



home and contents
insurance policy booklet

nidus plus



contact information

Changes to your policy

If you need advice on policy cover or to make amendments to your policy such as change of address or the sums insured you should contact the broker or intermediary that arranged this policy for you.

Making a claim

📞 **01274 700 810**

9:00am - 5:00pm Monday to Friday excluding bank holidays.

Please note claims cannot be registered outside these hours of business.

📧 **claims@integra-ins.co.uk**

Claims Department
Integra Insurance Solutions Ltd.
Curren House
Curren Street
Bradford BD1 5BA

See page 8 for further details.

Helpline numbers

The helpline services provide customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the United Kingdom. These services are available to both you and your family free of charge, during the period of insurance. Calls to helplines are free from BT landlines, charges from mobile phones and other networks may vary. Please check with your service provider.

📞 **0800 9154 780**

Eurolaw legal advice service, tax advice service, health and medical information service, domestic help, veterinary help, childcare help, home help.

📞 **0800 9154 781**

Counselling helpline.

📞 **0800 9154 782**

Glass replacement service.

See page 9 for further details.

Other formats

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape. If you require any of our documents in these formats, please contact your broker or call the Integra marketing department on 01274 700 800.

Welcome to Integra Insurance Solutions Ltd.

Integra Insurance Solutions Ltd (Integra) is a Managing General Agency (MGA) based in the UK, offering homeowner insurance products exclusively through insurance brokers and intermediaries. Our business priority is to provide good value and exemplary service. We actively listen to customers and use customer survey data to ensure that we meet customers' needs and constantly look for ways to improve the quality of our service.

You should take some time to read through this booklet as it contains details about your policy cover; some important information to help prevent damage to your home; guidance on how to make a claim as well as essential contact details. Please keep this booklet safe along with your schedule and any notices issued to you.

Thank you for choosing Integra, we look forward to providing you with insurance cover for many years to come.



Carlo Cavaliere
Chief Executive
Integra Insurance Solutions Ltd.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

For further information on the FSCS, please visit www.fscs.org.uk or by contacting:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Tel: 0800 678 1100 or 0207 741 4100

Email: enquiries@fscs.org.uk

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protecting your home

Please read this important information carefully as it provides some guidance on protecting and maintaining your home.

General maintenance of your home

Buildings in a sound condition will withstand all but the most extremes of weather. You can help maintain your home in a good state of repair by taking a few sensible precautions.

- Arrange to have your gutters, gullies and drains cleared regularly to allow water to be carried away quickly and efficiently. Gutter leaf guards are useful, especially if there are tall trees near your home.
- Low hanging tree branches or bushes could cause damage in high winds so consider having them cut back.
- Secure any loose garden items, such as tables and chairs.
- It is advisable to visually check the condition of the roof of your home including any garages. Look for cracked and broken tiles, damaged chimney pots or problems with pointing and get these repaired.
- Flat roofs have a limited lifespan and should be checked regularly for signs of damage.
- Visually check that your TV aerial and/or satellite dish are still secured.

Fire prevention


There are a number of safety measures that you can undertake to protect your home and family from the risk of fire. In the event of a fire, contact the fire service quickly and preferably from a neighbour's house.

- Placing a reliable smoke alarm outside bedrooms and near the kitchen will alert you in the early stages of fire. Your detector should be tested regularly.
- It is advisable to have extinguishers in the home.
- Avoid cooking whilst under the influence of alcohol.
- Never smoke in bed. Do not leave cigarettes unattended when lit and ensure they are properly stubbed out afterwards. Allow an ash tray to cool down and add water to ensure the contents are properly cooled before emptying.
- Never leave candles unattended when lit. Burn candles in a place where they are not likely to be knocked over.
- Never leave the stove or cooker unattended whilst cooking and ensure that it is switched off after you've finished using it.
- Be careful when cooking with hot oil as it can easily catch fire. Make sure you turn off the heat if the oil starts to smoke.
- Keep combustibles away from all heat sources; i.e. clothing, furniture, curtains, tablecloths and all flammable liquids. When cooking over a naked flame, be sure that loose clothing is not worn.
- Don't overload extension cords or plug sockets. Frayed or exposed wires, along with loose plugs, are a fire hazard. Ensure electrical wiring faults are assessed and repaired by a qualified electrician.
- Keep tumble dryers clear of lint and don't leave them running overnight or when you're out.
- Make regular safety checks around the house and plan exit strategies. Discuss the risks of fire with all family members, making sure that children are aware of at least two routes of vacating the property and of the dangers of hiding under the bed or in a wardrobe.



Security and crime prevention

To help reduce the risk of theft there are a few preventative measures you can undertake within your home.

- We strongly recommend that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with mortice locks on the top and bottom of both doors. Ensure all windows are fitted with key-operated window locks.
 - The siren box of security alarms will act as a visual deterrent to some extent. Security lights are also a good idea as they switch on at pre-set times or when they detect movement.
 - Sturdy high fences and thorny hedges make a good deterrent.
 - Store garden tools and ladders securely in your shed or garage, as these can be used to break into your home.
 - Never hide a spare key outside and make sure that keys are not within easy reach of the letter box.
 - Don't leave valuables in sight. Fitting blinds or net curtains will make it harder to see into your property.
 - Whilst away from your property, lights with timers can be beneficial as your lighting will come on at regular intervals, making it look like someone is at home.
 - If you have a trusted friend or relative checking your property whilst you're away, ask them to collect the post and move it away from the front door or out of the porch.
 - Many thieves break into the same home a second time as it's likely stolen items will be replaced. Call in a locksmith to ensure that your home is fully secured and the point of entry is reinforced.
- 

Heating and plumbing

Each year many homeowners suffer water damage. Here are some general tips to help protect your home and prepare for extreme weather conditions such as frost and snow.

- Ensure that the boiler and heating system are regularly serviced at least once a year by a registered professional.
- If your home is left unattended leave the heating on low, around 15 degrees celsius, to prevent pipes freezing in very cold weather.
- Insulating your loft will reduce heat loss from your home. The Energy Saving Trust recommends the minimum thickness of loft insulation should be 270mm.
- Ensure furniture isn't too close to your radiators and heaters to allow heat to circulate. Leaving loft covers or cupboard doors ajar will allow warm air to circulate the voids.
- Know where the water shut off valve (stop tap) is in the event of an emergency as it will help you to quickly isolate the supply. Labelling it will also help others to locate it.
- Water pipes, cold water tanks and taps in unheated or vulnerable places should be lagged to help prevent pipes freezing.
- We recommend that pipes are visually checked regularly. Plastic plumbing joints will degrade sooner than metal ones. Arrange to re-washer any dripping taps; if they freeze, they'll block your pipes.
- If you're going away for a while, ask a trusted friend or relative to check your home regularly to make sure that your pipes haven't burst or frozen and make sure they know where the stop tap is.
- Keep your drains clear - avoid putting any food waste or fat down the sink as this can cause a blockage.
- Regularly clear out basins, baths and shower drains to prevent blockages.

your insurance policy

If you require any advice on policy cover or wish to make amendments to your policy, you should contact the broker or intermediary that arranged this policy.

All other communications including complaints and claim notifications should be referred to Integra.

This policy is administered by:

Integra Insurance Solutions Ltd.
Registered office:
Curren House
Curren Street
Bradford
BD1 5BA

Registered in England and Wales
Registered Number 06760260

Authorised and regulated by the Financial Conduct Authority.
Financial Services Register No. 495111

This policy is underwritten by:

International Insurance Company of Hannover Plc.
Registered office:
10 Fenchurch Street
London
EC3M 3BE

Registered in England No. 1453123

Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority.
Financial Services Register No. 202640

Our assurance to you

This policy is a contract between you the policyholder and International Insurance Company of Hannover Plc.

This booklet, schedule and any notices should be read together as one contract. The proposal form, statement of fact or statement signed or agreed by you is the basis of the contract.

In return for payment by you of the premium, we will insure you against theft, loss, damage or legal liability which may occur during the period of insurance in accordance with the sections specified in the schedule, subject to the exclusions, conditions and endorsements of the policy.

Unless specifically agreed in writing between you and us this contract will be subject to English Law and the policy will be written and conducted in English.

Ensuring this policy meets your needs

To ensure that this policy meets your needs please take time to read this booklet and your schedule and check the information contained within the statement of fact or statement signed or agreed by you is accurate. If you completed a proposal form to arrange this policy it is important to ensure the information provided was correct. A copy of your documents can be provided on request.

The policy booklet explains what is and what is not covered, how we settle claims and other important information. The schedule shows the cover selected and the premium. Please keep your schedule with the policy booklet.

If there are any mistakes or you wish to make any changes, please contact the broker or intermediary that arranged this policy for you.

Cancellation

If you wish to cancel this policy you have a cooling off period of 14 days from when you receive the policy documents or enter into this contract, whichever is later. If you cancel the policy during this period of time any premium paid will be refunded less the amount of any claim payment. For more details about cancelling your policy please see page 23 of this booklet.

Your responsibilities

Please ensure you answer all questions honestly and to the best of your knowledge when you first obtain, make amendments to and renew your policy. Failure to answer all questions honestly and to the best of your knowledge may result in the wrong terms being quoted, cancellation of your policy and your claim being rejected or not fully paid. In some circumstances your policy may become invalid.

It is essential to keep your home in a good condition and take reasonable steps to avoid theft, loss or damage. Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover 'wear and tear' or gradual deterioration such as defective rendering, repointing chimneys or brickwork, general roof maintenance or damp and rot arising from any cause. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls. These should all be checked on a regular basis.

It is also your responsibility to prove any loss therefore we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with any claim you make.

Changes to your circumstances

Almost certainly your needs will change, if they do, please let the broker or intermediary that arranged this policy know. An updated schedule will be sent to you each time an alteration is made to the cover.

If you have selected buildings insurance, you should make sure your sum insured remains adequate to rebuild your home if you extend or make improvements to it, such as installing double-glazing, adding a fitted kitchen or conservatory.

If you have selected contents and personal possessions insurance, your cover is for replacement as new. Remember to make sure your sum insured remains adequate to replace your contents if you buy new items. Jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. You should make certain that these types of items are insured for the correct amount at all times.

Other changes we need to know about

You must inform your broker or intermediary:

- within 7 days of planning any building work within the boundaries of your home;
- before you change your address;
- before any change of use or occupancy of the premises.

You must inform your broker or intermediary at the next renewal date if any of the following occur at any time throughout your current period of insurance:

- you or a member of your family ordinarily residing with you incur any County Court Judgments or other judgments relating to debt;
- you or a member of your family ordinarily residing with you are made bankrupt or involved with a company which becomes insolvent or goes into liquidation;
- you or a member of your family ordinarily residing with you have been convicted (or charged but not yet convicted) of a non-motoring criminal offence;
- you become aware that your property or a neighbouring property has suffered or is suffering from any subsidence, heave or landslip damage;
- you change your occupation.

A new schedule will be sent to you whenever you make a change to your insurance and each year before the annual renewal date so you can check that the cover still meets your needs.

making a claim



All claims made under this policy are managed by Integra.

If you need to make a claim please contact your broker or intermediary in the first instance, alternatively you can contact the Integra claims department between 9.00am – 5.00pm Monday to Friday excluding bank holidays.

Conditions that apply to the policy in the event of a claim are set out in this policy booklet (see general conditions on page 23). It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

To make a claim you are required to provide evidence and assistance regarding the cause and value of any claim.

Submitting a claim

- If the loss or damage is extensive, please contact your broker or intermediary or the Integra Claims Department as soon as possible during office hours.
- If emergency temporary repairs are necessary to protect your property or prevent further damage, please proceed as soon as possible and submit the appropriate invoices. Please note these costs will only be paid if you have a valid claim.
- Do not dispose of any damaged property as it may be necessary for it to be inspected.
- If you have items stolen, you should notify the police immediately and provide us with the crime reference number.
- If you are claiming for damage to electrical equipment such as TVs, camcorders or digital cameras, photographic evidence may be acceptable. Alternatively, an electrical damage report may be required from a qualified technician; the cost of such a report will be included in the settlement of a valid claim.
- For damage to or theft of contents, please send original receipts where possible for the items and/or estimates for replacements.
- If the claim includes theft, loss or damage for specified items, including valuables, original receipts, valuations or proof of ownership will be required.
- You must not admit any responsibility if your claim relates to liability. Contact Integra immediately if anyone makes a claim upon you and send any writ or summons unanswered.
- Depending on the nature of your claim, a supplier or loss adjuster may need to be appointed to assist with the validation and settlement of your claim.
- Complete a claim form and send it to us with any estimates, accounts and supporting documents. In the event of an incident which requires emergency assistance, please call the helpline service on 0800 9154 780.

You can download a claim form and find further guidance notes on submitting your claim at: www.integra-ins.co.uk

Contact claims

📞 **01274 700 810**

9:00am - 5:00pm Monday to Friday excluding bank holidays.
Please note claims cannot be registered outside these hours of business.

✉ **claims@integra-ins.co.uk**

Claims Department
Integra Insurance Solutions Ltd.
Curren House
Curren Street
Bradford BD1 5BA

In the event of major fire occurring outside office hours you may contact 0800 9154 780 where immediate guidance can be provided. Please note that claims cannot be registered by this service.

An additional benefit of taking out a policy with Integra is our after sales help and advice services. These provide customers with easy access to advice and guidance, over the phone, to deal with all kinds of events and emergencies occurring within the United Kingdom. These services are available to both you and your family free of charge during the period of insurance. We will not accept responsibility if the helpline services are unavailable for reasons outside our control.

Calls to helplines are free from BT landlines, charges from mobile phones and other networks may vary. Please check with your service provider.

Please do not use these services to report an insurance claim or to chase the progress of an existing claim. Call Integra on 01274 700 810, our office is open 9:00am – 5:00pm Monday to Friday excluding bank holidays.

Helpline services: ☎ 0800 9154 780

The helpline services are provided by DAS Legal Expenses Insurance Company Limited. DAS cannot accept responsibility if the helpline services are unavailable for reasons they cannot control.

To help maintain and improve standards of service all telephone calls are recorded, except those made to the counselling helpline which is a completely confidential service.

To help deal with your query speedily and efficiently, please have your policy number ready when calling.

The helpline provides assistance with the following:

Eurolaw legal advice service

Confidential legal advice on any personal legal problem according to the laws of member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9:00am-5:00pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, you will be called back.

Tax advice service*

Confidential advice on personal tax matters.

Health and medical information service*

Information is provided on general health issues and guidance on a wide variety of medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

Counselling Helpline ‡ ☎ 0800 9154 781

You and members of your family will be provided with a confidential counselling service over the phone including, where appropriate, onward referral to relevant voluntary or professional services. You will pay any costs for using the services to which you are referred.

Domestic help †

Arrangements will be made for help or repairs needed if you have a domestic emergency in the home, such as a burst pipe, blocked drain, broken window or building damage.

Veterinary Help †

If your pet is ill or injured, help will be given in finding a vet who can offer treatment.

Childcare Help* †

Arrangements will be made to help you find a range of childcare options in your area if an unforeseen event occurs (such as illness or injury to you) and you need to make alternative childcare arrangements.

Home Help* †

Arrangements will be made to help you find cleaning staff, au pairs and housekeepers if you need assistance to run your home in a crisis (such as illness or injury to you).

Glass Replacement Service ‡: ☎ 0800 9154 782

This service is provided by a specialist glass replacement company.

Broken glass is unsightly and inconvenient and in external doors and windows is a security risk. You will be provided with a quick and efficient replacement service for fixed internal and external glass at a time suitable to you. If the damage is covered under your policy, you will only have to pay the excess shown in your schedule. If the damage is not covered under your policy you may still use the service but you will have to pay these costs.

Please Note:

- * These services can only be accessed during office hours 9:00am - 5:00pm Monday to Friday. Outside of these times, contact will be made with the service, on your behalf, the next working day and you will be called back.
- † You will be responsible for paying the costs of the help provided. If a claim is accepted for theft, loss or damage arising from the emergency such costs will be paid for, subject to the policy terms and conditions.
- ‡ This helpline is open 24 hours a day, seven days a week.

how to complain

All communications regarding complaints are administered by Integra.

Our aim is to provide an excellent service to customers at all times. However, Integra understands that, from time to time, we may not live up to our own high standards and we recognise that occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

Underwriting complaints:

☎ 01274 700 820

✉ home@integra-ins.co.uk

Claims complaints:

☎ 01274 700 810

✉ claims@integra-ins.co.uk

All other complaints:

☎ 01274 700 800

✉ info@integra-ins.co.uk

or write to us at: Integra Insurance Solutions Ltd., Currer House, Currer Street, Bradford BD1 5BA.

We take all complaints seriously and aim to resolve all customers' problems promptly and fairly. Every complaint is diligently recorded, swiftly dealt with and the outcome noted. Full details of our complaints procedure can be found on our website www.integra-ins.co.uk or printed copies are also available on request.

If, after making a complaint to us, we have either:

- not provided you with a formal and final decision within 40 working days, or
- you are unhappy with our final decision and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service

Any referral to the FOS must normally be made by you within six months of receipt of a final decision letter from us. The FOS will only consider your complaint if you have given us the opportunity to resolve it.

Consumer helpline

Open 8am to 6pm, Monday to Friday.

08000 234 567 free for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

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

Website: www.financial-ombudsman.org.uk

Address

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

How we use your information

All data supplied will be processed and handled in accordance with the Data Protection Act 1998. The information supplied by you may be held and passed to other insurers and reinsurers for underwriting and claims purposes.

We use secure technology and procedures to help protect your information from inappropriate use and will continue to revise and update these as new technology becomes available. We may use your information for underwriting purposes, statistical analysis, management information, market research, testing to ensure the integrity of our system and risk management. We will only share your information where we are required or allowed to do so by law.

Policy administration

In order to administer your insurance policy and any claims made against the policy, we may share personal information with relevant third parties such as loss adjusters, lawyers and other professionals. If we do transfer your personal information, we will ensure it is appropriately protected.

We may conduct searches about you to assess your application for insurance, to provide you with a renewal quotation and to check the accuracy of your information. These searches may be recorded by credit reference agencies but will not affect your credit standing.

Insurers pass information to the Claims and Underwriting Exchange (CUE), run by Insurance Database Services Ltd (IDSL). This is used to check information provided and prevent fraudulent claims.

Under the conditions of your policy you must tell us about any insurance related incidents, such as fire, water damage, theft or an accident, whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of a claim, or at a time of renewal to validate your claims history.

Fraud prevention and detection

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

- share information about you with other organisations including the police;
- conduct searches about you using publicly available databases;
- undertake credit searches;
- check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering.



The following words or expressions have a special meaning. The definitions below will apply wherever they appear in **bold** type in your policy wording. The definitions also apply when used in the **schedule** or **endorsements**.

accidental damage

Unexpected and unintended damage caused by sudden and external means.

buildings

The **home**, its permanent fixtures and fittings and decorative finishes, trees, plants and shrubs, patios, terraces, hard sports courts, sunken swimming pools, hot tubs that are a permanent fixture, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings, lamp posts, solar panels and wind turbines, satellite television receiving equipment, television or radio aerials, aerial fittings, aerial masts or plinths all contained on, or within, or forming the boundaries of the land at the risk address shown in the **schedule**.

business equipment

Personal computers including monitors and keyboards, printers, modems, telephone equipment, answering machines, facsimile machines, photocopiers and any other office equipment or furniture all owned by or the responsibility of **you** or **your family** and used by **you** or them for business or professional purposes.

claim

A single loss or series of losses arising from one event for which cover is provided by this policy.

claim payment

The amount **we** agree to pay for a **claim**.

The maximum amount **we** will pay for a **claim** is the **sum insured** shown in the **schedule** less the amount of any **excess** and subject to any relevant policy limits.

contents

Household goods and appliances, furniture and furnishings, **money** up to £1,000 and any other property belonging to or the responsibility of **you** or a member of **your family**.

But not:

- a **motor vehicles**, caravans, trailers, watercraft, boats, canoes, sailboards, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
- b living creatures, livestock and pets;
- c trees, bushes or plants of any kind other than houseplants normally kept in the living accommodation of the **home**;
- d the structure, permanent fixtures and fittings and decorations of the **home**;
- e plans, drawings, documents, securities or certificates of any kind which are not defined as **money**;
- f cookers, hobs or other cooking equipment or electrical appliances forming part of permanently fitted units;
- g property held or used wholly or partly for business or professional purposes other than what is defined under **business equipment**;
- h property more specifically insured either elsewhere in this policy or on any other policy of insurance.

credit card

Credit, debit, cheque guarantee, charge, bankers and cash dispenser cards held or used by **you** or **your family**.

endorsement

A variation in the terms of this policy.

excess

This is an amount **you** must pay towards each and every **claim**. This will be deducted from the **claim** payment.

There are three types of excess:

policy excess: this is applied to all policies and is part of the policy terms and conditions;

in addition to this excess there may be a:

voluntary excess: this is an optional amount that **you** can choose which will reduce **your** premium; and/or a

compulsory excess: this may be applied by **us** to **your** policy to reflect **your** policy risk.

The excesses are shown on **your schedule** and/or by **endorsement**.

family

You and **your** spouse, civil partner or domestic partner, children, foster children, parents and other relatives all permanently living in the **home**.

But not:

lodgers, tenants or paying guests.

home

The structure comprising **your** living accommodation and **your** domestic **outbuildings**, provided they are situated on or within the boundaries of the risk address shown in the **schedule**.

But not:

- a **outbuildings** that are used for living accommodation;
- b **outbuildings** that contain an integral real flame fire and/or integral barbeque;
- c **outbuildings** that are constructed in full or in part with asbestos.

money

Cash, currency, bank notes or coins, cheques, travellers' cheques, postal and money orders, unused postage stamps, savings certificates, bonds and premium bonds, trading stamps, savings stamps, accumulated credits for retail loyalty schemes, luncheon vouchers, gift vouchers, travel, theatre, sporting event or similar tickets held by **you** or **your family** solely for private purposes.

motor vehicles

Any electrically, mechanically, power driven or power assisted vehicle, toy or model.

But not:

- a pedestrian controlled toys or models;
- b pedestrian controlled golf trolleys;
- c garden implements and equipment used by **you** or **your family** within the boundaries of the land of **your home**;
- d ride on lawn mowers, unless stored in a locked **outbuilding**;
- e electric wheelchairs.

outbuildings

Garages including garages outside the boundaries of the risk address subject to them being noted on the same title deeds as the main property. Greenhouses, sheds and summerhouses up to 9 square metres (approximately 100 square feet) and any brick built constructions with a slate or tile roof.

overseas travel

Temporary absence from the **home** outside the **United Kingdom** for up to 60 days in any one **period of insurance**.

period of insurance

The period stated in the **schedule** for which **we** agree to accept and **you** have paid or agreed to pay the premium.

schedule

The document that shows **your** name and address, details of the insurance cover provided by this policy, the **sums insured**, the **period of insurance** and the sections of the policy which are in force and any **endorsements** which apply. The schedule forms part of the policy.

sum insured

The most that **we** will pay for any one **claim** under any section of the policy as shown in the **schedule**. However, if a specific limit applies (as detailed in the policy or the **schedule**) **we** shall not pay more than that specific limit.

The sum insured under section 1 buildings must be adequate to rebuild the whole of the **buildings** in a new condition similar in form, size and style including the cost of professional fees, site clearance costs and costs incurred because of the requirements of local authorities or other statutory organisations.

The sum insured under each of section 2 contents and section 3 optional extensions must be adequate to replace all of the insured items taking into account the basis of claim settlement described at the beginning of each of the sections.

United Kingdom

Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

unfurnished

Left insufficiently furnished for habitation.

unoccupied

Not lived in by **you**, or by any other person authorised by **you**, for more than 30 consecutive days. If **you** and **your family** move out of the **home** with no intention of occupying it again **we** will only allow full policy cover for a maximum of 7 days.

unspecified personal possessions

Articles composed of precious metals or incorporating precious stones, jewellery, furs, watches, photographic or video equipment, mobile phones, laptops, tablets, binoculars, sports equipment, pedal cycles, **money**, **credit cards**, wearing apparel and other articles normally worn or carried.

But not:

- a deeds, securities and documents;
- b guns and firearms;
- c living creatures, livestock and pets;
- d property more specifically insured either elsewhere in this policy or on any other policy of insurance;
- e camping equipment;
- f **motor vehicles**, caravans, trailers, watercraft, boats, canoes, sailboats, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
- g any item used or held for business or professional purposes.

valuables

Any article composed of precious metals or incorporating precious stones, jewellery, furs, watches, works of art, antiques, curios, collections of stamps, coins or medals the value of which does not exceed £2,500, unless specifically shown in the **schedule**.

we/us/our

International Insurance Company of Hannover Plc.

Please refer to page 6 - 'your insurance policy' for further information.

you/your

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



section 1 buildings

We will pay the cost of loss or damage caused by insured perils 1 to 10, 12, 14 and 24.

Basis of claim settlement

1. The **sum insured** must be adequate to pay for the full cost of rebuilding the whole of the **buildings** in a new condition similar in form, size and style including the cost of expenses listed in this section under 'insured peril 21. Professional costs'.
2. If the **sum insured** is sufficient to pay for the cost of rebuilding as stated in 1. above and the **buildings** have been maintained in good repair **we** will, at **our** option, pay the cost of repairing, reinstating or rebuilding that part of the **buildings** which has been damaged or destroyed by an insured peril. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.
3. If the **sum insured** is not sufficient to pay for the full cost of rebuilding as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of rebuilding the whole of the **buildings**.
4. **We** will not pay more for each **claim** arising out of insured perils 1 to 10, 12 to 15, 21, 22 and 24 than the **sum insured** on **buildings** shown in the **schedule**.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design, when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. **We** will not pay for the cost of wear and tear, gradual deterioration or damp and rot arising from any cause.
7. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
8. The **excess** as shown in the **schedule** will be deducted from the **claim payment** excluding 'insured peril 23. property owner's liability'.

You are covered for:

1. Fire, lightning, explosion, earthquake, thunderbolt or subterranean fire
2. Smoke
3. Riot, civil commotion, strikes, labour and political disturbances
4. Theft or attempted theft

But not for theft or damage:

- i while the **home** is **unfurnished** or **unoccupied**;
- ii caused by a member of **your family** or other persons lawfully in the **home**;
- iii if the incident is not reported to the police within a maximum time period of 48 hours of the discovery of the theft and/or damage.

5. Vandalism and acts of malicious persons

But not for loss or damage:

- i while the **home** is **unfurnished** or **unoccupied**;
- ii caused by a member of **your family** or other persons lawfully in the **home**.

6. Flood

But not for:

- i loss of or damage to gates, fences, hedges or hard sports courts and ancillary equipment;
- ii loss or damage:
 - a caused by subsidence, landslip or heave that results from a flood (see insured peril 14);
 - b due to any gradually operating cause;
 - c that is a result of rising damp, penetrating damp or due to a rise in the water table.

7. Storm

But not for:

- i loss of or damage to gates, fences, hedges or hard sports courts and ancillary equipment;
- ii loss or damage:
 - a that did not happen on one identifiable day or night on which the damage occurred;
 - b caused by frost;
 - c caused by subsidence, landslip or heave that results from a storm (see insured peril 14);
 - d due to any gradually operating cause.

8. Falling trees or branches

But not for:

- i loss of or damage to gates, fences or hedges;
- ii loss or damage resulting from felling or lopping of trees by **you**, **your family** or on **your** behalf.

9. Escape of water

From fixed tanks, apparatus (for example washing machines and dishwashers) or pipes and damage to such items by freezing.

But not for:

- i damage to the apparatus (for example washing machines and dishwashers), installation or pipes themselves if caused by wear and tear;
- ii loss or damage:
 - a while the **home** is **unfurnished** or **unoccupied**;
 - b caused by subsidence, heave or landslip that results from an escape of water (see insured peril 14);
 - c caused by failure of sealant and/or grout;
 - d caused as a result of any water tap being left on;
- iii repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.

10. Escape of oil

From any fixed domestic oil-fired heating installation, pipes or apparatus.

But not for:

- i damage to the apparatus, installation or pipes themselves if caused by wear and tear;
- ii loss or damage while the **home** is **unfurnished** or **unoccupied**;
- iii repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.

11. Tracing and accessing leaks

We will pay the cost of locating the source of any water or oil escaping from fixed tanks, apparatus (for example washing machines or dishwashers) or pipes.
The most **we** will pay is £5,000 in any one **period of insurance**.

12. Impact to the buildings caused by any vehicle, animal or aircraft or by articles dropped or falling on them.

But not for:

loss or damage caused by insects, birds or domestic pets.

13. Glass and sanitary fixtures

We will pay the cost of replacement or repair following **accidental damage** to:

- i fixed glass (including double glazing) in windows, doors, fanlights and skylights forming part of the **home**;
- ii sanitary fixtures in the **home**;
- iii ceramic hobs in the **home** forming part of permanently fitted units.

But not for damage:

occurring while the **home** is **unfurnished** or **unoccupied**.

14. Subsidence or heave of the site on which the buildings stand, or landslip

But not for:

- i damage to or resulting from the movement of solid floor slabs unless the foundations beneath the external walls of the **home** are damaged at the same time by the same cause;
- ii loss or damage:
 - a caused by or resulting from coastal or river erosion;
 - b caused by the bedding down of new **buildings**;
 - c caused by or resulting from the settlement of newly made up ground;
 - d resulting from normal settlement, shrinkage or expansion;
 - e due to demolition, structural alteration or structural repair;
 - f caused by shrinkable or expandable materials within the foundations;
 - g caused by the compaction of infill materials within the foundations of the **home**;
 - h caused as a result of chemicals (e.g. sulphate) reacting with any building or foundation materials;
 - i to any part of the **home** affected that was not built to the correct buildings regulations at the time of construction;
- iii loss of or damage to patios, terraces, hard sports courts, sunken swimming pools, ornamental ponds, fountains, cesspits, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lamp posts unless the **home** is damaged at the same time by the same cause.

15. Underground services

We will pay the cost of repair following **accidental damage** to underground service pipes or cables, that provide services to or from the **home**, for which **you** are legally responsible.

But not for:

- i any costs incurred in clearing blocked sewer pipes, drains, soakaways, pipes or underground tanks;
- ii any costs incurred for damage caused to service pipes or cables whilst clearing or attempting to clear a blockage;
- iii any amount exceeding the **sum insured** on the **buildings**;
- iv any loss or damage to pitch fibre pipes caused by:
 - a delamination;
 - b disfigurement as a result of pressure being applied by weight of soil or fill materials;
- v loss or damage caused by subsidence, landslip or heave that results from damage to underground services (see insured peril 14).

16. Alternative accommodation

While the **home** remains uninhabitable as a result of loss or damage insured under this section **we** will pay **you** for:

- i the cost of reasonable alternative accommodation if this is necessary for **you**, **your family**, **your** domestic pets and **your** resident domestic employees;
 - ii up to two years ground rent if **you** continue to be liable to pay it.
- The most **we** will pay under this insured peril shall not exceed 20% of the **sum insured** on **buildings** for each **claim**.

But not for

costs or rent incurred without **our** prior agreement.

17. Compulsory evacuation

We will pay for alternative accommodation following the compulsory evacuation of **your home** by a utility company, emergency services, the local authority or the government.
The most **we** will pay under this insured peril is £250 per 24 hour period for a maximum of 7 days.

If a **claim** is made under this peril **you** are unable to make a **claim** for the same incident under the compulsory evacuation peril in section 2 of this policy.

But not for:

costs or rent incurred without **our** prior agreement.

18. Stolen or lost keys

We will pay the cost of replacing the external locks and their keys if the keys to the locks of the external doors of the **home** are stolen or lost.

The most **we** will pay under this insured peril is £1,000 each **claim**.
If a **claim** is made under this peril **you** are unable to make a **claim** for the same incident under the stolen or lost keys peril in section 2 of this policy.

But not for:

any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.

19. Trees, plants and shrubs

We will pay for theft, loss of or damage to **your** trees, plants or shrubs under section 1 for insured perils 1 to 5 and 9, 10 and 12.
The most **we** will pay under this peril is £100 per item and £1,000 each **claim**.

But not for:

- i storm or flood;
- ii damage caused by:
 - a frost or weight of snow;
 - b animals.

You are covered for:

20. Damage by emergency services

Damage to any part of **your home** including its grounds caused by emergency services in circumstances where such damage has not formed part of a **claim** made under this policy. The most **we** will pay under this insured peril is £5,000 in any one **period of insurance**.

But not for:

damage caused by police raids.

21. Professional costs

Following loss or damage due to an insured peril **we** will pay for:

- i architects', surveyors', legal and other fees necessary to repair or rebuild the **buildings**;
- ii the cost of making the **buildings** safe, removal of debris and clearing the site;
- iii the additional costs of rebuilding or repair arising from compliance with government or local authority requirements.

But not for costs:

- i incurred without **our** prior agreement;
- ii incurred in preparing a **claim** under this policy;
- iii arising under a notice served by the government or local authority prior to the loss or damage.

22. Contracting buying

When **you** have contracted to sell the **home** the purchaser will have the benefit of cover under the terms of this section in respect of theft, loss or damage occurring between the period of the exchange of contracts and the completion of the sale of the **home**.

But not for:

- i theft, loss or damage insured under any other policy;
- ii any amount payable under insured peril 16. 'alternative accommodation'.

23. Property owner's liability

We will pay damages, claimants' costs and/or expenses for which **you** are legally liable in respect of accidents occurring during the **period of insurance** resulting in the death of, bodily injury to or disease or illness of any person or loss of or damage to property arising:

- i solely from ownership (not occupation) of the **buildings** and their land;
- ii under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of any private house or flat which **you** previously owned and occupied.

In addition, the insurance provided in respect of liability arising by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 will continue for a period of seven years from the date of cancellation of this policy in respect of the **buildings** insured at the date of cancellation.

The most **we** will pay under this insured peril is £2,000,000 each **claim**.

In addition **we** will pay defence costs and expenses incurred with **our** written consent. In the event of **your** death, **we** will indemnify **your** legal personal representatives under the terms of this peril in respect of liability incurred by **you**.

But not for liability:

- i for death of, bodily injury to or disease or illness of:
 - a a member of **your family**;
 - b any person employed by a member of **your family** where death of, bodily injury to or disease or illness arises out of and in the course of such employment;
- ii for damage to property belonging to or under the control of **you** or a member of **your family** or a person employed by a member of **your family**;
- iii arising out of any business or profession or the use of lifts or **motor vehicles**;
- iv arising from a contract, whether written or not, which imposes a liability which **you** or any member of **your family** would not otherwise have been under;
- v under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975 where a more recently effected or current policy covers the liability.

24. Accidental damage

But not for damage:

- i caused by or arising from:
 - a frost, damp, corrosion, rust, wet or dry rot, fungus, insects, vermin, woodworm, domestic pets, wear and tear or any gradually operating cause;
 - b deliberate acts by **you** or a member of **your family**;
 - c the cost of maintenance and normal redecoration or repair work or replacing electrical or mechanical equipment following its breakdown or misuse;
 - d faulty workmanship, defective design or the use of defective materials;
- ii occurring while the **home** is **unfurnished** or **unoccupied**;
- iii caused by or arising from insured perils 1 to 10 and 12 to 15 in this section;
- iv specifically excluded under insured perils 1 to 10 and 12 to 15 in this section;
- v to any building or structure whilst in the state of construction or erection (including the building materials).



We will pay the cost of loss or damage caused by insured perils 1 to 12 and 35.

Basis of claim settlement

1. The **sum insured** must be adequate to pay for the full cost of replacing all the **contents** in a new condition (after making an allowance for wear and tear and depreciation on articles of clothing and household linen).
2. If the **sum insured** is sufficient to pay for the full cost of replacing **your contents** as stated in 1. above **we** will pay for the cost of repair or, where the **contents** are lost or damaged beyond repair, **we** will, at **our** option, replace them or pay for the cost of replacing them in the same form and style as new with no deduction for wear and tear or depreciation. However, a deduction for wear and tear and depreciation will be made for clothing and household linen. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.
3. If the **sum insured** is not sufficient to pay for the full cost of replacing **your contents** as stated in 1. above, any **claim payment** will be reduced by the proportion which the **sum insured** bears to the full cost of replacing all **your contents**.
4. **We** will pay no more for each **claim** than the **sum insured** shown in the **schedule** arising out of insured perils 1 to 12, 23 to 25 or 35 or no more than the specified amounts stated in the other insured perils in this section.
5. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
6. Under this section the most we will pay is:
 - a. the **sum insured** for **contents** or no more than the amounts stated as specific inner limits in b, c and d below;
 - b. the limit for each **valuable** - £2,500, unless the **valuable** is specifically shown in the **schedule**;
 - c. the limit for valuables in total - 30% of the sum insured for **contents**;
 - d. The limit for **money** - £1,000.
7. **We** will not pay for theft of or damage to **contents** in **outbuildings** other than as provided under insured peril 21 'contents stored in outbuildings'.
8. **We** have the option following a claim to make payment in cash or effect necessary repair, replacement or reinstatement.
9. The **excess** as shown in the **schedule** will be deducted from the **claim payment** excluding insured peril 34. 'occupier's, personal and employer's liability'.

You are covered for:

1. Fire, lightning, explosion, earthquake, thunderbolt or subterranean fire
2. Smoke
3. Riot, civil commotion, strikes, labour and political disturbances
4. Theft or attempted theft

But not for:

- i theft or damage:
 - a occurring while the **home** is **unfurnished** or **unoccupied**;
 - b caused by a member of **your family** or other persons lawfully in the **home**;
 - c if the incident is not reported to the police within a maximum time period of 48 hours of the discovery of the theft or damage;
- ii theft of or damage to **money** and the unauthorised use of **credit cards** unless entry is gained by forcible and violent means.

5. Vandalism and acts of malicious persons

But not for loss or damage:

- i caused by a member of **your family** or other persons lawfully in the **home**;
- ii while the **home** is **unfurnished** or **unoccupied**.

6. Flood

But not for:

- i loss of or damage to property not inside the **home**;
- ii loss or damage:
 - a caused by frost;
 - b due to any gradually operating cause;
 - c that is a result of rising damp, penetrating damp or due to a rise in the water table.

7. Storm

But not for:

- i loss or damage:
 - a that did not happen on one identifiable day or night on which the damage occurred;
 - b caused by frost;
 - c due to any gradually operating cause;
- ii loss of or damage to:
 - a property not inside the **home**;
 - b covers for hot tubs and covers for swimming pools.

8. Falling trees or branches

But not for loss or damage:

resulting from felling or lopping of trees by **you**, a member of **your family** or on **your** behalf.

You are covered for:

9. Escape of water

From fixed tanks, apparatus (for example washing machines and dishwashers) or pipes.

But not for:

- i loss or damage:
 - a while the **home** is **unfurnished** or **unoccupied**;
 - b caused by failure of sealant and/or grout;
 - c caused as a result of any water tap being left on;
- ii theft or loss of the water itself – see insured peril 16 'oil and water';
- iii repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.

10. Escape of oil

From any domestic oil-fired heating installation, pipes or apparatus.

But not for:

- i loss or damage while the **home** is **unfurnished** or **unoccupied**;
- ii theft or loss of the oil itself – see insured peril 16. 'oil and water';
- iii repair to the actual fixture, pipe or appliance unless the damage falls under another insured peril.

11. Impact by any vehicle, animal or aircraft or by articles dropped or falling from them

But not for loss or damage:

caused by insects, birds or domestic pets.

12. Subsidence or heave of the site on which the buildings stand, or landslip

But not for loss or damage:

caused by or resulting from coastal or river erosion.

13. Alternative accommodation

While the **home** remains uninhabitable as a result of loss or damage insured under this section **we** will pay for the cost of reasonable alternative accommodation if this is necessary for **you**, **your family**, **your** domestic pets and **your** resident domestic employees.
The most **we** will pay under this insured peril shall not exceed 20% of the **sum insured** for **contents**.

But not for:

costs incurred or rent payable without **our** prior consent.

14. Compulsory evacuation

We will pay for alternative accommodation following the compulsory evacuation of the **home** by a utility company, emergency services, the local authority or the government. The most **we** will pay under this insured peril is £250 per 24 hour period for a maximum of 7 days.
If a **claim** is made under this peril **you** are unable to make a **claim** for the same incident under the compulsory evacuation peril in section 1 of this policy.

But not for:

cost or rent incurred without **our** prior agreement.

15. Stolen or lost keys

If the keys to the locks of the external doors of the living accommodation are stolen or lost, **we** will pay the cost of replacing the external locks and their keys.
The most **we** will pay under this insured peril is £1,000 each **claim**.
If a **claim** is made under this peril **you** are unable to make a **claim** for the same incident under the stolen or lost keys peril in section 1 of this policy.

But not for:

any additional costs incurred in fitting new locks which are better in quality, specification or style than those being replaced.

16. Oil and water

We will pay for theft or loss of:

- i oil from a domestic heating installation;
 - ii metered water;
- resulting from an event constituting a valid **claim** arising from insured perils 1, 3 to 12 and 35 in this section. The most **we** will pay under this insured peril is £1,000 each **claim**.

But not for:

- i theft or loss of oil or water caused by gradual leakage or evaporation;
- ii theft, loss or damage whilst the **home** is **unfurnished** or **unoccupied**.

17. Shopping in transit

We will pay for theft, loss of or damage to food and other items while **you** or a member of **your family** are transporting them from a shop or market to **your home**.

The most that **we** will pay under this insured peril is £500 each **claim**.

But not for:

- i any electrical items either battery or mains operated;
- ii theft or loss from unattended **motor vehicles** unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sunroofs closed;
- iii loss of or damage to frozen food as a result of defrosting.

18. Students' contents

We will pay for theft of or damage to **your** or a member of **your family's contents** whilst they are kept in shared accommodation or university halls of residence within the **United Kingdom**. Cover is restricted to each student's private bedroom. It is a requirement that this room has an external lock and this lock must be utilised whenever the room is left unattended. The most that **we** will pay under this insured peril is £750 any one item and £2,500 each **claim**.

But not for:

- i theft of or damage to **valuables**;
- ii theft of **money** and the unauthorised use of **credit cards**;
- iii **accidental damage**;
- iv theft where there are no signs of forcible or violent entry;
- v cover outside the student's private lockable bedroom.

19. Visitors' personal possessions

We will pay for theft of or damage to visitors' **personal possessions** whilst in the **home**.

The most **we** will pay under this insured peril is £500 each **claim**.

But not for theft of or damage to:

- i **personal possessions** belonging to lodgers, tenants and paying guests;
- ii **personal possessions** belonging to visitors staying at the **home** for more than 28 consecutive days.

20. Contents in the open

We will pay for **your contents**, including garden furniture and garden ornaments, if they are stolen or damaged by any of the insured perils 1 to 5 and 8 to 12 of this section while they are in the open within the boundaries of the land of the **home**.

The most **we** will pay under this insured peril is £1,000 each **claim**.

But not for:

- i theft of or damage to:
 - a **money**;
 - b camping equipment;
- ii theft or damage
 - a during the course of a permanent removal to or from the **home** other than whilst in the process of loading onto or unloading from a vehicle;
 - b caused by storm or flood;
 - c specifically excluded under insured perils 1 to 5 and 8 to 12 in this section;
 - d occurring while the **home** is **unfurnished** or **unoccupied**.

21. Contents stored in outbuildings

We will pay for theft of or damage to **your contents** which are stored or kept in **outbuildings** caused by any of insured perils 1 to 12 of this section.

The most **we** will pay under this insured peril is £5,000 each **claim**, apart from theft where the most **we** will pay is £2,500 each **claim**.

But not for theft:

- i of **money**;
- ii of or damage to **contents**:
 - a in **outbuildings** by theft not involving entry or exit by forcible and violent means;
 - b stored or kept in greenhouses or in garages, sheds or **outbuildings** which are not situated within the boundaries of the land of the **home**;
- iii or damage while the **home** is **unfurnished** or **unoccupied**.

22. Contents temporarily removed

We will pay for **your contents** if, whilst they are temporarily removed from the **home** to anywhere within the **United Kingdom**, they are lost or damaged by any of insured perils 1 to 3 and 5 to 12 of this section. In addition **we** will pay for theft, loss of or damage to **your contents** caused by or arising from theft or attempted theft while they are in:

- i any bank or safe deposit or in the course of removal to or from any bank or safe deposit by **you** or a member of **your family**;
- ii an occupied private house or flat;
- iii any building where **you** or a member of **your family** are employed or engaged in business;
- iv any other building provided forcible and violent means of entry or exit are used.

The most **we** will pay under this insured peril is £5,000 each **claim**.

But not for:

- i theft, loss of or damage to **contents**:
 - a removed for sale or exhibition or in a furniture depository;
 - b in the open caused by or arising from storm or flood;
 - c removed from the **home** and belonging to or the responsibility of any student member of **your family** who is living away from the **home**;
- ii theft, loss of or damage to golf equipment whilst stored at a golf club;
- iii theft, loss of or damage to equestrian equipment including bridles, saddles and rugs whilst stored in tack rooms or stables;
- iv theft of **money** from any building where **you** or a member of **your family** are employed or engaged in business.

23. House removal

We will pay for damage to **your contents** caused by **accidental damage** while in the course of removal from the **home** to any new permanent **home** within the **United Kingdom** provided the removal is carried out by professional removal contractors.

But not for:

- i damage to **money**;
- ii damage to china, glass, earthenware and other items of a brittle nature unless packed for removal by professional packers;
- iii any amount which is the liability of the carrier.

24. Mirrors and glass

We will pay for damage to mirrors, glass tops, fixed glass in furniture and ceramic hobs in free-standing appliances following **accidental damage**.

But not for damage:

while the **home** is **unfurnished** or **unoccupied**.

25. Home entertainment and computer equipment

We will pay for **accidental damage** to **your** television and audio equipment, Blu-ray, DVD and video players and recorders, games consoles and computer equipment when in the **home**, including television aerials and satellite dishes and receiving equipment.

But not for:

- i mechanical or electrical failure;
- ii wear and tear;
- iii any process of maintenance, repair, erection, dismantling, construction or cleaning;
- iv damage to records, discs, tapes, cassettes, cartridges or computer software;
- v theft or damage:
 - a caused by domestic pets, vermin or insects;
 - b caused while the **home** is **unfurnished** or **unoccupied**;
 - c caused by or arising from insured perils 1 to 12 in this section;
 - d specifically excluded under insured perils 1 to 12 in this section;
 - e caused from removal by the owner with or without **your** consent;
- vi any items used in connection with any business or occupation.

26. Business equipment

We will pay for theft of or damage to **business equipment** in the **home** caused by insured perils 1 to 12 under this section of the policy.

The most **we** will pay under this insured peril is £5,000 each **claim**.

But not for:

- i theft or damage specifically excluded under insured perils 1 to 12;
- ii theft of or damage to **business equipment** whilst kept or stored in any **outbuilding**.

27. Digital information

We will pay for theft, loss of or damage to electronic data that **you** or a member of **your family** has legally downloaded. If **you** make a **claim** for downloaded data **we** will ask **you** for proof that **you** or a member of **your family** has downloaded and paid for this data. The most **we** will pay under this insured peril is £500 each **claim** with a maximum of £1,000 in any one **period of insurance**.

But not for:

- i theft, loss of or damage to:
 - a any digital data used in connection with any business or occupation;
 - b any data illegally downloaded or copied;
- ii loss or damage caused as a result of a computer or electronic virus;
- iii theft or loss of data from unattended **motor vehicles** unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sunroofs closed.

You are covered for:

28. Refrigerated and frozen food

We will pay for the cost of replacing food in **your** domestic refrigerators or freezers in the **home**, spoiled or damaged as a result of:

- i accidental breakdown of the refrigeration or freezer unit;
- ii escape from the unit of refrigerant and/or refrigerant fumes;
- iii accidental failure of the electricity or gas supply.

The most **we** will pay under this insured peril is £1,000 each **claim**.

But not for loss or damage:

- i caused by the deliberate act of the supply authority or company;
- ii as a result of any strike or withdrawal of labour by the supply authority or company;
- iii caused by a deliberate act by **you** or a member of **your family** or by **your** domestic employees;
- iv involving a refrigerator or freezer unit over 15 years old.

29. Prams and wheelchairs

We will pay for theft, loss of or damage to prams and any manual or electric wheelchairs belonging to **you** or to a member of the **family** in the **United Kingdom** or during **overseas travel**.

The most **we** will pay under this insured peril is £1,000 each **claim**.

But not for:

- i mechanical or electrical failure;
- ii wear and tear;
- iii depreciation or loss of use;
- iv theft of accessories unless stolen with the pram or wheelchair;
- v theft, loss of or damage to mobility scooters.

30. Jury service

We will pay **you** or a member of **your family** an amount not exceeding £50 per day, for a period not exceeding 20 days, in respect of irrecoverable earnings and expenses arising from service as a juror.

31. Title deeds

We will pay for the cost of preparing new title deeds to the **buildings** if they are stolen, lost or damaged by any of insured perils 1 to 12 of this section when in the **home** or in a bank or safe deposit.

The most **we** will pay under this insured peril is £2,500 each **claim**.

32. Special events cover

The **sum insured** for **contents** is automatically increased by 10%:

- i during the month of December;
- ii for the period of one month before and one month after and during the day of the wedding or civil partnership of **you** or any member of **your family** to insure gifts against theft, loss or damage by any of insured perils 1 to 12 of this section when they are in:
 - a the **home**;
 - b the building where the reception is held;
 - c the joint main residence of the partners;
 - d transit between any of the locations described in a), b) and c) above;
- iii for other **family** celebrations or religious festivals.

But not for:

- i theft, loss of or damage to **business equipment**;
- ii **accidental damage**.

33. Fatal injury

In the event of the death of **you** and/or **your** spouse or civil partner within 30 days of and as a direct result of bodily injury caused in the **home** by fire or thieves **we** will pay £5,000 to the legal representatives of **you** or **your** spouse or civil partner. The most **we** will pay under this insured peril is £10,000.

34. Occupier's, personal and employer's liability

We will pay for all sums which **you** or a member of **your family** are legally liable to pay in respect of accidents occurring during the **period of insurance** resulting in:

- i death of, bodily injury to or illness of any person;
- ii loss of or damage to property.

The most **we** will pay under this insured peril for each **claim** is:

- a £2,000,000 other than for death of, injury to or illness of **your** domestic employees;
- b £10,000,000 in respect of death of, injury to or illness of **your** domestic employees for death, injury or illness arising directly out of and in the course of their employment with **you**.

We will pay for defence costs and expenses incurred with **our** written consent in addition to the amount of £2,000,000 stated in a) above but such costs and expenses shall be included within the amount of £10,000,000 stated in b) above.

In the event of **your** death **we** will indemnify **your** legal personal representatives under the terms of this insured peril in respect of liability incurred by **you** or a member of **your family**.

But not for liability:

- i for death of, bodily injury to or illness of a member of **your family**;
- ii for damage to property belonging to or within the custody of or under the control of **you** or a member of **your family** or to a person employed by **you** or a member of **your family**;
- iii arising from a contract, whether written or not, which imposes a liability which **you** or any member of **your family** would not otherwise have been under;
- iv arising out of any business or profession;
- v arising out of the ownership of the **buildings** and their land or any other land or premises;
- vi arising out of the occupation of land or premises other than the **buildings** and their land at the address of the **home** shown in the **schedule**;
- vii arising out of the use, ownership or possession of aircraft, hovercraft, watercraft, **motor vehicles** for which a Certificate of Insurance is required under any Road Traffic Act, caravans or lifts;
- viii arising out of the use, ownership or possession of animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
- ix arising from the transmission of any communicable disease or virus.

35. Accidental damage

But not for:

- i damage caused by or arising from:
 - a frost, damp, corrosion, rust, wet or dry rot, fungus, insects, vermin, woodworm, domestic pets, wear and tear or any gradually operating cause;
 - b deliberate acts by **you** or a member of **your family**;
 - c the cost of repairing or replacing electrical or mechanical equipment following its breakdown or misuse;
 - d faulty workmanship, defective design or the use of defective materials;
 - e any process of cleaning, dyeing, repair, renovation or alteration;
- ii damage occurring while the **home** is **unfurnished** or **unoccupied**;
- iii damage caused by or arising from insured perils 1 to 13, 15, 24, 25 and 28 of this section;
- iv damage specifically excluded under insured perils 1 to 13, 15, 24, 25 and 28 of this section;
- v damage to clothing or contact lenses;
- vi damage to domestic pets or livestock;
- vii loss of **contents** and **money** within the boundaries of **your home**.



section 3 optional extensions

If insurance under section 2 - contents is in force, cover is automatically provided for **unspecified personal possessions** for an amount not exceeding £3,000, or any higher amount shown in the **schedule**.

Cover for the extensions under this section applies only if shown in the **schedule**.

Basis of claim settlement

1. The **sums insured** shown in the **schedule** must be adequate to pay for:
 - i **unspecified personal possessions** - the maximum value of such property that may be at risk at any one time;
 - ii specified personal possessions - the current replacement cost of each such specified item;
 - iii pedal cycles - the current replacement cost of each pedal cycle and its accessories less an allowance for depreciation and wear and tear.
2. For extensions 1, 2 and 3 in this section, if the **sums insured** do represent the maximum values or current replacement costs as described in 1.i, ii and iii above the most we will pay will be:
 - i **unspecified personal possessions** - the cost of repairing or replacing the insured property in the same form and style. For items of clothing and household linen **we** will make a deduction for depreciation, wear and tear;
 - ii specified personal possessions - the **sum insured** for each item shown in the **schedule**;
 - iii pedal cycles - the **sum insured** for each item shown in the **schedule**.
3. For extensions 1, 2 and 3 in this section, if the **sums insured** do not represent the maximum values or current replacement costs as described in 1.i), ii) and iii) above, any **claim payment** will be reduced by the proportion which the **sums insured** bear to the actual amount at risk or current replacement costs (less, if applicable, an allowance for depreciation and wear and tear).
4. **We** will not pay the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.
5. **We** have the option following a **claim** to make payment in cash or effect necessary repair, replacement or reinstatement.
6. **We** will reduce any **claim payment** for any item or part which is not replaced or repaired.
7. The **excess** as shown in the **schedule** will be deducted from the **claim payment**.

Exclusions applying to this section:

We will not pay for:

- i mechanical or electrical failure or breakdown;
- ii theft, loss or damage arising from confiscation, detention or seizure, depreciation and deterioration from normal use or wear and tear, moths, insects, vermin, domestic pets, damp, rust, wet or dry rot or mildew, obsolescence, infestation, the action of light or atmospheric conditions or any gradually operating cause;
- iii theft, loss or damage due to any process of cleaning, dyeing, repair, renovation or restoration;
- iv items used or held for business or professional purposes;
- v theft, loss of or damage to sports equipment whilst in use;
- vi theft, loss of or damage to camping equipment;
- vii theft, loss of or damage to golf equipment whilst stored at a golf club;
- viii theft, loss of or damage to equestrian equipment including bridles, saddles and rugs whilst stored in tack rooms or stables;
- ix theft, loss of or damage to guns and firearms;
- x theft, loss of or damage to **motor vehicles**, caravans, trailers, watercraft, boats, canoes, sailboards, surfboards, hovercraft, aircraft and their parts and any accessory which is designed for and can only be used with the aforementioned;
- xi theft or loss from unattended **motor vehicles** unless from a closed glove compartment, locked luggage boot or locked luggage compartment following forcible and violent entry to a vehicle which has been locked and all windows and sun roofs closed;
- xii damage to musical instruments caused by changes in atmospheric conditions or arising through breakage of strings, reeds, drumheads or the like or electrical or mechanical failure, breakdown or derangement;
- xiii theft, loss or damage arising outside the **United Kingdom** except in the circumstances of **overseas travel**.



You are covered for:

Extension

1. Unspecified personal possessions

We will pay for

- i the cost of replacing or repairing **your unspecified personal possessions** and pedal cycles if they are accidentally lost, destroyed, damaged or stolen;
- ii theft, loss of or damage to **money**;
- iii loss due to the unauthorised use of **credit cards**.

The most **we** will pay under this extension for each **claim** is:

- i £1,500 for any one article;
- ii the **sum insured** shown in the **schedule**;
- iii £1,000 for theft from a **motor vehicle**;
- iv £1,000 in total for pedal cycle cover with a single pedal cycle limit of £500 - unless the pedal cycle is individually specified in the **schedule**;
- v £1,000 for **money**;
- vi £1,000 for unauthorised use of **credit cards**.

But not for:

- i theft, loss of or damage to deeds, securities and documents, living creatures, livestock and pets;
- ii theft, loss of or damage to manual or electric wheelchairs valued over £1,000;
- iii property more specifically insured either elsewhere within this policy or on any other policy of insurance;
- iv theft or loss of **money** and possessions within the boundaries of the **home**;
- v theft, loss of or damage to items belonging to **you** or a member of the **family** living away at university;
- vi theft, loss of or damage to items stored in an outbuilding (please see insured peril 22. '**contents** stored in outbuildings' in section 2 of this policy);
- vii theft, loss of or damage to:
 - a pedal cycles outside the boundaries of **your home** unless they are in a locked building or secured (by a chain, padlock or cycle lock) to a cycle rack or other immovable object;
 - b pedal cycles owned or used wholly or in part for business purposes;
 - c pedal cycle accessories, unless the pedal cycle is stolen at the same time;
 - d pedal cycles whilst being used for racing, pacemaking or trials;
 - e pedal cycle tyres unless the pedal cycle is damaged at the same time;
 - f pedal cycles that are motorised or power assisted;
- viii theft or loss of **money**:
 - a within the boundaries of the **home**;
 - b held for business purposes;
 - c which does not belong to **you** or a member of **your family** or for which **you** or a member of **your family** are not legally responsible;
 - d not reported to the police within 48 hours of the discovery of the loss or theft;
 - e arising from the depreciation or confiscation or shortages due to errors or omissions;
- ix loss due to unauthorised use of a **credit card**:
 - a resulting from lost or stolen **credit cards** which have not been reported to the police and issuing authority within 48 hours of the discovery of the loss or theft;
 - b following the breach any of the terms and conditions of the issuing authority;
 - c following fraudulent use by any person related to **you**;
 - d held by **you** or a **member of your family** for business purposes.

Extension

2. Specified personal possessions

We will pay for the cost of replacing or repairing the items specified in the **schedule** if they are accidentally lost, destroyed, damaged or stolen.

The most **we** will pay under this extension for each **claim** is the **sum insured** shown in the **schedule** for that item.

But not for:

- i loss of possessions within the boundaries of the **home**;
- ii theft, loss of or damage to items stored in an outbuilding (please see insured peril 22. '**contents** stored in outbuildings' in section 2 of this policy).

Extension

3. Pedal cycles

We will pay for the cost of replacing or repairing your pedal cycles if they are accidentally lost, destroyed, damaged or stolen.

The most **we** will pay for pedal cycles is the amount shown against each cycle on the **schedule**.

But not for theft, loss of or damage to:

- i pedal cycles outside the boundaries of **your home** unless they are in a locked building or secured (by a chain, padlock or cycle lock) to a cycles rack or other immovable object;
- ii pedal cycles owned or used wholly or in part for business purposes;
- iii pedal cycle accessories unless the pedal cycle is stolen at the same time;
- iv pedal cycles whilst being used for racing, pacemaking or trials;
- v pedal cycle tyres unless the pedal cycle is damaged at the same time;
- vi pedal cycles that are motorised or power assisted.



The following conditions apply to **your** policy.

1. Observance

We shall not pay for any theft, loss, damage or injury insured by this policy if **you** or a member of **your family** or anyone acting on **your** behalf and with **your** knowledge fail to comply with all the terms and conditions of this policy.

2. Duty of care

You and members of **your family** will take all steps to safeguard against theft, loss, damage, accident or injury.

3. Maintenance

You and members of **your family** will keep **your home** in a good state of repair.

4. Fraud

We will not pay for any **claim** which is found to be fraudulent and/or exaggerated by **you** and/or any person acting for **you**.

If **you** and/or any person acting for **you**:

- i deliberately cause any injury or damage;
- ii make an untrue, inaccurate or misleading statement – verbal or written;
- iii knowingly provide inaccurate or misleading information;
- iv knowingly provide a false, forged, amended or exaggerated document, estimate or invoice.

Then **we**:

- i will not pay the current **claim**;
- ii may not pay for any future claims;
- iii may void the policy with no return of premium given;
- iv may recover the cost of previously paid claims from **you**;
- v may inform the police and/or other financial services organisations.

5. Claims notification

For any event occurring which is likely to give rise to a **claim**, **you** must:

- i advise **us** by telephone or in writing as soon as possible;
- ii advise the police within 48 hours of the discovery if the loss or damage appears to have been caused by theft;
- iii advise the police as soon as possible if the loss or damage appears to have been caused by malicious persons, riot or civil commotion;
- iii provide **us** with all evidence and information as **we** may reasonably require;
- iv not admit liability;
- v immediately send to **us** any writ or summons;
- vi tell **us** immediately if anyone makes a **claim** upon **you**;
- vii co-operate with **us** and not abandon any property to **us**;
- viii ensure that **we** have the opportunity to inspect any damage prior to replacement or commencement of permanent repairs.

6. Arbitration

Where **we** have accepted a **claim** under this policy but **we** and **you** cannot agree on the amount of the **claim payment**, **you** have the option to refer the disagreement on the amount of the **claim payment** to an arbitrator. The appointment of an arbitrator is governed by statutory provisions.

7. Cancellation

You have 14 days from when **you** receive the policy documents or enter into this contract, whichever is later, if **you** want to cancel the policy. This is known as the cooling off period. If **you** cancel the policy during this period of time any premium paid will be refunded less the amount of any **claim payment**.

You may cancel the policy at any time after the cooling off period by contacting **your** broker or intermediary, in which event a proportion of the premium may be returned to **you**. Any return of premium will depend on whether any incident giving rise to a **claim** occurs during the **period of insurance** and on how long the policy has been in force.

In the event of cancellation by **you**, **you** must provide agreement in writing from any mortgagee or freeholder whose interest is noted in the policy.

We may cancel the policy where there is a valid reason for doing so by sending seven days' notice by recorded delivery to **your** last known address, in which event **we** will refund the unused portion of the premium. Valid reasons may include but are not limited to:

- i where **we** reasonably suspect fraud for example in connection with a claim or the application process;
- ii where there is a failure by **you** to exercise the duty of care (see point 2);
- iii non co-operation by **you**;
- iv use of threatening or abusive behaviour or language against **our** staff or suppliers.

You cannot make a **claim** for an event that occurred after the date the policy was cancelled, but cancelling the policy will not affect **your** right to **claim** for an event that occurred before the date the policy was cancelled.

8. Contribution

Our liability:

- i shall not exceed its rateable proportion if any other insurance covers theft, loss, damage or liability insured under this policy;
- ii shall be limited to the **excess** value beyond the amount of any more specific insurance up to the sums insured or limits stated in the policy and **schedule**.

9. Subrogation

Before or after **we** pay **your claim**, **you** must if **we** ask **you** take or allow **us** to take in **your** name all the steps needed to enforce **your** rights against any other person. **We** will pay any costs or expenses involved.

10. Rights of third parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this policy but this does not affect any right of remedy of a third party which exists or is available apart from that Act.

11. Dual insurance

We will only consider reimbursement of premiums, in whole or in part, going back a maximum of 3 years from the date that **we** are made aware of the dual insurance.



general exclusions

The following EXCLUSIONS apply to **your** policy.

We will not pay for:

1. Radioactive contamination/ war/ sonic booms

Loss or destruction of or damage to any property or any loss or expenses resulting or arising therefrom or any legal liability directly or indirectly caused by or contributed to by or arising from:

- 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 properties of any explosive nuclear assembly or nuclear component of such assembly;
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

2. Seizure or confiscation

Theft, loss of or damage to any property caused during seizure or confiscation or attempts at either of these by customs or other authorities.

3. Pre-existing damage, incident or financial loss

Theft, loss or damage occurring before the commencement of **your first period of insurance**.

4. Wilful and deliberate damage

Wilful, deliberate or malicious acts by **you** or any member of **your family**.

5. Loss by deception

Loss suffered by **you** due to any person obtaining property by deception.

6. Sets or suites

The cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design when theft, loss or damage occurs within a clearly defined area or to a specific part and replacements cannot be matched.

7. Riot or civil commotion

Riot or civil commotion outside the **United Kingdom**.

8. Gradually operating cause

Loss or damage which happens gradually over a period of time.

9. Wear and tear

Loss or damage caused as a result of, or arising from, wear and tear.

10. Wet and dry rot

Loss or damage caused as a result of, or arising from, wet or dry rot.

11. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable accident;
- escape of oil from a domestic oil installation at **your home**.

12. Data recognition

- Loss, destruction or damage; or
- Legal liability of whatsoever nature other than that for which insurance is required by the provisions of any law relating to compulsory insurance of liability to domestic employees;
directly or indirectly caused by or consisting of or contributed to by or arising from the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether **your** property or not:
 - to correctly recognise any date as its true calendar date;
 - to capture, save or retain, and/or to correctly manipulate interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date;
 - to capture, save, retain or to correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or to correctly process such data on or after any date.

13. Illegal use

Your policy will be void if it is proved that **your home** is used for any illegal purposes.

14. Illegal or criminal acts

Theft, loss of or damage to the **buildings, contents** or any **outbuilding**, or any liability where **you, your family** or any person lawfully in **your home** commits an illegal or criminal act.

15. Structural alterations or building work

Loss, damage or liability incurred whilst **your home** is undergoing structural alterations, demolition or having any extensions added to the existing structure, unless **we** have agreed with **you** otherwise in writing.

16. War and terrorism

Definition of terrorism

Wherever the word "terrorism" appears in this policy booklet or the **schedule**, the definition of "terrorism" shall be as laid out in the following clauses:

- 1 In the **United Kingdom**, "terrorism" shall follow the interpretation as set out in part 1 of the Terrorism Act 2000 or as per any subsequent amendments thereto or successors thereof (as replicated hereunder);
- 2 In any other territory which has equivalent legislation to the Terrorism Act 2000, "terrorism" will follow the definition or interpretation in that legislation;
- 3 In any other territory, the interpretation set out in the Terrorism Act 2000 or subsequent amendments thereto or successors thereof will be deemed to be applicable.

Part 1 of the Terrorism Act 2000 - contains the following interpretation:

- "1) 1) In this Act "terrorism" means the use or threat of action where:
- a the action falls within subsection (2);
 - b the use or threat is designed to influence the government or to intimidate the public or a section of the public;
- and
- c the use or threat is made for the purpose of advancing a political, religious or ideological cause.
- 2) Action falls within this subsection if it:
- a involves serious violence against a person;
 - b involves serious damage to property;
 - c endangers a person's life, other than the person committing the action;
 - d creates a serious risk to the health or safety of the public or a section of the public;
 - e is designed to interfere with or seriously disrupt an electronic system.
- 3) The use or threat of action falling within subsection (2) which involves the use of firearms or explosives is terrorism whether or not subsection 1(b) is satisfied."

Third party and employers' liability restriction

This policy does not indemnify **you** for any liability assumed for loss or damage or cost or expense, directly or indirectly caused or occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, act of terrorism or military or usurped power or confiscation or nationalisation or requisition [or any action taken in controlling, preventing, suppressing or in any way relating to any of the above] except:

- 1 to the extent that it is necessary to comply with the minimum requirements of the law in the **United Kingdom** relating to compulsory insurance of liability to employees;
- 2 where liability is judged to exist by a court of competent jurisdiction in accordance with the minimum requirements of the Road Traffic Act 1988 or subsequent amendments thereto or successors thereof or alternative applicable legislation in the territory in which the loss occurs.

Property contamination exclusion

This policy does not cover loss or damage or cost or expense in respect of the property insured directly or indirectly caused or occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, act of terrorism or military or usurped power or confiscation or nationalisation or requisition [or any action taken in controlling, preventing, suppressing or in any way relating to any of the above] as a result of:

- 1 the release or threat of release of germs, disease or other chemical or biological contagions or contaminants;
- 2 the use or threat of use of any nuclear device or radioactive substance.



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