage

An accident that causes physical damage, which is caused suddenly by an outside force and is not expected and not deliberate.

British Isles

England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Buildings

The structure of **your home** including its fixtures, fittings and services, garden walls, gates, fences, hedges, paths, drives, patios, tennis courts, wind turbines, fixed solar panels and permanent swimming pools, saunas, hot tubs all within the grounds of **your home** and for which **you** are legally responsible.

Contents

- Household goods (including garden machinery), **high risk items** and personal effects (items of a personal nature such as clothing and wheelchairs) all owned by **you**, your **family** and resident **domestic staff** or for which **you** or your **family** are legally responsible.
- Visitors' personal effects in **your home**.

Deeds and Documents

Deeds, bonds or certificates which are evidence of ownership, or a sum of money owed to **you** or any of your **family**, or similar private documents.

Domestic staff

Any domestic staff **you** or your **family** employ under a contract of service to work in or around **your home**.

Excess

The first part of any claim **you** have to pay. All applicable **excess** amounts are shown in your **policy schedule** and/or the 'Policy limits and excess' table at the front of this booklet.

Family

Your spouse or partner, any children (including adopted and foster children) and any other relatives all of whom normally live with **you**.

Heave

Expansion of the ground beneath the **buildings**.

High risk items

Computers, televisions, video and audio equipment, photographic equipment, jewellery, articles of precious metal, precious stones, watches, clocks, furs, pictures, works of art, curios, telescopes, microscopes, musical instruments and sets or collectables/collections including, but not limited to stamp, medal and coin collections.

Home

The private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical business purposes only, at the address shown in your **policy schedule**.

For the definition of 'Home' relating to Home emergency cover please see Words and phrases with special meanings on page 38 of the policy booklet.

Insurance period

The period during which **you** have insurance cover and shown in your **policy schedule**.

Landslip

Rapid downward movement of sloping ground due to its slippage.

Money

Cash, currency notes, bank notes, money orders, bankers drafts and current postage stamps, cheques, savings and trading stamps, savings certificates and savings bonds, luncheon vouchers, gift cards, gift vouchers, electronic cash pre-payment cards, travellers' cheques, travel tickets and vouchers, season tickets and phonecards, all held for social and domestic purposes.

Personal belongings

Personal items worn, used or carried by **you** or your **family** in everyday life. The item must be owned by or be the legal responsibility of **you** or your **family**.

Policy schedule

The home insurance **policy schedule** tells **you** the sections of this booklet under which **you** are covered, the **insurance period**, and provides other important details about the cover provided by your policy.

Services

Underground cables, pipes, drains, tanks and their inspection covers serving **your home** and for which **you** are legally responsible.

Settlement

Downward movement of the ground beneath the **buildings** due to the weight of the **buildings**.

Storm

A period of violent weather defined as:

- wind speeds with gusts of at least 55mph; and/or
- torrential rainfall at a rate of at least 15mm in any am or pm period; and/or
- snow to a depth of at least 100mm in 24 hours; and/or
- hail of such intensity that it causes damage to hard surfaces or breaks glass.

Subsidence

Downward movement of the ground beneath the **buildings** not due to the weight of the **buildings**.

Unoccupied

Not lived in by **you** or your **family** for more than 30 days in a row.

By lived in, **we** mean staying overnight for at least five nights in a row every month or two nights in a row every week, and **your home** contains enough furniture for normal living purposes.

We/our/us

The insurers specified in this policy booklet.

For all cover under your policy except Home emergency cover and Legal expenses cover, this is St Andrew's Insurance plc.

For Home emergency cover, this is Inter Partner Assistance S.A.

For Legal expenses cover, this is DAS Legal Expenses Insurance Company Limited.

You

The person(s) named in the **policy schedule** as the policyholder.

Your

Owned or hired by **you** or for which **you** or your **family** are legally responsible.

Please note Legal expenses and Home emergency have their own Words and phrases with special meanings. Please see the Legal expenses and Home emergency sections of cover.

Buildings cover

This section applies if you have chosen to include Buildings cover – this is shown on your policy schedule.



Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

At a glance icons:  Accident  Storm  Water  Theft

What we cover ✓

Loss or damage to the **buildings** by the following causes:

1. Fire or smoke.
2. Explosion, lightning or earthquake.
3. Riots, civil commotion, labour and political disturbances or strikes.
4. Malicious damage or vandalism.
5. Impact by any vehicle, train, animal, aircraft or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.
6. Flood. 
7. **Storm.** 
8. **Subsidence, heave or landslip.**


What we don't cover ✕

- Damage caused by cigarette or cigar burns, scorching, melting or warping which is not accompanied by flames.
- Damage occurring while the **home is unoccupied.**
- The cost of removing any tree, branch, lamp post, telegraph pole or pylon which has not caused damage to **your buildings.**
- Hedges, fences and gates.


Damage:

- To garden walls, fences, gates, hedges, paths, drives, patios, terraces, balconies, swimming pools, ornamental ponds, hard courts, wind turbines, solar panels, saunas, hot tubs, car ports, domestic oil and gas fuel tanks, septic tanks or cesspits, unless the main building of **your home** is damaged at the same time and by the same cause.
- To, or resulting from, the movement of solid floors unless the foundations beneath the external walls of **your home** are damaged at the same time by the same cause.
- That is covered under an NHBC warranty or other similar guarantee.
- Resulting from the bedding down of new buildings or **settlement**, shrinkage or expansion of the **buildings.**
- Caused by demolition, structural alteration, structural repair or excavation by **you** or someone appointed by **you.**

What we cover ✓

9. Escape of water from any domestic appliance or any fixed domestic water installation. 


Examples include a washing machine, dishwasher, freezer or heating system.

10. Freezing of water in fixed domestic water or heating systems. 

11. Escape of oil from any fixed domestic oil installation.

Examples include oil heating systems and oil tanks.

12. Theft or attempted theft. 

13. Accidental breakage of fixed ceramic hobs, sanitary ware and fixed glass. 


For example fixed glass in windows and doors.

By sanitary ware, **we** mean wash basins and pedestals, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels.

Important information: cover replaces glass NOT the window frame, door frame or casement.

14. **Accidental damage to services.** 

By **services we** mean underground cables, pipes, drains, tanks and their inspection covers serving **your home** and for which **you** are legally responsible.

15. Trace and access. 

If the **buildings of your home** are damaged due to

- i. escape of water from any domestic appliance or any fixed domestic water installation, or freezing of water in fixed domestic water or heating systems,
- ii. escape of oil from any fixed domestic oil installation

we will pay 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 includes the reinstatement of any drive, fence or path removed or damaged during the search.

The most **we** will pay for any one event is £5,000.

What we don't cover ✕

- Damage occurring while **your home** is **unoccupied**.
- Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- Escape of water causing, or caused by, **subsidence, heave** or **landslip**. This will be considered as **subsidence, heave** or **landslip** damage.

- Damage occurring while the **home** is **unoccupied**.

- Damage occurring while the **home** is **unoccupied**.

- Damage occurring while the **home** is **unoccupied**.

- Damage occurring while the **home** is **unoccupied**.
- Scratching.

- The cost of clearing blocked drains or pipes.

- Damage occurring while the **home** is **unoccupied**.

Buildings cover continued

What we cover ✓

16. Clearing drain blockages.

If there is a blockage in an underground pipe connecting **your home** to the main sewer and normal methods of releasing the blockage to restore service are unsuccessful, **we** will pay the cost of breaking into and repairing the pipe.

The most **we** will pay for any one event is £1,000.

17. Alternative accommodation.

If **your home** is made uninhabitable by any cause covered under Buildings cover, **we** will pay for:

- up to two years' ground rent which **you** or your **family** has to pay,
- rent **you** should have received but have lost,
- the costs of similar alternative accommodation for **you**, your **family** and **your** domestic pets while **you** cannot live in **your home**.

The most **we** will pay for any one event is £20,000.

18. Cover during sale.

If **you** are selling **your home** and the buyer has not taken out buildings insurance between exchange of contracts and completion, **we** will also cover the buyer up to the date of completion.

19. Emergency access.

We will pay for loss or damage to the **buildings** and 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 property.

The most **we** will pay for loss or damage to any growing tree, shrub or plant is £250.

20. Replacement locks and keys.

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

- replacing keys,
- changing parts of the lock,
- replacing the locks.

What we don't cover ✕

- Replacement of locks and keys if insured elsewhere whether by this policy or any other policy.

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**

is not provided by this Buildings cover. Cover is only provided in relation to any breach of the legal responsibility **you** may have as the owner of the **buildings**.

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

What we cover ✓

21. **You** (or your personal representatives in the event of your death) and any member of your **family** are insured against any legal liability for damages (as owner but not as occupier) in respect of:

- accidental bodily injury (including death, disease or illness) to anyone not in your **family** or **domestic staff**,
- accidental loss of or damage to physical property other than property **you** or any member of your **family** own or are looking after, if the liability arises under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 for faulty work carried out by **you** or for **you** on any home **you** previously owned in the United Kingdom.

The most **we** will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit.

This includes any claimants' costs and expenses.

In addition to the legal liabilities limit **we** will pay any defence costs and expenses which are incurred with **our** written consent.

The most **we** will pay for any one event is £2,000,000.

What we don't cover ✗

Liability resulting from:

- any employment, trade, profession or business involving **you** or any member of your **family**.
- an agreement made unless **you** would have been liable even if **you**, your **family** or **domestic staff** had not made the agreement.

Your legal responsibility for faulty work:

- which arises more than seven 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 by any other insurance policy.


Buildings – accidental damage optional cover

This section applies if you have chosen to include the Buildings – accidental damage optional cover – this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we cover

Any other **accidental damage** to the **buildings of your home** which is not specifically covered or excluded in Buildings cover. 

Examples of cover include putting your foot through the ceiling whilst in the loft or drilling through a pipe.

What we don't cover

- Damage occurring when **your home** is **unoccupied**.
- Damage occurring when **your home** or any part of it is lent, let or sublet.
- Movement, **settlement** or shrinkage in any part of the **buildings**.
- Loss or damage caused by water entering **your home** other than by **storm** or flood.

Contents cover

This section applies if you have chosen to include Contents cover as part of your policy – this is shown on your policy schedule.

This part of the policy sets out the cover **we** provide for the **contents** of **your home** whilst they are:

- in **your home**,
- temporarily removed from **your home**,
- whilst in the open within the boundaries of **your home**.

Full details of the cover offered are provided below.

At a glance icons:  Accident  Storm  Water  Theft

What we cover ✓

Loss or damage to the **contents** of **your home** by the following causes:

By **your home we** mean the private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical purposes only at the address shown in your **policy schedule**.

The most **we** will pay for **contents** within garages, greenhouses, sheds and outbuildings is £2,000.

The most **we** will pay for visitors' personal effects in **your home** is £500 for each visitor.

The most **we** will pay for satellite dishes and receiving equipment is £500.

1. Fire or smoke.
2. Explosion, lightning or earthquake.
3. Riot, civil commotion, labour and political disturbances or strikes.
4. Malicious damage or vandalism.
5. Impact by any vehicle, train, animal, aircraft or other aerial device, or anything dropped from them, falling tree or branch, lamp post, telegraph pole or pylon.

6. Flood. 

7. **Storm**. 

Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we don't cover ✗

- Road vehicles or any other mechanically propelled or assisted vehicles and toys (including mobility scooters), or parts or accessories for any of them.
- Aircraft, caravans, trailers, boats, surfboards, windsurfers, other watercraft and all their accessories or associated equipment.
- Animals.
- Growing trees, shrubs or plants other than as described in the 'Plants in the garden' section.
- Any articles used or held for business or professional purposes, other than as described in the 'Office contents and equipment' section.
- Any property that is more specifically insured by this policy or insured by any other policy.
- Damage caused by cigarette or cigar burns, scorching, melting or warping which is not accompanied by flames.

- Damage occurring when **your home** is **unoccupied**.
- The costs of removing any tree, branch, lamp post, telegraph pole or pylon.

Contents cover continued

What we cover ✓

8. Subsidence, heave or landslip.

9. Escape of water from any domestic appliance or any fixed domestic water installation.

Examples include a washing machine, dishwasher, freezer or heating system.

10. Escape of oil from any fixed domestic oil installation.

Examples include oil heating systems and oil tanks.

11. Theft or attempted theft.

12. Accidental damage to televisions, video and audio installations, computer equipment and to any aerials or satellite dishes within or fixed to **your home**.

What we don't cover ✕

Loss or damage:

- Resulting from the movement of solid floors unless the foundations underneath the external walls of **your home** are damaged at the same time and by the same cause.
- Resulting from the bedding down of new buildings or **settlement**, shrinkage or expansion of the **buildings**.
- Caused by demolition, structural alteration, structural repair or excavation performed by **you** or someone appointed by **you**.


- Damage occurring while **your home** is **unoccupied**.
- Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.

- Damage occurring while the **home** is **unoccupied**.

- Theft not involving forcible and violent entry to, or exit from, **your home**, if **you** have lent, let or sublet any part of **your home** or whilst persons other than your **family** are staying there.
- Loss or damage occurring when **your home** is **unoccupied**.
- Loss by deception unless the only deception is gaining entry to **your home**.
- Loss or damage by any guest invited into **your home** by **you** or your **family**.
- Theft of a pedal cycle from an unlocked garage, shed or outbuilding, or within the boundaries of **your home** when it is not securely locked to a permanently fixed structure.
- Theft of a pedal cycle whilst outside the boundaries of **your home**.

- Records, discs, CDs, DVDs, cassettes, tapes, diskettes, USB flash drives or software.
- Damage occurring when **your home** is **unoccupied**.
- Damage occurring when **your home** or any part of it is lent, let or sublet.
- Loss or damage caused by water entering **your home** other than by **storm** or flood.

What we cover ✓

13. **Accidental damage** to fixed glass in furniture, mirrors, glass in shelves and freestanding ceramic hobs. 

Examples of fixed glass in furniture include glass in coffee tables and glass in display cabinets.

14. Fatal injury benefit.

If **you**, your spouse or civil partner are injured by a fire or assault in **your home** and this results in death within 12 months of the injury **we** will pay the limit shown on the 'Policy limits and excess table'.

The most **we** will pay for any one event is £5,000.

15. Replacement locks and keys.

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

- replacing keys,
- changing parts of the lock,
- replacing the locks.

16. Frozen food.

If an accidental change in temperature or accidental leakage of refrigerant causes damage to frozen food in a freezer in **your home**, **we** will pay the cost of replacing the frozen food.

The most **we** will pay for any one event is £500.

17. **Money** in the home.

We will pay for theft or accidental loss of **money** in **your home** belonging to **you** or your **family**, or for which **you** or your **family** are responsible.

The most **we** will pay for any one event is £750.

18. **Deeds and documents.**

We will pay for the cost of replacing deeds, bonds or certificates which are evidence of ownership, or of a sum of money owed to **you** or your **family**, or similar private documents if they are lost or damaged by any cause covered under Contents cover.

The most **we** will pay for any one event is £2,500.

What we don't cover ✕

- Damage occurring when **your home** is **unoccupied**.
- Damage occurring when **your home** or any part of it is lent, let or sublet.

- Loss or damage caused by the deliberate act of any electricity or gas supply authority or business.

- Money held for trade, professional or business purposes.
- Theft or accidental loss by deception unless the only deception was gaining entry to **your home**.

- Loss or damage to **money**.

Contents cover continued

What we cover ✓

19. Loss of water, domestic heating oil and gas.

We will pay for the accidental loss at **your home** of metered water from any fixed domestic water installation, oil from any fixed domestic oil installation or liquid petroleum gas.

The most **we** will pay for loss of metered water and liquid petroleum gas is £1,000.

20. Office contents and equipment.

If **you** or anyone living with **you** uses **your home** for clerical business purposes, **we** will pay for loss or damage to office furniture and equipment whilst in **your home** if caused by an event covered under Contents cover 1–13.

Examples of office equipment are – computer equipment, facsimile machines, photocopiers, telephones, books and stationery.

The most **we** will pay for any one event is £5,000.

21. Stock or trade samples.

If **you** keep stock or trade samples in **your home**, **we** will pay for loss or damage to such items whilst in **your home** if caused by an event covered under Contents cover 1–11.

By stock or trade samples **we** mean goods held by **you** or your **family**, for sale, or supply, or as trade samples.

The most **we** will pay for any one event is £500.

22. Downloaded data.

We will pay to replace any non-recoverable electronic data legally downloaded by **you** or your **family** from a legitimate worldwide website, which **you** or your **family** have purchased and hold a receipt.

The receipt may be in an electronic format.

The most **we** will pay for any one event is £2,000.

23. Alternative accommodation.

If **your home** is made uninhabitable by any cause covered under Contents cover, **we** will pay for:

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

The most **we** will pay for any one event is 20% of the Contents sum insured.

What we don't cover ✕

What we cover ✓

24. Tenants' improvements.

We will pay for loss or damage to fixed items of decoration and home improvements **you** make as a tenant, if caused by an event covered under Contents cover 1–11, and **accidental damage** if **you** have the Contents – accidental damage optional cover.

By 'tenants' improvements' **we** mean those improvements to **your home you** have provided and which are not the responsibility of your landlord – for example, shed, greenhouse, fitted kitchen, bathroom suite, laminate flooring.

The most **we** will pay for any one event is £5,000.

25. Special occasion cover.

We will increase the Contents sum insured shown in your **policy schedule** by 10%:

- during the month of your religious festival to cover gifts and extra food and drink **you** and your **family** buy for the religious festival,
- one month before and one month after your wedding day or civil partnership ceremony or of that of your **family**, to cover gifts and extra items bought for the event.

26. Emergency access.

We will pay for loss or damage to the **contents** of **your home** and any growing tree, shrub or plant 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 property.

The most **we** will pay for loss or damage to any growing tree, shrub or plant is £250.

27. Plants in the garden.

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

The most **we** will pay for any one event is £500.

What we don't cover X

- Landlords' fixtures and fittings.

Contents cover continued

What we cover ✓

28. Contents in the open.

We will pay for loss or damage to **contents** whilst in the open within the boundary of **your home**, if covered under Contents cover 1–11, and **accidental damage** if **you** have the Contents – accidental damage optional cover.

Examples of what **we** mean by 'in the open' – **contents** in **your** garden or driveway, on **your** balcony or patio, or other outside areas within the boundaries of **your home**.

The most **we** will pay for any one event is £500.

29. Contents cover when **you** are moving home.

We will cover loss or damage to **contents** when **you** move **home** under Contents cover 1–11, and **accidental damage** if **you** have the Contents – accidental damage optional cover:

- if caused during household removal by a professional removal contractor moving them from **your home** to another permanent home in the **British Isles**
- while they are being held in temporary storage by the removal firm for up to 72 hours.

30. Contents when temporarily removed from **your home**.

We will pay for loss or damage to **contents** when temporarily removed from **your home** to anywhere in the **British Isles** for a period not exceeding three calendar months if caused by an event covered under Contents cover 1–11.

Example of what **we** mean by 'temporarily removed' – **you** are working away and staying in a hotel, or items are stolen whilst **you** are at your workplace, or your children's items are stolen from school.

Note: If **you** are moving home see section above for 'Contents cover when **you** are moving home'.

The most **we** will pay for any one event is £5,000.

What we don't cover ✕

- Loss or damage caused by **storm** or flood.
- Loss or damage when **your home** is **unoccupied**.

- **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 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 a caravan but only if force and violence are used to gain entry or exit,
 - any bank or safe deposit or while **you**, your **family** or **domestic staff**, are taking the item to or from the bank or safe deposit.

Occupiers' and Public Liability

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

As well as covering the **contents of your home**, **we** also provide cover for **your** breach of certain legal responsibilities **you** may have including as occupier.

Buildings insurance provides cover for **your** legal responsibilities as owner.

What we cover ✓

31. Occupiers' and Public Liability.

You (or your personal representatives in the event of your death) and any member of your **family** are insured against any legal liability for:

Damages which result from an accident occurring during the **insurance period** and causing:

- accidental bodily injury (including death, disease or illness) to anyone not in your **family** or **domestic staff**,
- accidental loss or damage to physical property other than property **you** or any member of your **family** own or are looking after.

The most **we** will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit shown in the 'Policy limits and excess table' at the front of this booklet.

This includes any claimants' costs and expenses. In addition, **we** will pay any defence costs and expenses which are incurred with **our** written consent.

The most **we** will pay for any one event is £2,000,000.

32. Employers' Liability.

Damages which result from an accident occurring during the **insurance period** and causing accidental bodily injury to **domestic staff** while employed by **you**.

The most **we** will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit shown in the 'Policy limits and excess table' at the front of this booklet.

This includes any claimants' costs and expenses. In addition **we** will pay any defence costs and expenses which are incurred with **our** written consent.

The most **we** will pay for any one event is £10,000,000.

33. Tenants' Liability.

Compensation payments under a tenancy agreement for damage to the **buildings** of **your home** caused by any cause listed under Buildings covers 1–14.

The most **we** will pay for any one event is the limit shown in the 'Policy limits and excess table' at the front of this booklet.

The most **we** will pay for any one event is £5,000.

What we don't cover X

- Any action against **you** brought in a court outside the **British Isles**.
 - Liability resulting from:
 - ownership of **your home**,
 - your occupation or ownership of any other land or building,
 - sport involving the use of motors,
 - any employment, trade, profession or business,
 - an agreement made unless **you**, your **family** or **domestic staff** would have been liable even if the agreement had not been made,
 - the transmission of any diseases or virus.
 - Liability resulting from the use or ownership of:
 - mechanically powered vehicles, except garden machinery used in **your** garden,
 - powered boats or aircraft, unless they are models,
 - animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dogs Act 1991 or any amending legislation),
 - firearms except airguns or legally held sporting guns used for sporting purposes.
 - Any legal liability covered by any other insurance policy.
-

- Loss or damage while **your home** is **unoccupied**.
 - Loss or damage to any property **you** own.
-


Contents – accidental damage optional cover

This section applies if you have chosen to include the Contents – accidental damage optional cover – this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we cover

Any other **accidental damage** to the **contents** of **your home** which is not specifically covered or excluded in Contents covers 1–13. 

Examples of cover include paint spillage on a carpet or felt tip pen marks on a sofa.

What we don't cover

- Damage to clothing.
- Damage occurring when **your home** is **unoccupied** or any part of it is lent, let or sublet.
- Accidental loss and unexplained disappearance.
- Loss or damage caused by water entering **your home** other than by **storm** or flood.

Student belongings cover

This section only applies if you have chosen to include Student belongings cover as part of your policy, and this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we cover

Loss or damage by any of the causes 1–11 in Contents cover to:

Contents in university halls of residence or rented student accommodation in the **British Isles** belonging to **you** or your **family** in full time further or higher education.

This cover is limited to the number of students **you** tell **us** about when **you** apply for this cover.

The most **we** will pay for any one event is £5,000.

What we don't cover

- Anything under 'What we don't cover' under Contents covers 1–11.
- 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.
- Loss or damage when the university halls of residence or rented student accommodation is **unoccupied**.

Where the items are covered

In university halls of residence or rented student accommodation in the **British Isles**.

Personal belongings cover

This section applies if you have chosen to include Personal belongings cover as part of your policy – this is shown on your policy schedule.

This part of the policy sets out the cover **we** provide for **you** and your **family's personal belongings** when in or temporarily outside **your home**.

Full details of the cover offered are set out below. Details of Policy Limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we cover

- Theft or accidental loss of, or **accidental damage** to **personal belongings**.



The most **we** will pay for **personal belongings** stolen from or with a motor vehicle is £1,000.

What we don't cover



Loss or damage to:

- any article used or held for business or professional purposes,
- road vehicles or any other mechanically propelled or assisted vehicles and toys (including mobility scooters) or parts or accessories for any of them,
- aircraft, hang gliders, trailers, boats, surfboards, windsurfers, other watercraft and all their accessories, or associated equipment,
- caravans, tents or any camping equipment or associated equipment,
- machinery or mechanical implements,
- animals,
- household goods, domestic appliances, televisions and non-portable computer equipment,
- securities or **deeds and documents** of any kind,
- articles of china, porcelain, earthenware or glass (other than spectacles),
- sports equipment (including horse riding equipment) when it is being used for its intended purpose,
- musical instruments whilst they are in use for their intended purpose,
- property more specifically insured by this policy or insured by any other policy,
- theft or attempted theft of **personal belongings** 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
 - the item was not hidden from view in a locked boot, luggage or glove compartment,
- loss by deception unless the only deception is gaining entry to **your home**,
- loss or damage caused by water entering **your home** other than by **storm** or flood.



Where personal belongings are covered

In or temporarily outside of **your home**, including outside of the **British Isles**, provided the **personal belongings** 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 fixed receptacle.

By temporarily **we** mean a period of less than 60 days in a row.

Pedal cycles

What we cover

Theft, accidental loss or **accidental damage** to a pedal cycle belonging to **you** or your **family** or for which **you** or your **family** are legally responsible, including its accessories if attached.  

The most **we** will pay for any one pedal cycle is £500.

What we don't cover

- A motorised or motor assisted pedal cycle.
- Theft of a pedal cycle left unattended in a public place or in communal areas when it is not securely locked to a permanently fixed structure.

Loss or damage:

- To a pedal cycle when being used for racing, pace making or trials.
-



Where the pedal cycles are covered

Temporarily outside the boundaries of **your home**, including temporarily outside of the **British Isles**, provided the pedal cycle is in the custody and control of **you** or your **family**.

By temporarily **we** mean a period of less than 60 days in a row.

Money

What we cover

Theft or accidental loss of **money** belonging to **you** or your **family** or which **you** or your **family** are responsible.  

The most **we** will pay for any one event is £750.

What we don't cover

- **Money** more specifically insured by this policy or insured by any other policy.
- Loss by deception unless the only deception is gaining entry to **your home**.

Loss or damage to:

- money held for trade, professional or business purposes.
-

Where money is covered

Temporarily outside of **your home**, including outside of the **British Isles**, provided the **money** is at all times in the custody and control of **you** or your **family**, or left in hotel security, a locked safety deposit box, safe or similar locked receptacle.

By temporarily **we** mean a period of less than 60 days in a row.

Personal belongings cover continued

Credit cards

What we cover ✓

We will pay for financial loss for which **you** or your **family** are legally responsible caused by the fraudulent use of cash/credit cards belonging to **you** or your **family**.

Please note: **you** will be asked to prove that any loss incurred is not recoverable anywhere else.

The most **we** will pay for any one event is £750.

What we don't cover ✕

- Loss caused by the fraudulent use of cash/credit cards by **you** or your **family**.
- Loss caused by **you** or your **family** not complying with the relevant terms and conditions of the card issuer.

Where the credit cards are covered

In or temporarily outside of **your home**, including outside of the **British Isles**.

By temporarily **we** mean a period of less than 60 days in a row.

Mobile phones

What we cover ✓

Loss or damage to **your** or your **family's** mobile phones.

We also cover the following:

- if one of **your** or your **family's** mobile phones is stolen, **we** will cover the cost of calls made on the mobile phone between the time that it is stolen and the time that the theft is reported to the airtime supplier,
- the cost of informing people of your new mobile phone number.

If any mobile phone has been damaged and it can be repaired economically, **we** will pay the cost of the repair. If an item cannot be economically repaired or has been lost or stolen, **we** will replace it with a phone which has similar functions and **we** will arrange for **you** to get a line rental from your original supplier.

The most **we** will pay for any one event is:

- loss or damage to mobile phones – £500,
- lost airtime – £25,
- informing others of new number – £25.

What we don't cover ✕

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

Where the mobile phones are covered

In or temporarily outside of **your home**, including outside of the **British Isles**.

By temporarily **we** mean a period of less than 60 days in a row.

Specified items cover

Your policy schedule shows if you have an item specified on your policy. If so, then you are covered under this section of the policy in respect of that specified item.

Full details of the cover offered are set out below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the Words and phrases with special meanings, Claims conditions, General conditions, and General exclusions which apply to the whole policy – **you** can find these on pages 18–19 and 49–55.

What we cover

Theft of, accidental loss of, or **accidental damage** to, specified items shown in your **policy schedule**.



At each annual renewal of this policy, the sum insured by this section will be adjusted in accordance with the Government's General Index of Retail Prices (all items) or any replacement index. The revised sum insured will be shown on your **policy schedule** at renewal. If the index reduces, **we** will not lower your sum insured, unless **you ask us** to.

What we don't cover

- Any specified item more specifically insured by another policy.
- Loss or damage caused by water entering **your home** other than by **storm** or flood.
- Theft of or loss or damage to any specified item inside vehicles, caravans or motor homes when:
 - there was no force and violence used to get into the vehicle, caravan or motor home and;
 - the specified item was not hidden from view in a locked boot, luggage or glove compartment.
- Loss by deception unless the only deception is gaining entry to **your home**.
- A motorised or motor assisted pedal cycle.
- Theft of a pedal cycle left unattended in a public place or in communal areas when it is not securely locked to a permanently fixed structure.

Loss or damage:

- to a pedal cycle when being used for racing, pace making or trials,
- theft of or loss or damage to:
 - sports equipment (including horse riding equipment) when it is being used for its intended purpose,
 - musical instruments whilst they are in use for their intended purpose.

Where the items are covered

In or temporarily outside of **your home**, including temporarily outside of the **British Isles**, provided the specified item is at all times in the custody and control of **you** or your **family**, or left in hotel security, a locked safety deposit box, or similar locked, fixed receptacle.

By temporarily **we** mean a period of less than 60 days in a row.

What we don't cover

- Stamp or coin collections outside of the **British Isles**.

Home emergency cover

This section only applies if you have chosen to include Home emergency cover as part of your policy – this is shown on your policy schedule.

Your Home emergency cover provides assistance if **you** or your **family** have a **home emergency** and **you** phone the home emergency helpline. **We** will arrange to deal with the **home emergency** by choosing an **authorised contractor** to come to **your home** and carry out any repairs that are necessary as a result of that **home emergency**. It is not designed to provide assistance for normal day to day maintenance.

Full details of the cover offered are set out below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet.

Don't forget, it is important that **you** also refer to the Claims conditions, General conditions and General exclusions which apply to the whole policy – **you** can find these on pages 49–55.

The insurance provided in respect of Home emergency cover in this section has been arranged by Halifax General Insurance Services Limited and is underwritten by Inter Partner Assistance S.A. who are a wholly owned subsidiary of AXA assistance S.A. and part of the worldwide AXA Group.

Inter Partner Assistance S.A. is authorised by the Belgian National Bank and regulated by the Financial Conduct Authority (FCA) in the UK. Inter Partner Assistance S.A. is registered in Belgium number: 394025. The UK branch is registered in England and Wales number: FC008998. UK Registered Office: The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR. Inter Partner Assistance S.A. is a member of the Association of British Insurers (ABI) and Financial Ombudsman Scheme (FOS).

Words and phrases with special meanings relating to your Home emergency cover

Whenever the following words and phrases appear in bold print in this section of cover they will always have these meanings:

Authorised contractor

A tradesperson authorised by **us** to carry out repairs in **your home** under this policy.

Essential services

Mains drainage to the boundary of **your home**, water, electricity and gas within **your home** and the main source of heating, where no alternative exists and the service is immediately necessary to prevent a **home emergency**.

Home

Your house or flat, its integral (built-in) garages all used for domestic purposes. It does not include garages, sheds, greenhouses and other buildings.

For the definition of 'Home' relating to all the other sections of the policy, please see Words and phrases with special meanings on pages 18–19 of the policy booklet.

Home emergency

The result of a sudden and unforeseen incident at **your home** which immediately:

- exposes **you** or a third party to a risk to **you**/their health; or
- creates a risk of loss of or damage to **your home** and/or any of **your contents**; or
- renders **your home** uninhabitable.

Reimbursement basis

Subject to **our** prior agreement and on receipt of the engineer/installer/supplier/**authorised contractor's** fully itemised invoice, **we** will pay **you** up to £500 including VAT as a contribution to a repair which **you** will arrange yourself. This will be in full and final settlement of your claim.

Sanitary ware

Wash basins and pedestals, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels.

Services

Underground cables, pipes, drains, tanks and their inspection covers serving **your home** and for which **you** are legally responsible.

What we cover ✓

Any **home emergency** caused by one of the following incidents:

- plumbing problems related to leaking pipes, blocked drains or leaking radiators; or
- blockages in toilet waste pipes; or
- sudden and unforeseen roofing problems such as leaks or tiles blown off during a **storm** or bad weather; or
- broken or damaged windows and doors presenting a security risk to **your home**; or
- gas or electricity failure within **your home**; or
- central heating or boiler failure; or
- hot water failure.

Unable to repair: If **we (our authorised contractors)** are unable to repair **your** boiler/hot water system, **we** will pay **you** £500 towards a replacement. This can be claimed on a **reimbursement basis** within 180 days of attendance. If **we** are unable to repair **your** boiler/hot water system and **you** choose to not replace it, cover under this section will no longer apply.

- Pests – removal of rats, mice, wasps and hornets, where evidence of infestation in **your home** has been found.

If **you** suffer a **home emergency** at **your home** caused by one of the above incidents, **we** will:

- advise **you** how to protect yourself and **your home** immediately; and
- organise call out, labour, parts and materials to carry out an emergency repair or, if at a similar expense, a permanent repair.

What we don't cover ✕

- Any incident arising from circumstances known to **you** before the start of the **insurance period**.
- Any incident arising while **your home** is **unoccupied**.
- Any incident arising from disconnection or interruption of mains **services** by the deliberate act of the utility company concerned or any equipment or **services** which are the responsibility or property of the utility company.
- Any incident arising from a deliberate act of any public or local authority service.
- Any incident arising from a deliberate act or omission, by **you** or any member of your **family**, in an attempt to make a false or fraudulent claim under this section.
- Any incident arising from a defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.
- Any incident which is covered by a maintenance agreement, guarantee or extended warranty contract.
- Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturer's instructions.

Home emergency cover continued

What we cover ✓

If **your home** becomes uninhabitable and remains so overnight as a result of a **home emergency** covered under this section, as long as **we** agree beforehand, **we** will pay for:

- **you** and your **family's** overnight accommodation; and/or
- transport to such accommodation up to £250.

The most **we** will pay for any one claim is up to £1,000 (including VAT) towards the cost of the **authorised contractor** who **we** choose to deal with the **home emergency**, in respect of the call out charge, labour and any materials that are necessary, plus up to £250 towards alternative accommodation.

What we don't cover ✕

- LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60 kw/hr; or
- Electricity supply to or failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems.
- Damage to boundary walls, hedges, fences, gates and internal ceilings or walls.
- Septic tanks, cesspits, guttering and down pipes.
- Breakdown, loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment.
- Any incident where **you** did not contact **us** to arrange repairs.
- Any incident arising from **subsidence** caused by bedding down of new structures.
- Lost keys for garages and outbuildings.
- Pests found outside **your home**, such as in detached garages and outbuildings.
- Any leaking or dripping tap that requires rewashing or replacing, external overflows or replacement of cylinders, tanks, radiators and **sanitary ware**.
- Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- Replacement of light bulbs and fuses in plugs.
- Loss or damage to **contents** however caused.

Legal expenses cover

This section applies if you have chosen to include Legal expenses cover – this is shown on your policy schedule.

In our everyday lives, we all face situations that could require legal help if difficulties arise. A problem with **your** employer; injury that is the result of someone else's negligence; a dispute over faulty goods or services – these are all common issues that may need expert help to resolve.

Your Legal expenses cover is designed to provide expert help when **you** need legal support. The Legal expenses helplines are available to **you** 24 hours a day, 7 days a week, for legal and tax advice. **You** can call at any time for expert advice and guidance.

Legal expenses cover **continued**

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Please see the Claims procedure and conditions for Legal expenses cover on pages 46 and 47.

Don't forget, it is important that **you** also refer to the Claims conditions, General conditions and General exclusions which apply to the whole policy – **you** can find these on pages 49–55.

The insurance provided in respect of Legal Expenses in this section has been arranged by Halifax General Insurance Services Limited and is underwritten by DAS Legal Expenses Insurance Company Limited.

DAS Legal Expenses Insurance Company Limited, Registered in England and Wales No. 103274, Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts on behalf of DAS Legal Expenses Insurance Company Limited. DAS Law Limited, Registered in England and Wales No. 5417859, Registered Office: North Quay, Temple Back, Bristol BS1 6FL. Authorised and regulated by the Solicitors Regulation Authority.

Important: In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **us**.

Words and phrases with special meanings relating to your Legal expenses cover

Whenever the following words and phrases appear in bold print in this section of cover they will always have these meanings:

Appointed representative

The **preferred law firm**, law firm, accountant or other suitably qualified person **we** will appoint to act for **you**.

Costs and expenses

- All reasonable and necessary costs chargeable by the **appointed representative** in accordance with the **DAS Standard Terms of Appointment**.
- The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered

- For insured incidents 'Contract disputes', and 'Personal injury': The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment

The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee).

Date of occurrence

- For civil cases, the **date of occurrence** is the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be the date **you** first became aware of it.)
- For criminal cases, the **date of occurrence** is when **you** began or are alleged to have begun to break the law.
- For insured incident 'Tax protection', the **date of occurrence** is when HM Revenue & Customs first notifies **you** in writing the intention to make enquiries.

Legal expenses cover continued

Insurance period

The period for which **we** have agreed to cover **you**.

Preferred law firm

A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly. They are appointed according to the **DAS Standard Terms of Appointment**.

Reasonable prospects

For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment),

make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

We, us, our, DAS

DAS Legal Expenses Insurance Company Limited.

You, your

The person who has taken out this policy (the policyholder) and any member of their **family** who always lives with them. This includes students temporarily living away from the **home** and unmarried partners.

Anyone claiming under this section of cover must have the policyholder's agreement to claim.

What we cover and what we don't cover

What we cover ✓

We will pay an **appointed representative**, on **your** behalf, **costs and expenses** for the insured incidents in this section as long as:

- the **date of occurrence** of the insured incident is during the **insurance period** and happens within the **countries covered**; and
- any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **countries covered**; and
- **reasonable prospects** exist for the duration of the claim;
- the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**;
- for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist;
- where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

We will help in appealing or defending an appeal as long as **you** tell **us** within the time limits allowed that **you** want **us** to appeal.

Before **we** pay any **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist.

The most **we** will pay for any one event is £50,000.

What we don't cover ✗

- A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- Any incident or matter arising before the start of this section of cover.
- **Costs and expenses** incurred before **our** written acceptance of a claim.
- Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- Any insured incident intentionally brought about by **you**.
- Any claim relating to **your** alleged dishonesty or alleged violent behaviour.
- Any claim relating to written or verbal remarks which damage **your** reputation.
- A dispute with DAS Legal Expenses Insurance Company Limited not otherwise dealt with under Claims procedure and conditions – Arbitration on page 47.
- An application for Judicial Review.
- Any legal action **you** take which **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
- Any claim where **you** are not represented by a law firm, barrister or tax expert.

Apart from **us**, **you** are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

Insured incidents:

Employment disputes

What we cover ✓

We will cover the **costs and expenses** for the following:

- a dispute relating to **you** or **your family's** contract of employment or future employment for **you** or their work as an employee.

What we don't cover X

- A compromise agreement while **you** are still employed.
 - Any claim relating solely to personal injury.
-

Contract disputes

What we cover ✓

We will cover the **costs and expenses** for the following:

- **you** or **your family's** legal rights in a contractual dispute arising from an agreement or an alleged agreement which **you** or **your family** has entered into for:
 - the buying or hiring in of any goods or services; or the selling of any goods,
- **you** legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which **you** have entered into for the buying or selling of **you** principal home,

provided that:

- **you** and **your family** has entered into the agreement or alleged agreement during the **insurance period**,
- the amount in dispute is more than £100.

What we don't cover X

Any claim relating to the following:

- a contract regarding **you** and **your family's** profession, business or employment,
 - anything relating to the building, converting, extending, altering, renovating or demolishing of **your home** (this does not apply to common home improvements, such as installing double glazing or replacement kitchens),
 - a contract involving a motor vehicle,
 - the settlement payable under an insurance policy.
-

Personal injury

What we cover ✓

We will cover the **costs and expenses** for **your** rights after a specific and sudden accident that causes death or bodily injury to **you**.

What we don't cover X

Any claim relating to the following:

- any illness or bodily injury which happens gradually,
 - psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**,
 - defending **your** legal rights, but **we** will cover defending a counter-claim,
 - clinical negligence.
-

Legal expenses cover continued

Clinical negligence

What we cover ✓

We will cover the **costs and expenses** for **your** rights after an identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to **you**.

What we don't cover ✕

Any claim relating to the following:

- the failure or alleged failure to correctly diagnose **your** condition,
- psychological injury or mental illness that is not associated with **you** having suffered physical bodily injury.

Property protection

What we cover ✓

We will cover the **costs and expenses** for **your** legal rights in a civil dispute relating to **your** principal home and holiday home, or personal possessions, that **you** own or are responsible for, following:

- an event which causes physical damage to such material property, provided that the amount in dispute is more than £100,
- a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it),
- a trespass.

Please note that **you** must have established the legal ownership or right to the land that is the subject of the dispute.

What we don't cover ✕

Any claim relating to the following:

- a contract entered into by **you**,
- any building or land other than **your** principal home or holiday home,
- someone legally taking **your** property from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** property by any government, public or local authority,
- work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage,
- mining subsidence,
- adverse possession (meaning the occupation of any building or land either by someone trying to take possession from **you** or of which **you** are trying to take possession),
- the enforcement of a covenant by or against **you** (meaning the enforcement of an agreement **you** have entered into in connection with land **you** own),
- defending a claim relating to an event that causes physical damage to property, but **we** will cover defending a counter-claim,
- the first £250 of any claim for legal nuisance or trespass. This is payable by **you** as soon as **we** accept the claim.

Tax protection

What we cover ✓

We will cover the **costs and expenses** for **you** following a comprehensive examination by HM Revenue & Customs that considers all areas of **your** self assessment tax return, but not enquiries limited to one or more specific area.

What we don't cover ✗

- Any claim if **you** are self-employed or a sole trader, or in a business partnership.
 - An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.
-

Jury Service and court attendance

What we cover ✓

We will cover the costs and expenses for the following:

Your absence from work:

- to attend any court or tribunal at the request of the **appointed representative**,
- to perform jury service.

The maximum **we** will pay is **your** net salary or wages for the time that **you** are absent from work less any amount the court gives **you**.

What we don't cover ✗

Any claim if **you** are unable to prove **your** loss.

Legal defence

What we cover ✓

We will cover the **costs and expenses** to defend **your** legal rights if an event arising from **your** work as an employee leads to:

- **you** being prosecuted in a court of criminal jurisdiction; or
- civil action being taken against **you** under:
 - discrimination legislation
 - Section 13 of the Data Protection Act 1998.

We will defend **your** and **your family's** legal right if an event leads to **your** or their prosecution for an offence connected with the use or driving of a motor vehicle.

What we don't cover ✗

- Parking or obstruction fines.
 - The use of a motor vehicle by **you** or **your family** for which **you** or they do not have valid motor insurance.
-

Legal expenses cover continued

Claims procedure and conditions for your Legal expenses cover

1. Your legal representation

- On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** or in-house lawyer as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- If the appointed **preferred law firm** or **our** in-house lawyer cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
- If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However, if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**.
- The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

2. Your responsibilities

- **You** must co-operate fully with **us** and the **appointed representative**.
- **You** must give the **appointed representative** any instructions that **we** ask **you** to.

3. Offers to settle a claim

- **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **our** written consent.
- If **you** do not accept a reasonable offer to settle a claim **we** may refuse to pay further legal costs.

- **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.
- Where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

4. Assessing and recovering costs

- **You** must instruct the **appointed representative** to have legal costs taxed, assessed or audited if **we** ask for this.
- **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

6. Withdrawing cover

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

7. Expert opinion

We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. Arbitration

If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. Alternatively, there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

Please refer to page 15 'If you want to make a complaint' for details of **our** internal complaints procedure.

9. Keeping to the policy terms

You must:

- keep to the terms and conditions of this policy,
- take reasonable steps to avoid and prevent claims,
- take reasonable steps to avoid incurring unnecessary costs,
- send everything **we** ask for, in writing, and,
- report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

10. Fraudulent Claims

We will at **our** discretion, void this section (make it invalid) from its start date or from the date of the claim, or alleged claim, or **we** will not pay the claim if:

- a claim **you** have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
- a false declaration or statement is made in support of the claim.

11. Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this section of cover did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

12. Law that applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section of cover include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Legal expenses cover continued

How to make a claim under your Legal expenses cover

1

What you need to do:

As soon as **you** have a legal problem that **you** may require help with, check that **you** have chosen to pay for Legal expenses insurance. If **you** have, call the Legal Helpline on **0345 603 2257**.

Make sure **you** have all the necessary information to hand, including details of any relevant conversations and correspondence.

2

What we will do:

We will ask **you** whether **you** require legal advice or wish to make a claim.

3

Legal Advice:

If **you** require legal advice only, depending on availability, **you** may be put through to a legal advisor immediately or be offered a call back at a time to suit **you**. **We** will provide **you** with initial advice, letting **you** know **your** legal rights, what courses of action are open to **you**, and whether these can be implemented by **you**, or whether **you** need the assistance of a lawyer.

Claim:

If **you** wish to make a claim, at this point, due to the complexity of legal matters, **we** will not be able to confirm whether **you** are covered, but **your** claim will be logged and passed to **our** Claims Department. **Our** Claims Department will contact **you** as soon as possible, but at most within 5 working days, unless the matter requires urgent attention such as legal deadlines.

Important: Do not ask for help from a lawyer or accountant, or anyone else, before **we** have agreed. If **you** do, **we** will not pay any costs involved.

Claims conditions

These conditions set out what you should do in the event of a claim or something happening which may give rise to a claim.

If **you** or your **family** do not follow these conditions, **you** will break a condition of your policy which may result in non-payment of all or part of your claim.

Reporting a claim

If something happens that causes or may cause a claim, **you** should take any immediate action required to protect **your** property and belongings from further loss or damage.

- If **you** or your **family** are the victim of theft, riot, a malicious act or vandalism, or if **you** or your **family** lose something away from the **home**, tell the police immediately upon discovery and ask for a police reference number. **You** should then contact **us** as soon as possible.
- If there is any loss or damage to **personal belongings** or specified items whilst in the custody of an airline or other carrier, it should be reported immediately on discovery to the carrier and if available, **you** should obtain a written report. **You** should then contact **us** as soon as possible.
- If **you** or your **family** discover that a credit card or mobile phone is missing, **you** must tell the credit card company or airtime supplier immediately. **You** should then contact **us** as soon as possible.
- If someone is holding **you** or your **family** responsible for an injury or any damage, **you** or your **family** must not admit responsibility. **You** should give **us** full details in writing as soon as **you** can and send any claim form, application notice, legal document or other correspondence sent to your **family** to **us** straightaway without responding yourself first.
- For all other claims, tell **us** as soon as **you** can.

If **you** delay notifying your claim to **us** **we** will not pay more than it would have cost to repair or replace your **buildings** or **contents** had **you** notified **us** as soon as possible.

Making a claim

You are required to provide **us** with any reasonable assistance and evidence that may be required concerning the cause and value of any claim.

Important information:

If **you** make a claim under the policy which is false or fraudulent in any respect, **we** will not pay the claim and all cover under the policy will cease from the date of the reported loss.

Ideally, as part of the initial notification, **we** will need the following details:

- your name, address and home and mobile telephone numbers,
- personal details necessary to confirm your identity,
- the policy number,
- the date of the incident,
- the cause of the loss or damage,
- details of the loss or damage together with claim value (if known),
- police details where applicable,
- names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

Proof of loss or damage

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

You must be able to prove and substantiate your loss. To assist with this **we** may request **you** to provide reasonable additional information at your own expense. Examples are:

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

Continued overleaf...

Claims conditions continued

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything that **we** can and to minimise any further damage. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

If someone makes a claim against **you** or your **family** (or if someone indicates an intention to make such a claim) **you** must not settle, reject, negotiate or offer to pay any amount in respect of this claim without **our** written permission. **We** have the right, if **we** choose, in your name but at **our** expense to:

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

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

How we settle claims

This section details how **we** settle claims under your policy. **We** decide how a claim will be settled.

What **we** pay:

The most **we** will pay for any one event or series of events is the amount shown in your latest **policy schedule**. Details of policy limits are also contained in the 'Policy limits and excess table' at the front of this booklet.

What **you** pay:

We will deduct all relevant **excesses** from the figure agreed between **you** and **us** to settle your claim. **Excesses** are shown in your latest **policy schedule**, and details of **excesses** are also contained in the 'Policy limits and excess table' at the front of this booklet.

How we settle a claim under: Buildings cover and Buildings – accidental damage optional cover

- **We** will pay the cost of rebuilding or repairing the part of **your home** which is damaged (using a suitable equivalent material wherever possible) but not more than the cost of completely rebuilding it in its original form.
- **We** have the option of giving **you** a money payment instead of repairing or rebuilding **your home**. **We** will either:
 - pay the cost of repairing the damage less an allowance for wear and tear; or
 - pay the difference between the open market sale value of **your home** prior to the damage and its open market sale value after the damage.
- **We** will not make a deduction for wear and tear or depreciation if the **buildings** are maintained in a good state of repair.

If it is necessary to repair the **buildings we** will also pay for:

- architects', surveyors' and legal fees where these are necessarily incurred with **our** prior approval,
- clearing debris, demolishing buildings or making them safe,
- the cost of complying with building regulations, local authority or other statutory requirements, unless, the need to comply with any of them was advised to **you** before the insured damage happened or if the requirement relates to undamaged parts of **your buildings**.

How we settle a claim under: Contents cover, Contents – accidental damage optional cover, Student belongings cover, Personal belongings cover and Specified items cover

- **We** can either repair or replace any item or make a money payment instead.
- **We** will pay the cost of replacement as new if available or otherwise the nearest equivalent less any discounts obtainable.
- If an item is irreplaceable, **we** will base **our** payment on expert opinion of its value immediately prior to its loss or damage.

Work guarantee

We guarantee all claims related work done by **our** approved contractors for a minimum of 12 months from the date of completion.

Theft security

If there has been a theft, or a theft occurs during the **insurance period** **we** may ask **you** to take extra precautions to improve the physical security of **your home** as **we** consider necessary. If **you** do not agree to implement these improvements, **we** may not be able to continue to provide cover.

Other insurance

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

No Claims Discount

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

If **you** do not claim on your policy **you** can accumulate up to five years' No Claims Discount.

If **you** have a No Claims Discount this will be detailed in your **policy schedule**.

Your No Claims Discount will be reviewed at your next renewal – it may be:

- adjusted up, if **you** have not made a claim during the previous **insurance period** and have not yet reached the maximum five years' No Claims Discount, or
- adjusted down, if **you** have made a claim during the previous **insurance period**.

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 **we** use to calculate your premium.
- The Legal expenses and Home emergency sections are not eligible for No Claims Discount, therefore any claims made under these sections do not affect the No Claims Discount **you** may have on the other sections of your policy.

Protected No Claims Discount

If **you** have not made a claim on your policy for five years in a row and **you** would like to protect the No Claims Discount **you** have accumulated, **we** can do this for an additional premium.

This protection will allow **you** to claim once in any one **insurance period** without reducing your No Claims Discount.

If **you** have Protected No Claims Discount this will be detailed in your **policy schedule**.

General conditions

These conditions apply to all sections of this policy

Cancellation	<p>You can cancel your policy by calling us or writing to us.</p> <p>If you cancel within the first 14 days your premium will be refunded, unless you have made a claim. This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later.</p> <p>You can cancel at any other time by giving us 30 days' notice and we will refund any premium you have paid for the rest of the insurance period, provided it is more than £5.</p> <p>We can cancel your policy by giving you 14 days' written notice at your last known address if:</p> <ul style="list-style-type: none">• there is any change in risk occurring which increases the risk under your policy and which we are unable to insure;• you breach any terms or conditions of your policy (with the exception of the fraud condition when your policy will be cancelled from the date of the reported loss); or• there is any event or circumstance outside our control that increases the risk under your policy that we could not have reasonably foreseen. <p>If this happens we will refund any premium you have paid for the rest of the insurance period unless there is evidence of fraud.</p>
Changes you must tell us about	<p>You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period. Specifically, you must tell us before it happens if:</p> <ul style="list-style-type: none">• you are going to change address,• there is to be a change to the number of bedrooms in your home,• your home is to become unoccupied for more than 30 days in a row,• someone other than you and your family are going to live in your home,• your home is to be used only as a weekend or holiday home,• the structure of your home requires any renovation or repair which is not routine maintenance or decoration,• part of your home is to be used for any business purpose other than for use as a home office by you or anyone living with you. <p>You must also tell us as soon as possible if:</p> <ul style="list-style-type: none">• you or anyone living with you are convicted of a criminal offence (other than for motoring offences) during the insurance period,• anyone who moves in to your home during the insurance period has any criminal convictions (other than for motoring offences),• your home is not in a good state of repair,• any alterations are to be made or extensions are to be added to your home. <p>Because we can change your terms or cover to reflect a change from when it happens, it is very important that you tell us about a change before it happens or as soon as you know about it. Once you have told us about a change, we will let you know whether we can continue your cover and, if we can, the terms on which it will continue.</p> <p>If any of the above changes happen during the insurance period, we can do one or more of the following to take account of the change:</p> <ul style="list-style-type: none">• treat your policy as ended from the date of the change meaning that you will not be covered after that date,

	<ul style="list-style-type: none"> • apply different terms to your policy from the date of the change to take the change into account, for example we may exclude certain cover from the date the change happened, • refuse a claim made after the change or reduce the claim payment, • increase or decrease your premium.
Fraud	<p>The contract between you and us is based on mutual trust and we rely on the honesty of our policyholders. If you or anyone acting for you knowingly:</p> <ul style="list-style-type: none"> • provides information to us that is not true in order to obtain cover under your policy or at a lower premium; or • provides information or documentation to us that is false, misleading or dishonestly exaggerated in relation to a claim; or • otherwise acts or behaves dishonestly in relation to your policy; <p>then we:</p> <ul style="list-style-type: none"> • will not pay any claim under this policy • will cancel your cover from the date the fraud was committed and retain the right to keep any premium you have paid • may recover from you the amount of any payments made to you.
Monthly premiums	<p>If you pay your premium for this policy by monthly Direct Debit from your bank account and we do not receive a monthly payment when it is due, this could result in us cancelling your policy. Cancellation of this policy will take effect from the date it is paid up to.</p> <p>We will not cancel your policy immediately. In the event that we do not receive a monthly Direct Debit payment, we will advise you accordingly and re-submit the unpaid amount for payment. If your monthly payment is still not made, we will write to you for the amount due.</p>
Renewal	<p>We will remind you of the details of your policy at the end of every insurance period.</p> <p>You must regularly check your policy details to ensure that your policy still meets your needs.</p> <p>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 ensure the best quality. 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.</p> <p>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 will send you before the renewal date. If you do not wish us to do this, you can call us to let us know before the renewal date.</p> <p>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.</p>
Precautions	<p>You, your family and domestic staff must take every reasonable precaution to prevent or minimise any loss, damage, accident or injury. You should keep the property insured by this policy in good condition.</p>

General exclusions

These exclusions apply to all sections of this policy

Computer viruses	<p>Direct or indirect loss or damage caused to equipment* by computer viruses.</p> <p>Liability arising directly or indirectly from computer viruses**</p> <p>*Equipment includes computers and anything else insured by the policy which has a microchip in it. (Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers).</p> <p>**Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.</p>
Deliberate acts	Any loss, damage or legal liability caused by, or allowed to be caused by, a deliberate act by you , your family , domestic staff , tenants or visitors invited into your home .
Loss of value	Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or depreciation.
Matching items	The cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design.
Non-approved costs	Any costs incurred without our written permission for example in relation to any claim brought against you or your family .
Non-insured loss	Any costs beyond the cost of replacing damaged property or repairing the damage to property, for example any loss in value which may occur as a result of loss or damage.
Pollution	<p>Any loss, damage or liability arising from pollution or contamination of buildings, structure, water, land or the atmosphere, unless caused by:</p> <ul style="list-style-type: none"> • a sudden, unexpected or unintentional act which can be identified; or • oil leaking from a domestic oil installation at the home.
Pre-inception loss	Loss, damage or liability existing before this policy started.
Radioactivity	<p>Loss or destruction of, or damage to, any property, or any additional expense or legal liability directly or indirectly caused, or contributed to, by or arising from:</p> <ul style="list-style-type: none"> • ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; • the radioactive toxic explosive or other hazardous nature of any nuclear assembly or nuclear component.
Sonic bangs	Loss of or damage to property caused by pressure waves from aircraft or other aerial devices.
Terrorism	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.</p> <p>For the purpose of this exclusion 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.</p>

<p>Uninsurable causes</p>	<p>Any loss or damage caused by:</p> <ul style="list-style-type: none"> • a gradually operating cause. Please note that this exclusion does not apply to claims caused by subsidence or heave, • wear and tear, • river or coastal erosion, • frost, • fungus, moths, vermin*, insects, parasites, woodworm or beetles, • wet and dry rot or mould unless this was caused directly by any event insured by this policy, • any process of cleaning, dyeing, washing, reproofing, re-styling, restoring, renovating, altering, maintaining or repairing, • mechanical or electrical faults or breakdowns, • depreciation, the effects of light or the atmosphere or lack of maintenance, • detention or confiscation by HM Revenue & Customs or any official body, • faulty workmanship, poor design, or defective or inherently unsuitable materials. <p>* Vermin are animals or insects that are destructive in their natural behaviour or are considered pests or nuisances, examples include rodents, weasels, squirrels, flies and cockroaches.</p>
<p>War</p>	<p>Any loss or damage caused by war, invasion or revolution.</p>

Special requirements

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) whenever you contact us. For the visually impaired we can provide documents in large print, Braille, CD or on audio cassette. Please contact a member of staff.

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Your calls may be recorded for accuracy of information.

Information correct as of October 2015.