

MORE TH>N®
Home Insurance

Extra Cover



Your home insurance
Policy Wording.
Please keep this safe

Welcome to your Home Insurance

Thank you for choosing us for your Home Insurance. Your policy is provided by RSA, one of the UK's largest and oldest insurers.

We understand how valuable your home and possessions are to you and that's why we've worked hard to design an insurance policy you can rely on so you know exactly what's covered by your policy and what isn't.

We want to help you understand your home insurance policy and that's what this policy wording's for.

We hope you're never unfortunate enough to need to make a claim. But, if you do, you can rest assured that our team of claims specialists will be here to help you.

Your contract is based on the information you've given RSA. And your policy, which includes this policy wording, your Statement of Facts and your Policy Schedule are all important documents that include the information you need about your policy. Please read them carefully and keep them in a safe place.

The next few pages give you a summary of the covers that you may have chosen. For a full explanation of each cover, including any relevant exclusions, please see the complete section in this policy wording.

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Security measures you may have to make

Six steps to a more secure home

Follow the tips in this security guide to help make your home as secure as possible.

Some of our customers are required to meet all six security precautions shown below for Section 2 Contents Cover and Section 3 Personal Possessions Cover, where selected. If this includes you and you don't take these precautions, there is a risk you may not be insured against theft or malicious damage.

Important information for new customers

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

Your Policy Schedule tells you more about this, but the most important thing to remember, is you must take all six precautions within 45 days of the start of your policy.

Important information for existing customers

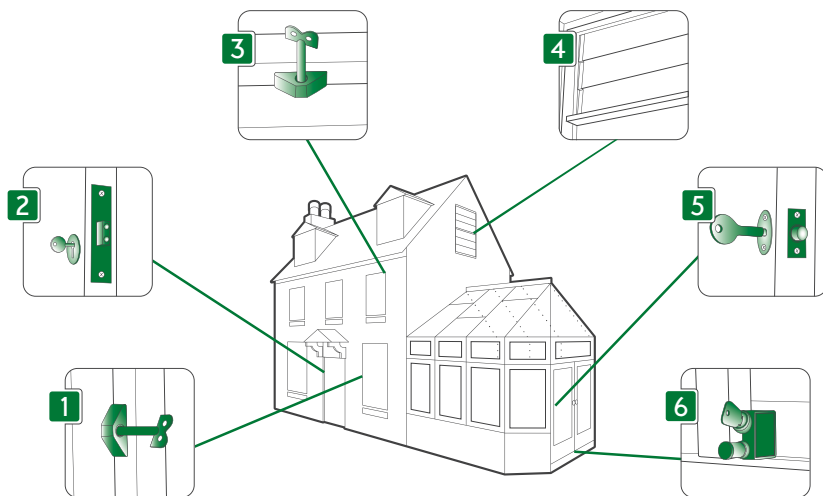
If you move home, add contents cover, increase the value of contents in your home, or you make a theft claim, you too may need to take all six security measures shown.

Your Policy Schedule at this time will clarify any security actions you need to take. You will have 45 days from the date in which your circumstances change or from your renewal date if you have made a claim, to put these measures in place.

You must make sure all doors and windows are locked when you leave your home and when you go to bed – any one of the locks shown will do. There's no need to lock the windows of the rooms you sleep in and keys don't need to be removed from security devices on the inside of locked external doors and windows at such times.

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

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



Points of entry

- 1 All ground floor opening windows must be secured with a key operated multi-point locking system, or at least one key operated locking device.
- 2 The main final exit door (if your home is a flat or part of a house converted into flats, the main final exit door means the door to your self-contained flat and not any communal exit door) must be secured with:
 - a lock which can be locked by a key from both the inside and the outside, or
 - a lock which can be locked by a key from the outside and locked by a handle or thumb-turn from the inside and displays a British Standards Institution BSI Kitemark*.
- 3 All opening windows on the first floor or above that are accessible and can be reached from the ground without the use of a ladder or via single storey extensions, balconies, external staircases and fire escapes, nearby trees, roofs joining or next to your home, outbuildings, garages or walls must be secured with a key operated multi-point locking system, or at least one key operated locking device.

- 4 All panes of glass in louvre windows must be securely bonded into their brackets with a suitable adhesive.
- 5 Other single exit doors and/or doors inside garages which provide access into any part of your home must be secured with:
 - a lock which can be locked by a key from both the inside and the outside, or
 - a lock which can be locked by a key from the outside and locked by a handle or thumb-turn from the inside and displays a British Standards Institution BSI Kitemark symbol*, or
 - by two key operated security bolts operating horizontally and fitted internally top and bottom.
- 6 Double opening external doors or windows (e.g. French doors or French windows) and sliding patio doors must be secured with:
 - a lock which can be locked by a key from both the inside and the outside, or
 - a lock which can be locked by a key from the outside and locked by a handle or thumb-turn from the inside and displays a British Standards Institution BSI Kitemark symbol*, or
 - a key operated multi-point locking system, or
 - for each door or window two key operated security bolts operating vertically and fitted internally top and bottom.

Sliding patio doors can alternatively have:

- for each opening door two key operated patio door locks operating horizontally and fitted top and bottom, or
- one key operated patio door lock plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames.

A British Standards Institute BSI Kitemark* symbol looks like this  and will be on the lock or on the faceplate of your door (which is viewable when you open the door).

Your cover options

You've a range of options, so you can choose the policy that meets your needs. We've summarised the different types of cover shown on pages 6 and 7. Each one has its own section in this policy wording, including exactly what we cover and what we don't.

Buildings and Contents Cover

Buildings and Contents Cover can be selected on their own or together.

Buildings Cover

Our cover's designed to protect your home's buildings against damage by fire, storm, flood and other similar causes. The policy also covers other permanent structures on your land, like your garage and any outbuildings. It also includes accidental damage cover to your buildings such as breaking a window or drilling into a pipe. Find out more below and on pages 18 to 21.

Contents Cover

We cover your contents inside your home and garden against loss or damage through theft, fire, flood, storm, escape of water and other similar causes. This includes your household goods, like furniture and carpets, and your personal items such as laptops and clothes.

Contents Cover includes accidental damage cover to your contents, such as televisions and computers. Find out more below and on pages 21 to 28.

Accidental Damage Cover

Accidental Damage Cover will be shown on your Policy Schedule under your Buildings Cover and Contents Cover.

By accidental damage we mean sudden, unexpected and visible damage that wasn't caused on purpose.

With Buildings Accidental Damage Cover, the structure of your home's covered for accidental damage, for example that caused by accidents such as chipped kitchen worktops, or smashed windows.

Contents Accidental Damage Cover protects the contents of your home against accidental damage, such as spilling wine on a sofa or dropping a laptop, watch or phone in the home. It also covers your contents in the garden on the land belonging to your home, such as your garden furniture, as well as your trees, plants, lawns and similar items against accidental damage.

Find out more on pages 21 and 28.

Matching Items Cover

Matching Items Cover will be shown on your Policy Schedule under your Buildings Cover and Contents Cover. If part of a matching set, pair or suite is lost or damaged and we can't repair it or replace it with a matching item, we'll pay for the replacement cost of the whole set, pair or suite.

So, for example, if a sofa of a three-piece suite is damaged and we can't repair it or find a replacement, we'll pay to replace the whole suite.

Find out more on pages 21 and 28.

Home Emergency Cover

In a home emergency situation, such as a burst pipe or breakdown of your boiler, we'll give you immediate advice and assistance. And if your home is uninhabitable, we'll pay for overnight accommodation for you and your family. Home Emergency Cover applies if you've chosen Buildings Cover, Contents Cover or both. Find out more on pages 30 to 32.

Legal Cover

If you're faced with a legal issue, we'll cover your legal expenses in a range of situations by paying for a solicitor or any appropriately qualified person to act on your behalf. Areas we cover include personal injury, consumer protection, residential issues, employment issues, and tax issues. This cover also includes online access to legal documents. Legal Cover applies if you've chosen Buildings Cover, Contents Cover or both. Find out more on pages 33 to 40.

Optional cover

You can add our Personal Possessions Cover to your policy to cover your possessions when they're not at home – see below for more details. Your Policy Schedule will show if this cover applies to your policy.

Personal Possessions Cover

We cover your possessions anywhere within the British Isles, and for up to 90 days a year anywhere else in the world. You're covered against things like dropping your camera in the street, leaving your laptop on a train or losing your luggage on holiday.

We cover your bicycles (as well as electrically powered bicycles, tricycles and unicycles) and accessories like pumps and lights, anywhere within the British Isles, and for up to 90 days a year anywhere else in the world.

Personal Possessions Cover can only be selected if you've chosen Contents Cover. Find out more on page 29.

We're here when you need us

Contact	Phone/email/on-line
Customer Services Team	Phone: 0330 102 3508 Visit: homeinsurance-account.morethan.com
Claims Helpline	Phone: 0330 100 7783 Visit: morethan.com/home-insurance/claims/ to register a claim
24-hour Home Emergency Helpline	Phone: 0800 300 684
24-hour Legal Assistance Helpline	Phone: 0800 300 688
Legal Cover Provider	Arc Legal Group, a trading style of Arc Legal Assistance Ltd. Email: claims@arclegal.co.uk

Your quick guide to making a claim

We hope you won't need to make a claim. But if you do, here's how, in four easy steps:

STEP 1 Check your Policy Schedule

Make sure you're covered and check how much excess you'll need to pay. Call our Customer Services Team if you're not sure.

STEP 2 Gather information about your claim

Dates, times, crime reference numbers (if relevant), receipts, quotes from suppliers, photos – these will all help us.

STEP 3 Call our Claims helpline number shown in our contact details section 'We're here when you need us' on page 7.

If you have a claim for loss of keys or a damaged lock to the outside doors of your home, please call us straight away. We can arrange for a tradesperson to come and help resolve your issue.

You can see how we deal with Home Emergency Cover claims on page 32 and Legal Cover claims on pages 39 and 40. To make a claim call the relevant helpline number shown in our contact details section 'We're here when you need us' on page 7.

STEP 4 We'll start working on your claim

If your claim is a little more complex, your dedicated claims handler will guide you through it. Call our Claims helpline number shown in our contact details section 'We're here when you need us' on page 7 if you're not sure.

Help when you need it

When you protect your buildings or contents with us, you also have access to our helplines. So, in a difficult situation, we'll be there to help. We offer the following services and you'll find the phone numbers in our contact details section 'We're here when you need us' on page 7.

24-hour home emergency helpline

Burst pipe? Damaged roof? Broken window? Call our helpline for urgent help with emergencies like these. We'll instruct an authorised tradesperson we've approved who'll be able to carry out emergency repairs for you. Our home emergency helpline is provided by CET and Evander.

Our Home Emergency Cover provides immediate advice and assistance. We can pay the cost of the emergency repair work, including parts, call-out charges, overnight accommodation and VAT, up to £1,000. You must tell us about the emergency within 48 hours of discovering it.

Legal assistance helpline

You can use this service for confidential legal advice over the phone on any personal legal problem, as long as it's covered by the laws of Great Britain and Northern Ireland, the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland or Norway. Our legal assistance helpline is provided by Lyons Davidson Limited.

You can also call the helpline to discuss any potential Legal Cover claim.

About your policy

Your policy is made up of the policy wording, your Policy Schedule and Statement of Facts. You can find your Policy Schedule and Statement of Facts in the pack you received with this policy wording.

We've added some information about them all below so you know exactly where to find what you're looking for.

Policy wording

This policy wording sets out what's included under each type of cover, and what isn't. It also explains how we settle claims and includes other important information, such as the policy conditions and how we use your information.

Your policy is underwritten and administered by Royal & Sun Alliance Insurance Ltd.

Some words and phrases have special meaning when they're used in connection with the policy and we've listed and explained these on pages 11 to 13. From this point on, whenever **we** use one of these words it'll be in **bold** type.

There are conditions **you** need to keep to as part of **your** policy, as well as things that are excluded. **We** explain the conditions and exclusions that apply to all parts of the policy on pages 14 to 18.

You can see how **we** settle claims for **Buildings** Cover, **Contents** Cover and Personal Possessions Cover on pages 42 and 43. The process is different for **Home** Emergency Cover and Legal Cover, and **we** explain how **we** settle claims for those covers in their specific sections of this policy.

Policy Schedule and Statement of Facts

Your Policy Schedule shows which types of cover are included with **your** policy. It confirms the amount insured, the premium, and other information such as the **excesses** that apply to **your** cover and the address of **your home**.

To make sure **you're** aware of exactly what **your** insurance covers, it's important to read the policy wording and **your** Policy Schedule carefully. Check the details on **your** Policy Schedule and on **your** Statement of Facts which set out the information **you've** given **us**. If **you** spot a mistake or need to change anything, tell **us** straightaway.

If **you** don't give **us** correct information or let **us** know about any changes it may mean that **you're** not covered if **you** make a claim. So **we** may not be able to pay a claim or **we** may have to reduce the amount **we** pay towards a claim.

When **you** receive **your** policy, **you've** 14 days from the cover start date or from getting **your** documents (whichever is later) to make sure the cover is exactly what **you** need. If it isn't, **you** can ask **us** to make changes. Or **you** can ask **us** to cancel the policy, in which case **you'd** get a full refund of **your** premium as long as **you** haven't made a claim.

We'll send **you** a new Policy Schedule and a Statement of Facts whenever **you** or **we** make a change. Remember to regularly review the cover provided by **your** policy as shown on **your** Policy Schedule. This should ensure that all of the sums insured, limits and specified items are insured for the cost to replace these items as new and that the cover options provide **you** with all of the cover **you** need. It is especially important to review **your** cover when **you** buy new items such as jewellery, watches or any items containing gold, silver or platinum.

Each year before **your** insurance is due for renewal, **we'll** send **you** a new Policy Schedule and a Statement of Facts so **you** can check that the details are still correct and the cover still meets **your** needs.

If **you've** got any questions about **your** policy, contact **our** Customer Services Team.

Protection against inflation

Inflation protection does not apply to **your** policy.

This means that the sums insured and limits are not protected against inflation.

It is important that **you** check **your** Policy Schedule to make sure the sums insured and limits meet **your** needs and **you** are not underinsured.

For example if **you** buy new items, such as jewellery or watches under the **Contents** Cover or Personal Possessions Cover, or extend **your home** under the **Buildings** Cover. **You** can make changes to **your** policy on-line at www.morethan.com/home or by contacting **our** Customer Services Team. Please see the contact details section 'We're here when you need us' on page 7 and **we'll** be happy to help.

Your contract with us

This policy wording is part of the legal contract between **you** and **us**. The contract is based on the information that **you** gave **us** when **you** applied for **your** insurance. Together, the policy wording, Statement of Facts and **your** Policy Schedule form that contract.

It's important to read the Changes in **your** circumstances policy condition on page 16. This tells **you** what changes **you** need to tell **us** about once **your** policy's been issued.

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

- the type or types of cover included on **your** Policy Schedule
- the **insurance period** shown on **your** Policy Schedule.

Your part of the contract is that **you** must:

- pay the premium shown on **your** Policy Schedule
- comply with all the policy conditions explained in this policy wording.

If **you** don't meet these conditions, **we** may reject or reduce a claim payment or increase **your** premium. In some cases **your** cover may no longer be valid.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both **you** and **we** may choose the law which applies to this contract (to the extent permitted by those laws). Unless **you** and **we** agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live. If **you** live in the Channel Islands or the Isle of Man, the law of the part where **you** live will apply.

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

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

Words with special meaning

Some words or phrases have a special meaning when they're used in this policy wording and **we**'ve listed them here. Whenever **we** use one of them, it'll be in **bold** type.

For Legal Cover, please also see pages 34 and 35 for details of more words with special meaning that apply to that cover.

Word or phrase	Meaning
Accidental damage	Sudden, unexpected and visible damage which hasn't been caused on purpose.
Bicycle(s)	Any bicycle , tricycle or unicycle. This includes electrically powered bicycles and their accessories, but not any other motorised or electric vehicles of any kind.
Buildings	<p>Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (examples below), fixed solar panels, permanently fixed alarm systems, fences, hedges that form the boundary of your home, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos.</p> <p>Buildings doesn't include aerials or satellite receiving equipment.</p> <div> <p>Examples of fixtures and fittings are:</p> <ul style="list-style-type: none"> laminated flooring (but not fitted carpets which are covered under Contents Cover if that's included in your policy) fitted kitchen units including fixed hobs in units fitted bedroom furniture permanently wired and fixed lighting. </div>
Business equipment	<p>Computer, telecoms and office equipment, office furniture and stationery used wholly or partly for trade, professional or business purposes.</p> <p>Business equipment doesn't include business stock and we don't cover:</p> <ul style="list-style-type: none"> the cost of replacing paper records, except for their value as stationery, or any loss or erasure of records, data, programs and software, or if they're damaged, distorted or corrupted.
Contents	<ul style="list-style-type: none"> Household goods Bicycles Valuables Personal money Business equipment Garden equipment and garden furniture such as lawnmowers and gardening tools, and unfixed equipment such as children's play equipment, pots and barbecues Portable personal items including clothing and personal items worn or carried. <p>Examples include cameras, camcorders, sports equipment, laptops, binoculars, mobile phones, luggage, bags, camping equipment, electric wheelchairs and invalid carriages, spectacles, contact lenses, false teeth (but not crowned teeth or bridgework), artificial limbs and hearing aids</p> <ul style="list-style-type: none"> Home entertainment equipment such as computers, televisions, other audio and video equipment, aerials and satellite receiving equipment Musical instruments Coin, medal and stamp collections Documents including deeds, bonds and securities. <p>Contents doesn't include:</p> <ul style="list-style-type: none"> Motor and electric vehicles of any kind (except for ride-on lawn mowers, electric invalid carriages or wheelchairs, electrically powered bicycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) Boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis Aircraft, unmanned aerial vehicles such as drones, hang-gliders and paragliders Sand and wind yachts Trains (apart from models) Caravans and trailers Any parts or accessories of any of the items above (except for removable entertainment or navigation equipment while it's removed) Business stock and money used for business purposes Fixtures and fittings (apart from fixed tenants' improvements and internal decorations) Animals.

Word or phrase	Meaning
Excess	<p>The first part of any claim that you must pay.</p> <p>If an excess applies we'll take this off the amount of your claim. If you're insured for your buildings and your contents under this policy and make a claim under both covers for the same incident, we'll deduct an excess for each section of cover, except for the following excesses:</p> <ul style="list-style-type: none"> • escape of water/escape of oil/freezing pipes £500; • locks and keys £50; • subsidence, heave or landslip £1,000; • food in your freezer or fridge £50; • money £50 <p>where we'll only take off one excess for each incident you claim for. If more than one excess applies to your claim, we'll deduct the highest value one.</p> <p>The excesses are shown on your Policy Schedule.</p> <div> <p>How the excess is applied – some examples:</p> <p>Example 1 – based on a £200 Buildings Cover excess and a £200 Contents Cover excess: theft damage to your home and contents: Buildings damage £500, less the Buildings Cover excess of £200 Contents loss £2,000, less the Contents Cover excess of £200 = total claim £2,500, and after deducting the £400 total excess we'd make a claim payment of £2,100;</p> <p>Example 2 – broken freezer resulting in a freezer food claim: Cost to replace your spoilt food £200, less the food in your freezer or fridge excess of £50 = total claim £200, and after deducting the £50 excess we'd make a claim payment of £150;</p> <p>Example 3 – escape of water causing damage to your ceiling and carpets: Buildings damage £2,000 and Contents damage £1,000, less the escape of water/escape of oil/freezing pipes excess of £500 = total claim £3,000, and after deducting the £500 excess we'd make a claim payment of £2,500.</p> </div>
Flood	<p>A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:</p> <ul style="list-style-type: none"> • at or below ground level; or • above ground level provided that part of the body of water enters your home at ground level; and • does so with a volume, weight or force which is substantial and abnormal. <p>Flood doesn't mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p>
Heave	Upward and/or lateral movement of the site on which the buildings stand caused by swelling of the ground.
Home	<p>The house, bungalow or flat at the address shown on your Policy Schedule, its outbuildings, including attached and detached garages, annexes, conservatories, sheds and greenhouses.</p> <p>Home doesn't include any parts of your home used for any trade, professional or business purposes except for office work.</p>
Household goods	Items designed for use in your home including furniture, curtains, carpets (but not laminated floors), blinds, cushions, rugs, throws, linen, towels, lamps, ornaments, paintings, unfixed statues, indoor plants, works of art, pots and pans, plates, cutlery, crockery, food and drink, and freestanding white goods such as microwaves, ovens, fridges, freezers, dishwashers and washing machines.
Insurance period	The period shown on your Policy Schedule and any further period for which you've paid or agreed to pay and we've accepted or agreed to accept your premium.
Landslip	Downward movement of sloping ground.
Money	<p>Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and money orders, phone cards or vouchers, traveller's cheques, Premium Bonds, parking, luncheon and retail vouchers and season or travel tickets.</p> <p>Money doesn't include money used or held for any trade, professional or business purposes.</p>
Policyholder	The person or persons named as policyholder on your Policy Schedule.
Subsidence	Downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.

Word or phrase	Meaning
Unoccupied	<p>When your home is not lived in for more than 60 days in a row by your family or by anyone who has your permission.</p> <p>By 'lived in' we mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in your home.</p>
Valuable(s)	Jewellery, watches and items containing gold, silver or platinum.
We/our/us	Royal & Sun Alliance Insurance Ltd
You/your	The person or persons named as policyholder on your Policy Schedule.
Your family	<p>You or any of the following people, as long as they normally live with you:</p> <ul style="list-style-type: none"> • Your husband, wife or partner • Your children (including foster children and adopted children) • Your relatives • A partner, husband or wife of your children • Your domestic employees – someone employed to carry out domestic duties associated with your home, for example, a nanny or carer.

Policy Exclusions

The following exclusions apply to all the types of cover available with **your** policy.

Cyberattack

Any loss, damage, liability, claim, demand, cost (including legal costs) or expense of any kind directly or indirectly caused by, resulting from or in connection with a cyberattack which is targeted or brought against a public or private utility company or network operator of any kind (including without limitation gas, electricity, water and sewerage), or local, national or multinational governmental authority, agency or other public body.

For the purposes of this exclusion, "cyberattack" means any assault or attempt to expose, alter, disable, destroy, steal or gain unauthorised access by any person or organisation (including cybercriminals) using one or more computers or devices against a single or multiple computers or networks, systems or infrastructure.

Existing or deliberate damage or illegal activities

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the **insurance period** starts, or
- caused deliberately by **your family**, or
- caused as a result of the **buildings** being used for illegal activity by **your family**.

Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date, or
- computer viruses.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by pollution or contamination, or arising from it. That's unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation, which occurred during any **insurance period** and wasn't the result of an intentional act.

We class all pollution or contamination which arises from one incident as having occurred at the same time as that incident took place.

Radioactive contamination

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

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

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

Terrorism

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

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

Uninsurable risks

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from:

- any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration
- frost, damp, fungus, mould or condensation
- rot, unless it's:
 - i) caused directly by an escape of water, storm or **flood** incident specifically covered by this policy, and
 - ii) notified to **us** as soon as any sign of water damage or rot is apparent
- insects or moths
- any reduction in an item's value caused by repairing **your contents**, or a drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from, the following (except as covered by **Home** Emergency Cover):

- any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding
- mechanical, electrical or electronic fault or breakdown
- poor or faulty design, workmanship or materials.

War risks

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

Your policy doesn't cover everything. For example, normal use or ageing, maintenance of **your home** and routine decoration aren't included. Here are some other examples:

Under **Contents** Cover **you're** not covered for:

- **your** curtains fading in sunlight
- breakdown of appliances such as a television, **your** washing machine not working properly or an item reaching the end of its serviceable life
- **your** carpet wearing out and becoming threadbare.

And **Buildings** Cover doesn't include:

- rusted gutters, slipped or loose tiles, slates or rendering or decayed or rotten window frames.

If **you** don't keep **your home** and belongings in good condition, **you** may find that damage has been caused by normal use or ageing, lack of maintenance, or that loss or damage has happened gradually over time. These aren't things **your** insurance covers.

Policy Conditions

As part of **your** contract with **us**, **you** and **your family** must meet the policy conditions. **We** explain these here. For Legal Cover, **you** can find details of other conditions which apply to that cover on pages 38 and 39.

If **you** don't meet these conditions, **we** may reject a claim or reduce a claim payment. In some circumstances **your** policy may not be valid.

Taking care

Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything covered by this insurance, and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

So that **we** can ensure **we've** got **you** fully covered **you'll** need to let **us** know if during the year **your** circumstances change or **you** need to change any of the information **you've** provided to **us**. **You** can do this on-line at www.morethan.com/home or by contacting **our** Customer Services Team.

Once **you** know about any of these changes **you** must let **us** know within 30 days:

- an increase in the value of the items shown on **your** Policy Schedule, which should be insured for the cost to replace them as new
- any changes to the information **you've** previously provided to **us** and shown on the most recent Statement of Facts document sent to **you**
- if **you're** going to move **home** permanently.

We may reassess **your** cover, terms and the price when **we're** told about changes in **your** circumstances. An administration fee may apply for changing **your** cover.

If **you** don't tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

If **your family**, or anyone acting on behalf of **you** or **your family**, uses dishonesty, exaggeration or false documentation to obtain or support:

- a claims payment under **your** policy, or
 - cover for which **you** do not qualify, or
 - cover at a reduced premium, or
 - cover or a claims payment in connection with any other policy **you** hold or have held that has been underwritten by **us**
- all benefits under this policy will be lost, the policy may be invalid or cancelled, **you** may not be entitled to have **your** premium refunded, and legal action may be taken against **you**.

Transferring your interest in the policy

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

Cancelling the policy

If **you** wish to cancel **your** policy, please contact **our** Customer Services Team or go on-line at www.morethan.com/home.

If **you** cancel the policy, **you** may be entitled to a refund of the premium as long as **you** haven't made a claim during the current **insurance period**.

Please see the 'Administration fees' section on page 17 for the fees applicable.

Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the cover start date, or within 14 days of getting **your** documents (whichever is later), **we'll** refund the premium as long as **you** haven't made a claim during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the policy more than 14 days after the cover start date or more than 14 days after getting **your** documents (whichever is later), **we'll** refund premiums **you've** already paid for the remainder of the current **insurance period**, as long as **you** haven't made a claim during this period less the Administration fee.

Where we cancel your policy

We may cancel **your** policy immediately for the reasons explained above in the Fraud condition on page 16 or for the reasons explained below on page 17 within the Financial sanctions section.

We may also cancel **your** policy if **we** identify valid grounds for doing so, including but not limited to:

- failure to provide **us** with information **we've** requested that's directly relevant to **your** cover or any claim
- failure to provide **us** with reasonable access to **your** insured property that's directly relevant to **your** cover or any claim

- for the reasons explained above in the Changes in **your** circumstances condition on page 16
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property
- the use of foul or abusive language, or
- nuisance or disruptive behaviour.

In these circumstances **we'd** contact **you** at **your** last known address which could be either postal or email and try to resolve the matter with **you**. If a solution can't be agreed, **we** may cancel **your** policy by giving **you** 14 days' notice.

Cancellation won't affect **your** right to make a claim for any event that happened before the cancellation date.

If **we** cancel **your** policy **we** may refund premiums already paid for the remainder of the current **insurance period** except in the case of cancellation related to the Fraud condition.

If **we've** agreed that **you** can pay in monthly instalments but **you** don't make the payments set out in **your** Schedule of Payments or under any linked loan agreement **we** may cancel **your** policy and **you** won't be insured by **us**. If this happens **we'll** write to **you** at **your** last known address which could be either postal or email. In this case, **we'll** contact **you** in writing requesting payment by a specific date giving **you** at least 14 days' notice to pay. If payment isn't received by that date **we'll** cancel **your** policy with immediate effect. **We'll** notify **you** in writing that cancellation has taken place.

Cancelling monthly payment instalments

Your policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period, but **you** may be paying the total price of **your** policy in monthly instalments.

If **you** want to stop paying monthly, but continue with **your** policy, **you'll** need to call **our** Customer Services Team. **We** can then tell **you** what **you'll** have to pay for the rest of the **insurance period** and by when.

If this amount isn't paid by that date, all cover under **your** policy will be cancelled from that date. If **you've** made a claim, or one has been made against **you**, before that date and during the current **insurance period**, **you'd** need to pay the balance of the full annual premium.

If **you** don't make the payments set out in **your** Schedule of Payments **we** may cancel **your** policy and **you** won't be insured by **us**. If this happens **we'll** write to **you** at **your** last known address, giving **you** at least 14 days' notice.

Administration fees

If **you** cancel **your** policy more than 14 days after the cover start date, **our** cancellation fee is £25.

There is no fee for making changes on-line to **your** cover or risk details mid-term, such as changing **your** address, amending **your** sum insured or **excess**.

If **you** call **us** to make the change the fee is £15.

Updates to **your** policy may affect **your** premium.

Administration fees include Insurance Premium Tax at the applicable rate.

Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it automatically using the payment details **you've** already given **us**, unless **you've** asked **us** not to. **We'll** write to **you** at least 21 days before **your** policy ends (and before **we** take any payment) to confirm **your** renewal price and policy terms. If **you** don't want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know.

We can't offer automatic renewal with all payment methods, so please check **your** renewal documents.

If **we're** unable to offer renewal terms, **we'll** write to tell **you** at **your** last known address.

Financial sanctions

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

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

Building work

If **you're** planning to have any structural work undertaken at **your home**, for example an extension, demolishing any walls, renovation or any form of building work, **you** must tell **us** about any plans at least 30 days before the work commences.

You must also tell **us** if the building work alters the number of bedrooms or bathrooms.

We will then assess the risk and provide any terms to the policy we deem necessary. We will not pay any claim for loss or damage caused by and/or arising either directly or indirectly due to the building work taking place, without prior agreement.

You don't need to inform us if you're undertaking things such as internal painting and decorating, tiling, replacement of bathroom suites and/or kitchen fixtures and fittings including sinks, wash basins and showers, internal joinery, plastering, installation/repair of central heating and external window replacement.

Section 1 Buildings Cover

This section shows you the cover we provide for your buildings.

Your Policy Schedule will show if you've chosen Buildings Cover. If you haven't, but you'd like to add it to your policy, you can do this on-line at www.morethan.com/home or by contacting our Customer Services Team. You can find your Policy Schedule in the pack you received with this policy wording.

What we cover	What we don't cover
Damage to your buildings caused by the following:	Anything set out in the policy exclusions on pages 14 and 15. The policy excess shown on your Policy Schedule applies to all types of cover except 3, 4, 5, 9, 13 and 18 below.
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood. A storm will involve very strong winds powerful enough to cause structural damage to homes within its path. It's usually accompanied by torrential rainfall, hail or heavy snow. Damage caused by normal weather conditions commonly experienced in the UK is often the result of ageing or lack of maintenance and isn't covered.	Damage to fences, hedges or gates.
3. Damage to water or oil pipes and tanks caused by the water or oil freezing.	The escape of water, escape of oil and freezing pipes, excess of £500. Damage while your home is unoccupied.
4. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	The escape of water, escape of oil and freezing pipes excess of £500. Damage while your home is unoccupied. Damage to the appliance or system which the water escapes from, unless that damage was caused by freezing. Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings.
5. Oil escaping from a fixed heating system.	The escape of water, escape of oil and freezing pipes excess of £500. Damage while your home is unoccupied. Damage to the appliance or system which the oil escapes from, unless that damage was caused by freezing.
6. Riot or public unrest.	
7. Malicious damage or vandalism.	Loss or damage while your home is: • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
8. Theft or attempted theft.	Loss or damage while your home is: • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

What we cover	What we don't cover
<p>9. Subsidence or heave of the site on which your buildings stand or of land belonging to your buildings.</p> <p>Landslip.</p>	<p>The subsidence, heave or landslip excess of £1,000.</p> <p>Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates – unless your home is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving – unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.</p> <p>Damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to your home.</p>
<p>10. Falling trees or branches.</p>	<p>Damage to fences, hedges or gates.</p> <p>The cost of removing a fallen tree or branch unless it is to repair damage to your buildings which is covered under your policy.</p>
<p>11. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>12. Collisions involving vehicles, aircraft or anything dropped from them.</p> <p>Collisions involving animals.</p>	
<p>Your Buildings Cover also includes the following cover:</p> <p>13. Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to, safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks.</p> <p>The most we'll pay is the locks and keys limit of £1,000.</p>	<p>The locks and keys excess of £50.</p>
<p>14. Alternative accommodation.</p> <p>If your home is uninhabitable as a result of damage to your buildings caused by an event covered under your policy, or if your home is occupied by squatters, we'll pay:</p> <ul style="list-style-type: none"> the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p>
<p>15. Emergency services.</p> <p>We'll pay for any damage the emergency services cause to your buildings while getting into or out of your home to deal with an emergency.</p> <p>We'll also pay for any re-landscaping of your garden at your home needed as a result of damage caused by the emergency services attending to an emergency.</p> <p>The most we'll pay is the Buildings sum insured shown on your Policy Schedule.</p>	

What we cover	What we don't cover
<p>16. Cover while you're selling your home.</p> <p>If you're selling your home and it suffers any damage between exchange and completion, we'll pay the benefit to the buyer once the sale goes through.</p> <p>This cover only applies if your home is damaged by an event covered under the Buildings Cover of your policy.</p> <p>The most we'll pay is the Buildings sum insured shown on your Policy Schedule.</p>	<p>This cover doesn't apply if the buyer or someone acting for them has already arranged buildings insurance for the home.</p>
<p>17. Finding a leak.</p> <p>If it's necessary to remove and replace any part of your buildings to find the source of a water or oil leak from a heating or water system from pipes within your home, we'll pay the cost.</p> <p>The most we'll pay is the finding a leak limit of £5,000.</p> <div data-bbox="90 485 534 639"> <p>For example, we'll pay for the cost of removing and replacing any flooring to trace and gain access to a leaking pipe within your home.</p> <p>Repairing the source of the leak is only covered if the damage was caused by damage insured under your policy, for example, by a frozen pipe.</p> </div>	
<p>18. Your legal liability as a property owner.</p> <p>We'll cover your family's legal liability for damages and costs to others which result in:</p> <ul style="list-style-type: none"> accidental death, disease, illness or accidental physical injury to anyone accidental damage to physical property caused by any single event occurring during the insurance period where your family's legal liability is: <p>a) as owner of your buildings and land belonging to it</p> <p>b) a result of your ownership of any home previously lived in by you and insured by us.</p> <p>This covers any liability you face because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as you don't have this cover under any other policy.</p> <p>The most we'll pay is the property owner's legal liability limit of £2,000,000, plus defence costs agreed by us in writing.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p> <p>b) Any home previously owned and occupied by you in which you still hold legal title or have an interest.</p> <p>Any incident that happens more than seven years after the last day of the last insurance period we provided for a home owned and occupied by you.</p> <div data-bbox="572 1123 1020 1251"> <p>Did you know? It's the occupier not the owner who's normally liable for accidents at your home. If you're the occupier, you can protect yourself against third party liability claims by choosing separate cover that usually comes as part of a home contents insurance policy.</p> </div>
<p>19. Accidental damage to drains, pipes, cables and underground tanks which are used to provide services to or from your home, for which you are legally responsible.</p> <p>If a drain or pipe is blocked and normal methods of removing it are unsuccessful, such as rodding or jetting between the main sewer and your home, we'll then pay the cost of breaking into and repairing the pipe.</p> <p>The most we'll pay is the Buildings sum insured shown on your Policy Schedule.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> to drains caused by inherent defects in the design, material, construction or installation of the pipes and drains to pitch fibre pipes caused by the failure, delamination (fracturing into layers) or collapse of pitch fibre pipes caused by normal use or ageing or gradual deterioration which means an installation has reached the end of its serviceable life any costs or expenses that are not your legal responsibility.

What we cover	What we don't cover
<p>20. Accidental damage to your buildings.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by water entering your home.</p>
<p>21. Matching Items.</p> <p>If part of a matching set, pair, suite, laminated flooring or internal fixed floor or wall tiles is lost or damaged by an event covered under your Buildings Cover and we can't repair it or replace it with an item of the same colour, make, model, material and size, we'll pay the cost of replacing any of their undamaged parts.</p> <p>So, for example, if a kitchen cupboard is damaged and we can't repair it or find an exact replacement, we'll pay to replace all the matching kitchen units.</p>	<p>Any amount where the cost of repairing or replacing the lost or damaged part is below the policy excess.</p> <p>For clarity, the cost of replacing undamaged items that don't form part of a matching set, pair, suite, laminated flooring or internal fixed floor or wall tiles, such as brickwork, roof tiles, paving or windows isn't covered.</p>

Section 2 Contents Cover

This section shows **you** the cover **we** provide for **your contents**.

Your Policy Schedule will show if **you've** chosen **Contents Cover**. If **you** haven't, but **you'd** like to add it to **your** policy, **you** can do this on-line at www.morethan.com/home or by contacting **our** Customer Services Team. **You** can find **your** Policy Schedule in the pack **you** received with this policy wording.

If **you'd** like to protect items outside **your home**, **you** can choose the following optional cover which is explained in Section 3: Personal Possessions Cover for possessions **you** take with **you** away from **your home**

What we cover	What we don't cover
<p>Loss of or damage to contents in your home which are:</p> <ul style="list-style-type: none"> owned by your family, or your family's responsibility under contract, for example, hiring furniture or glasses for a special event, or visitors' personal possessions. <p>The most we'll pay for valuables is the valuables total limit and single item limit shown on your Policy Schedule, unless a particular item is specified on your Policy Schedule.</p> <p>The most we'll pay for the following covers are:</p> <ul style="list-style-type: none"> money in the home £1,000; visitors' personal possessions £1,000; business equipment £10,000. <p>We cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 14 and 15.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except for:</p> <ul style="list-style-type: none"> covers 3, 4, 14, 20, 21, 28 and 29 below; money in the home in which case the money excess of £50 applies.
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood .	
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>The escape of water and escape of oil excess of £500.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the water escapes from.</p>
4. Oil escaping from a fixed heating system.	<p>The escape of water and escape of oil excess of £500.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the oil escapes from.</p>
5. Riot or public unrest.	

What we cover	What we don't cover
6. Malicious damage or vandalism.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
7. Theft or attempted theft using force and violence to get into or out of your home . The most we'll pay for theft from outbuildings and from detached garages is £10,000.	Loss or damage while your home is unoccupied .
8. Theft or attempted theft not using force and violence to get into or out of your home . The most we'll pay for theft from outbuildings and from detached garages is £10,000.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family. Loss by deception – unless the only deception was someone tricking their way into your home . Loss of money .
9. Subsidence or heave of the site on which the buildings stand or of land belonging to the site. Landslip .	Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to your home .
10. Falling trees or branches.	
11. Falling aerials or satellite receiving equipment, their fittings or masts.	
12. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	
Your Contents Cover also includes the following cover: 13. Special events. We'll increase your Contents Cover by the special events limit during the 30 days before and 30 days after: <ul style="list-style-type: none"> • Christmas or other religious festival • the birth of a child in your family • a birthday, anniversary, wedding day or civil partnership ceremony of you or any member of your family for contents purchased for the event. That's as long as this is within the insurance period shown on your Policy Schedule. The most we'll pay is the special events limit of £10,000.	
14. Locks and keys. Accidental damage to the locks of the outside doors of your home . Loss of the keys to the outside doors of your home . Accidental damage to the locks of, or loss of the keys to, safes or alarms in your home . We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit of £1,000.	The locks and keys excess of £50.

What we cover	What we don't cover
<p>15. Accidental loss of metered water, liquid petroleum gas or oil at your home.</p> <p>The most we'll pay is the accidental loss of metered water, liquid petroleum gas or oil limit of £5,000.</p>	<p>Loss or damage while your home is unoccupied.</p>
<p>16. Temporary removal.</p> <p>Loss or damage to contents which are:</p> <ul style="list-style-type: none"> owned by your family your family's responsibility under contract (for example, if you hire furniture or glasses for a special event) <p>anywhere in the British Isles when they're being moved to or from, or while temporarily kept inside:</p> <ul style="list-style-type: none"> any private dwelling where your family's living a building where your family's working or studying a hospital, care home, nursing home or a hospice where your family's staying a locked bank safety deposit a storage facility building. <p>We cover loss or damage caused by:</p> <ul style="list-style-type: none"> fire, lightning, explosion, earthquake or smoke storm or flood theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept <ul style="list-style-type: none"> water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system riot or public unrest collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals falling trees or branches falling aerials or satellite receiving equipment, their fittings or masts malicious damage or vandalism. <p>The most we'll pay is the temporary removal limit of £10,000.</p> <div> <p>We cover your possessions that you have with you while you're temporarily residing, living, working or studying away from your home or while they are temporarily kept in a locked bank safety deposit or storage facility building.</p> <p>You can also cover your contents for accidental loss or damage while they're outside your home with our Personal Possessions Cover. Take a look at page 29 for more details.</p> </div>	<p>Loss of money.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage unless force and violence has been used to get into or out of the premises where the contents are temporarily kept.</p>

What we cover

17. Students belongings

Loss or damage to contents which are:

- owned by **your family**
- **your family's** responsibility under contract (for example, if **you** hire furniture or glasses for a special event) anywhere in the British Isles when they're being moved to or from, or while temporarily kept inside:
 - any private dwelling where **your family's** living
 - a building where **your family's** working or studying
 - a hospital, care home, nursing home or a hospice where **your family's** staying
 - a locked bank safety deposit
 - a storage facility building.

We cover loss or damage caused by:

- fire, lightning, explosion, earthquake or smoke
- storm or **flood**
- theft or attempted theft using force and violence to get into or out of the premises where the **contents** are temporarily kept
- water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system
- riot or public unrest
- collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals
- falling trees or branches
- falling aerials or satellite receiving equipment, their fittings or masts
- malicious damage or vandalism.

The most **we'll** pay is the student limit of £10,000.

We cover **your** possessions that **you** have with **you** while **you're** temporarily residing, living, working or studying away from **your home** or while they are temporarily kept in a locked bank safety deposit or storage facility building.

You can also cover **your contents** for accidental loss or damage while they're outside **your home** with **our** Personal Possessions Cover. Take a look at page 29 for more details.

18. Alternative accommodation.

If **your home** is made uninhabitable as a result of damage to **your contents** caused by an event covered under **your policy**, **we'll** pay:

- the additional cost of similar short-term accommodation for **your family**, including accommodation for any pets living with **you**
- the cost of temporary storage of **your contents**.

The most **we'll** pay is the alternative accommodation limit of £25,000.

What we don't cover

Loss of **money**.

Loss or damage if the premises where the **contents** are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.

Loss or damage if the premises where the **contents** are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.

Loss or damage if the premises where the **contents** are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there. Loss or damage unless force and violence has been used to get into or out of the premises where the **contents** are temporarily kept.

Any costs **your family** have to pay once **your home** is fit to live in again.

Any costs **you** agree to pay without first getting **our** written permission.

What we cover	What we don't cover
<p>19. Documents.</p> <p>The cost of replacing deeds and documents as a result of loss or damage caused by an event covered under your policy while they're:</p> <ul style="list-style-type: none"> • in your home • locked inside a bank safety deposit or solicitor's strongroom anywhere in the world. <p>Documents are covered for the cost of preparing the replacement and reprinting only.</p> <p>The most we'll pay is the personal documents limit of £3,000.</p>	
<p>20. Food in your freezer or fridge.</p> <p>The cost of replacing food in your freezer or fridge in your home that's been spoilt by an accidental change in temperature in your freezer or fridge.</p> <p>The most we'll pay is the food in your freezer or fridge limit of £1,000.</p>	<p>The food in your freezer or fridge excess of £50.</p> <p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p>
<p>21. Tenants' liability.</p> <p>If you're legally liable for damage to your home under the terms of your tenancy agreement (as a tenant but not as owner, leaseholder or landlord) we'll provide covers 1 to 12 of our Buildings Cover. See pages 18 and 19 for more detail.</p> <p>The most we'll pay is the tenants' liability limit of £15,000.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p>
<p>22. Tenants' improvements.</p> <p>We'll pay for damage to fixed tenants' improvements and fixed internal decorations in your home which you have added as a tenant of the home caused by covers 1 to 12 and 30 of this section. See pages 21, 22 and 28 for more details.</p> <p>The most we'll pay is the tenants' improvements limit of £15,000.</p>	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p>
<p>23. Emergency services.</p> <p>We'll pay for any damage the emergency services cause to your contents while getting into or out of your home to deal with an emergency.</p> <p>We'll also pay for any re-landscaping of your garden at your home needed as a result of damage caused by the emergency services attending to an emergency.</p> <p>The most we'll pay is the Contents sum insured shown on your Policy Schedule.</p>	
<p>24. Permanent household removal and temporary storage.</p> <p>Accidental loss or damage while moving your contents from your home to your new permanent home within the British Isles. This includes while your contents are kept inside temporary storage for up to seven days in a row.</p> <p>The most we'll pay is the Contents sum insured shown on your Policy Schedule.</p>	<p>Loss or damage to china, glass, pottery or other fragile items, unless they've been packed by professional packers.</p>
<p>25. Moving home.</p> <p>While you're moving home to a new permanent home within the British Isles, we'll cover your contents at both addresses for up to 90 days in a row.</p> <p>The most we'll pay is the Contents sum insured shown on your Policy Schedule.</p>	<p>This cover doesn't apply if you've got separate insurance for your contents at your new address.</p>

What we cover

26. Contents in the garden.

Loss or damage to **your contents** outside **your home** while in the open on the land belonging to **your home** which are:

- owned by **your family**, or
- **your family's** responsibility under contract (for example, hiring furniture or glasses for a special event).

We cover loss or damage caused by the following:

- Fire, lightning, explosion, earthquake or smoke
- Storm or **flood**
- Riot or public unrest
- Malicious damage or vandalism

- Theft or attempted theft

- Falling trees or branches
- Falling aerials or satellite receiving equipment, their fittings or masts
- Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals

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

- Water escaping from a fixed water or fixed heating system. Oil escaping from a fixed heating system.

The most **we'll** pay for **contents** is the **contents** in the garden limit of £5,000.

What we don't cover

Loss or damage while **your home** is **unoccupied**.

Loss or damage while **your home** is **unoccupied**.
Loss of **money**.

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

Loss or damage while **your home** is **unoccupied**.
Loss of, or damage to, the appliance or system which the water or oil escapes from.

27. Plants and trees

Loss or damage to **your** trees, shrubs, hedges, bushes, plants and lawns outside **your home** while in the open on the land belonging to **your home** which are owned by **your family**.

We'll also pay for garden re-landscaping design fees to repair the loss or damage.

We cover loss or damage caused by the following:

- Fire, lightning, explosion, earthquake or smoke
- Riot or public unrest
- Malicious damage or vandalism

- Theft or attempted theft

- Falling aerials or satellite receiving equipment, their fittings or masts
- Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals

- **Subsidence** or **heave** of the site on which the **buildings** stand or of land belonging to the site
Landslip

- Water escaping from a fixed water or fixed heating system. Oil escaping from a fixed heating system.

The most **we'll** pay for trees, shrubs, hedges, bushes, plants and lawns is the plants and trees limit of £5,000.

Loss or damage while **your home** is **unoccupied**

Loss or damage while **your home** is **unoccupied**

Subsidence, heave or **landslip** unless **your home** is damaged by the same cause at the same time
Subsidence, heave or **landslip** caused by structures bedding down or settlement of newly made up ground, or the coast or a riverbank being worn away.
Loss or damage caused by or from demolition, alteration or repair to **your home**

Loss or damage while **your home** is **unoccupied**.

What we cover

28. Legal liability.

We cover **your family's** legal liability:

- as occupier of **your home** and its land
- as individuals, wherever **you** or **your family** are in the world

to pay damages and costs to others which arise from any single event occurring during the **insurance period** which results in:

- accidental death, disease, illness or accidental physical injury to anyone
- **accidental damage** to physical property.

The most we'll pay is the occupiers' or personal liability limit of £2,000,000, plus defence costs agreed by us in writing.

As owner of **your home you** may become legally liable for accidents involving **your buildings** as owner, not as occupier. To protect **yourself** against third party liability claims as owner, **you** can get separate cover which is usually supplied as part of a **home buildings** insurance policy.

What we don't cover

Anything owned by **your family**, or anything that's **your family's** legal responsibility.

Injury, death, disease or illness to any member of **your family** (other than **your** domestic employees such as nannies or carers who normally live with **you**).

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

Liability arising from any of **your family** passing on any disease or virus.

Liability arising from the ownership or use of:

- motor and electric vehicles of any kind (except for ride-on lawn mowers, electric invalid carriages or wheelchairs, electrically powered **bicycles**, children's electrically powered toys and pedestrian-controlled vehicles such as electrically powered golf trolleys)
- boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis
- aircraft, unmanned aerial vehicles such as drones, hang-gliders, paragliders, sand and wind yachts
- trains (apart from models)
- caravans and trailers
- any parts or accessories of any of the items above.

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

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

Liability covered by any other policy.

Any liability resulting from any living creature other than cats and dogs **you** or **your family** own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law).

Liability arising from The Party Wall etc. Act 1996.

What we cover

29. Employers liability.

We cover **your family's** legal liability:

- as an employer to any of **your family's** domestic employees, for example, a carer or nanny to pay damages and costs to others which arise from any single event occurring during the **insurance period** which results in:
 - accidental death, disease, illness or accidental physical injury to anyone
 - **accidental damage** to physical property.

The most **we'll** pay is the employers' liability limit of £5,000,000, plus defence costs agreed by **us** in writing.

If **you** employ someone under a contract of service, **you** may need more specific Employers' Liability Cover. If **you** think **you** may be affected by this, **we** strongly suggest **you** seek professional advice.

What we don't cover

Injury, death, disease or illness to any member of **your family** (other than **your** domestic employees such as nannies or carers who normally live with **you**).

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

Liability arising from any of **your family** passing on any disease or virus.

Liability arising from the ownership or use of:

- motor and electric vehicles of any kind (except for ride-on lawn mowers, electric invalid carriages or wheelchairs, electrically powered **bicycles**, children's electrically powered toys and pedestrian-controlled vehicles such as electrically powered golf trolleys)
- boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis
- aircraft, unmanned aerial vehicles such as drones, hang-gliders, paragliders, sand and wind yachts
- trains (apart from models)
- caravans and trailers
- any parts or accessories of any of the items above.

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

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

Liability covered by any other policy.

Any liability resulting from any living creature other than cats and dogs **you** or **your family** own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law.

Liability arising from The Party Wall etc. Act 1996.

30. Accidental damage.

Accidental damage to **your contents** in **your home**, including **your contents**, trees, shrubs, hedges, bushes, plants and lawns outside **your home** while in the garden on the land belonging to **your home**.

The most **we'll** pay for **contents**, trees, shrubs, hedges, bushes, plants and lawns outside **your home** while in the garden on the land belonging to **your home**, is the **contents** in the garden limit of £5,000 and the plants and trees limit of £5,000.

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

Accidental damage caused by water entering **your home**.
Deterioration of food.

31. Matching Items.

If part of a matching set, pair, suite or carpet is lost or damaged by an event covered under **your Contents** Cover and **we** can't repair it or replace it with an item of the same colour, make, model, material and size, **we'll** pay the cost of replacing the whole matching set, pair, suite or carpet, including any of their undamaged parts.

The most **we'll** pay for **contents**, trees, shrubs, hedges, bushes, plants and lawns outside **your home** while in the garden on the land belonging to **your home**, is the **contents** in the garden limit of £5,000 and the plants and trees limit of £5,000.

So, for example, if **you** damage a chair that's part of a three-piece suite and **we** can't repair it or replace it with a matching chair, then **we'll** replace the whole suite.

Any amount where the cost of repairing or replacing the lost or damaged part is below the policy **excess**.

Section 3 Personal Possessions Cover

This section shows **you** the cover **we** provide for **your** personal possessions anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

Personal Possessions Cover is optional and can only be included if **you**'ve selected **Contents** Cover.

Your Policy Schedule will show if **you**'ve chosen Personal Possessions Cover. If **you** haven't, but **you**'d like to add it to **your** policy, **you** can do this on-line at www.morethan.com/home or by contacting **our** Customer Services Team.

You can find **your** Policy Schedule in the pack **you** received with this policy wording.

What we cover	What we don't cover
<p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none">anywhere within the British Isles, andworldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The Unspecified Personal Possessions single item limit is £2,000 or the Unspecified Personal Possessions sum insured you choose, whichever is the lower. Please see your Policy Schedule.</p> <p>The most we'll pay for:</p> <ul style="list-style-type: none">money is £500theft from an unattended motor vehicle is £1,000.	<p>Anything set out in the policy exclusions on pages 14 and 15.</p> <p>The policy excess shown on your Policy Schedule applies except for:</p> <ul style="list-style-type: none">loss of money, in which case the money excess of £50 applies. <p>Household goods and business equipment while kept in your home.</p> <p>Contents kept permanently in any premises your family owns, leases or rents that isn't the home shown on your Policy Schedule.</p> <p>Loss or damage caused by water entering your home.</p> <p>Property withheld or confiscated by customs or other officials.</p> <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by:</p> <ul style="list-style-type: none">theft or attempted theft, ormalicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home.</p> <p>Loss by deception.</p> <p>Theft from unattended motor vehicles – unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Theft of any bicycle left unattended in a public place – unless the bicycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.</p> <p>Deterioration of food.</p>

The Personal Possessions option covers **your** personal possessions – for example, **your** laptop, camera, mobile phone and clothes – for accidental loss or damage inside and outside **your home**, up to the limit shown on **your** Policy Schedule.

It doesn't cover:

- your household goods** or **business equipment** while they're inside **your home**, as they're already covered under **Contents** Cover.

Section 4 Home Emergency Cover

In the event of a **home** emergency call **our** 24-hour **Home** Emergency Helpline shown in **our** contact details section 'We're here when you need us' on page 7.

This section shows **you** the emergency cover **we** provide and in what circumstances. There are some exclusions that apply to **your** whole policy and **we**'ve listed these on pages 14 and 15.

Home Emergency Cover is included and **your** Policy Schedule says '**Home** Emergency Cover included'. **Home** Emergency Cover can apply if **you**'ve chosen either **Buildings** Cover, **Contents** Cover or both.

You can find **your** Policy Schedule on-line at www.morethan.com/home or in the pack **you** received with this policy wording.

How Home Emergency Cover can help you

We'll pay for certain types of emergency work at the address on **your** Policy Schedule (see 'When **your** cover applies' for details of the types of work).

You're covered if there's an emergency at **your home** which:

- makes **your home** unsafe or insecure for **your family**, or
- causes damage to **your home** or its **contents**, or
- results in **your home** losing its main source of heating, lighting or water (hot or cold).

We'll pay for:

- temporary or permanent repairs to resolve emergency situations up to £1,000. The limit towards the cost of a new boiler is £500.
- parts and call-out charges.

We'll instruct an approved tradesperson who's competent in carrying out the temporary repair and **we**'ll pay them direct.

When your cover applies

We'll pay the cost of temporary repairs and assistance, parts and call-out charges in an emergency situation which occurs during the **insurance period** in the following circumstances:

What we cover	What we don't cover
<p>1. Plumbing and drainage.</p> <p>Repairs necessary to restore the service or prevent further damage to your home as a result of failure or damage to the plumbing or drainage system.</p>	<p>Cesspits, septic tanks and associated fittings.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Shared drainage facilities, except on the land belonging to your home.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Escape of water outside of your home which isn't causing damage to the interior of your home or its contents.</p>
<p>2. Heating system.</p> <p>Loss of heating or hot water as a result of the complete failure or breakdown of your home's primary heating system.</p>	<p>Failure of the electricity and/or gas supplies due to:</p> <ul style="list-style-type: none">• industrial action by a public service company, or• the electricity and/or gas supply being deliberately or accidentally cut or turned off. <p>Boilers over 15 years old.</p> <p>Any boiler with an output of 60kW or more.</p> <p>The cost of repairing a boiler that is beyond economical repair. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing your boiler (including installation) with one of the same or similar make or model.</p> <p>The cost of replacing your boiler.</p> <p>Failure or breakdown of a component which affects only the efficiency of your home's primary heating system.</p> <p>Where the boiler is not regularly maintained and serviced as recommended by the manufacturer and carried out by an authorised tradesperson (approved by a regulatory body). Proof will be required.</p>

What we cover	What we don't cover
	<p>Any boiler that has not been serviced 15 months before the boiler breakdown.</p> <p>Any loss or damage caused as a result of the lack of fuel.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Damage to radiators – however, we'll pay to isolate leaking radiators.</p> <p>Removing asbestos, unless this is necessary to carry out repair that is covered by the policy.</p>
<p>3. Domestic power supply.</p> <p>Complete failure of the electricity supply or gas supply within your home.</p>	<p>Failure of the electricity and/or gas supplies due to:</p> <ul style="list-style-type: none"> • industrial action by a public service company, or • the electricity and/or gas supply being deliberately or accidentally cut or turned off. <p>Any mains service which is the responsibility of a public service company.</p>
<p>4. Infestation in your home.</p> <p>Removing rats, mice or grey squirrels.</p> <p>Treatment and removal of cockroaches, wasps' and hornets' nests inside your home or attached to the main structure of your home.</p>	<p>Damage outside of your home which isn't causing damage to the interior of your home or its contents.</p> <p>We'll not pay for more than two incidents in any one insurance period.</p>
<p>5. Home security.</p> <p>Securing your home if it's left unsafe or insecure as a result of damage to, or the failure or breakage of, the outside doors, or to the frame or glazing of the outside doors or windows of your home.</p>	
<p>6. Roof damage.</p> <p>Work necessary to make the roof of your home watertight and prevent further damage.</p> <p>As we must ensure that it's safe for the tradesperson to carry out the necessary work, work may not be possible in some adverse weather conditions.</p>	<p>The cost of replacing flat roofs.</p>
<p>You're also covered for the following:</p> <p>7. Overnight accommodation.</p> <p>The cost of overnight accommodation for your family, including accommodation needed for any pets living with you, if we agree that your home can't be lived in.</p>	
<p>8. Replacement boiler.</p> <p>If as a result of a claim under cover 2. Heating system we decide your boiler is beyond economical repair, we'll pay towards the cost of a new boiler.</p> <p>The most we'll pay towards the cost of a new boiler is £500.</p> <p>Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing your boiler (including installation) with one of the same or similar make or model to your boiler.</p>	<p>Anything set out in the 'What we don't cover' section of cover 2. Heating system.</p>

The most **we**'ll pay for any one claim is the **Home** Emergency limit of £1,000.

Home Emergency Cover doesn't apply to everything that might be regarded as an emergency.

What **we** don't cover:

- normal day-to-day household maintenance of **your home**, systems or facilities, or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps
- any incident not reported to **us** within 48 hours of discovery
- any repair arising from circumstances known to **you** before **you** asked **us** to provide cover
- garages (unless integral to **your** main house, bungalow or flat at the address shown on **your** Policy Schedule), sheds, greenhouses and any other outbuilding which isn't designed to be permanently lived in
- permanently replacing or removing paths or driveways in order to deal with the emergency
- any heating system or equipment not installed or repaired correctly by an authorised tradesperson (approved by a regulatory body) following manufacturer's instructions
- any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented
- domestic appliances
- loss or damage while **your home** is **unoccupied**
- any loss, expenses or costs of any kind that aren't directly caused by the event that led to **your** claim
- any amount exceeding the **Home** Emergency limit of £1,000.
- overflowing of external manholes where no damage is being caused internally and no facilities are being affected
- escape of water from a single waste pipe that only occurs when a toilet, sink, bath or shower is being used
- damage caused as a result of any system, equipment or facility having reached the end of its serviceable life
- any subsequent repairs for the same damage or system
- repairs which are made by anyone other than the tradesperson authorised by **us**
- costs incurred without **our** agreement.

How to make a claim

You must report the emergency to **us** within 48 hours of discovery.

Please call **our** 24-hour emergency helpline number shown in **our** contact details section 'We're here when you need us' on page 7, after taking any immediate action that **you** think is necessary to protect **your home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradespeople on hand to carry out urgent repairs 24 hours a day, seven days a week.

You should also read the policy exclusions on pages 14 and 15, policy conditions on pages 16 to 18 and claims conditions on page 44.

How we handle your claim

Home Emergency cover protects **you** against the costs of the household situations described in this section. It doesn't cover everything which might be regarded as an emergency. See 'When **your** cover applies' on pages 30 and 31 for details.

The most **we**ll pay for any one claim (including the cost of the emergency repair, parts, call-out charges, overnight accommodation and VAT) is £1,000. The limit towards the cost of a new boiler is £500. An **excess** does not apply.

Well instruct an authorised tradesperson we've approved who's competent in carrying out the temporary repair and **we**ll pay them direct.

If a permanent repair can be carried out at the same time and at no additional cost, the authorised tradesperson will carry it out.

This cover may not provide the cost of full repair or replacement.

If the claim is a result of an incident which is also covered under the **Buildings** Cover or the **Buildings Accidental Damage** Cover of **your** policy, **you** may be able to claim for any further repair costs under that cover. Please call our Claims Helpline number shown in **our** contact details section 'We're here when you need us' on page 7 and **we**ll be happy to check this for **you**.

We won't pay any call-out charge if, after **you**'ve asked for assistance, **you**'re not at **home** when the tradesperson arrives at the time agreed.

We're not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers. Spare or replacement parts may not be from the original manufacturer.

Section 5 Legal Cover

Legal Cover is included and **your** Policy Schedule says 'Legal Cover included'. Legal Cover can apply if **you**'ve chosen either **Buildings** Cover, **Contents** Cover or both.

You can find **your** Policy Schedule on-line at www.morethan.com/home or in the pack **you** received with this policy wording.

Cover at a glance

Legal Cover gives **you** access to a range of solutions to address different circumstances **you** could find **yourself** in:

- Personal injury (including Clinical negligence)
- Consumer protection
- Residential
- Employment
- Tax

A comprehensive legal package for you and your family

As part of **your home** insurance, **you** have up to £100,000 cover for legal expenses and access to a user-friendly range of services to help solve problems and put **your** mind at ease.

MORE TH>N is not just about insurance for legal problems. Do you have a legal question? Phone **us** for free, **we** are open 7 days a week 24 hours a day and **we**'ll do **our** best to answer it. Need to write a Will, Lasting Powers of Attorney, or complain about faulty goods? Use **our** simple online document service to create quality legal documents tailored to **your** circumstances. With a range of over 150 services to choose from, **we** are here to save **you** time and money.

The legal advice line can help **you** with almost anything, including:

- Property disputes
- Accidents and personal injury
- Disputes with a neighbour
- Employment law
- Consumer rights

These are just a few of the issues that MORE TH>N Legal Services online document preparation service can help **you** with:

- Wills
- Lasting powers of attorney
- Identity theft
- Pre-nuptial agreements
- Tenancy agreements
- Cohabitation agreements

Start using MORE TH>N legal services

To register as a first-time user, simply follow these easy steps:

1. Go to morethan.com/legalservices
2. Enter **your** policy number and postcode and select 'Register'
3. Complete the Registration form
4. Review and accept the terms of use and select 'Register'

You can immediately learn about **your** legal rights and access **our** online document service to quickly prepare professional legal documentation including Wills, Lasting Powers of Attorney and identity theft. In fact, **you** can choose from over 150 online documents each designed to deal with **your** specific need.

Round the clock legal advice line

0800 300 688. Lines open all day, every day.

Whenever **you** have a legal concern, simply call **our** advice line and speak to a team of dedicated legal advisors.

In many cases, the experts may be able to clear things up quickly. Or, if **you** do need to make a claim, they will guide **you** through the steps **you** need to take.

Whatever action they advise, MORE TH>N Legal Services will always be working with **you**, and will keep **you** up to date with progress until the situation is resolved.

For **any one claim**, **we** cover **you** up to the **maximum amount payable** of £100,000.

If **you**'ve got a problem and want to know more about **your** rights or the legal aspects of the situation, or to tell **us** about a potential legal dispute, or to make a claim under **your** policy, call **our** legal assistance helpline number shown in **our** contact details section 'We're here when you need us' on page 7.

Words or phrases with special meaning

As well as the words with special meaning listed on pages 11 to 13 of this policy wording, there are other words and phrases with special meaning which apply specifically to Legal Cover. **We've** detailed these below, and whenever **we** use them in this section it'll be in **bold** type. Some of these meanings may replace those on pages 11 to 13.

Word or phrase	Meaning
Any one claim	All legal actions and criminal prosecutions , including appeals or any subsequent disputes, which arise from, or are related to, the same original cause, event, circumstances or series of circumstances.
Common home improvements <div>Before commencing any home improvements, select the tradesperson carefully and check that they're competent to do this type of work.</div>	<p>Work undertaken on your home where you've paid or agreed to pay a tradesperson to undertake:</p> <ul style="list-style-type: none"> repairs to your home caused by normal use and ageing and not unusual or serious events such as a fire or flooding, or any incident where the damage falls within what is covered by another insurance policy you have, or improvements to your home which don't require planning permission and/or building regulation approval. <p>That's as long as you don't need to temporarily live away from your home during the work.</p>
Court	A court or other appropriate authority capable of making legally binding decisions.
Criminal prosecution	The prosecution of you or any of your family in a criminal court after they've been charged with a criminal offence.
Date of occurrence	<p>For civil cases, this is the date of the event that leads to a claim. If more than one event arises at different times from the same cause, the date of occurrence is the date of the first event. This may be before the date you first became aware of it.</p> <p>For criminal cases, this is the date you began, or are alleged to have begun, to break the criminal law in question.</p> <p>For tax protection claims, this is the date HM Revenue & Customs first notifies you in writing that it intends to make enquiries.</p>
Employee	An individual who has entered into or works under (or, where the employment has ceased, worked under) a Contract of Employment.
Full enquiry	A formal enquiry by HM Revenue & Customs into all aspects of you or any of your family's personal tax affairs which HM Revenue & Customs has advised is a ' full enquiry '.
Legal action(s)	<p>a) The pursuit or defence of civil legal cases for damages and/or injunctions, specific performance or;</p> <p>b) The defence of criminal prosecutions to do with your employment;</p> <p>c) For the purposes of Cover 5 Tax, tax disputes including representation in a full enquiry, capable of being determined by a court.</p>
Legal expenses	<p>Own Costs: Any costs and disbursements and taxes thereon properly incurred by the representative, which you are liable for, or by the provider, in connection with a legal action or criminal prosecution.</p> <p>These won't exceed costs which are proportionate in accordance with the rules on costs such as those contained within the Civil Procedure Rules of England and Wales and rules on judicial expenses in Scotland. Where these rules prescribe or restrict the level of costs which can be recovered from an opponent, reasonable own costs won't exceed this amount.</p> <p>The provider may instruct cost experts to agree with the representative which costs are reasonable and proportionate.</p> <p>Where a legal action concerns criminal prosecution in the Magistrates' Court, own costs won't exceed what would be allowed should a full Representation Order have been granted.</p> <p>In all other circumstances, reasonable own costs won't exceed the level of costs the provider would pay a representative of the provider's choice.</p> <p>Opponent's Costs: The fully mitigated costs which you become liable for under a settlement made with another party, with the provider's prior written consent or by way of an award made by the court in a civil legal action.</p> <p>This doesn't include any damages, fines or penalties that you or any of your family have to pay.</p>

Word or phrase	Meaning
Maximum Amount Payable	We will pay up to the maximum amount payable of £100,000 in respect of any one claim .
Money-making activity	Any activity undertaken or agreement or relationship entered into by you or any of your family with a view to obtaining any profit or remuneration or financial reward. For example: <ul style="list-style-type: none"> • your business, trade or profession; • any personal venture for gain; • any share in a partnership or a joint venture for gain; • any investment whether or not listed on a recognised national or international stock exchange; • any investment which constitutes your main source of income.
Provider	A third party company approved by us , which handles claims on our behalf and whose details are shown in our contact details section 'We're here when you need us' on page 7.
Representative	A solicitor or any appropriately qualified person who's appointed to act in a professional capacity for you or any of your family in accordance with the terms of this policy.
Territorial limits	Great Britain and Northern Ireland, all countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City and islands in the Mediterranean.
Your family	You , your husband, wife or partner, your children (including foster children and adopted children), your relatives, a partner, husband or wife of your children, as long as they normally live with you .

What we cover and what we don't

This section tells **you** what **legal expenses you're** covered for.

The **maximum amount payable** for **any one claim** is £100,000.

You'll need the **provider's** written consent and the **legal action** or **criminal prosecution** must:

- relate to a cause, event, circumstances or series of circumstances which occurred within the **territorial limits**
- be able to be dealt with by a **court** within the **territorial limits**
- have its **date of occurrence** within the **insurance period**
- be notified to the **provider**.

Prospects of Success

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **your** interests. The assessment of **your** claim and the prospects of its success will be carried out by an independent adviser. If the adviser determines that there is not a 51% or greater chance of success, then **we** may decline or discontinue support for **your** case.

You should also read the policy exclusions on pages 14 and 15, the policy conditions on pages 16 to 18 and the claims conditions on page 44 as these apply to the whole policy including Legal Cover.

Proportional Costs

An estimate of the costs to deal with **your** claim must not be more than the amount of money in dispute. The estimate of the costs will be provided with the assessment of **your** case and will be carried out by the independent adviser. If the estimate exceeds the amount in dispute then **we** may decline or discontinue support for **your** case.

What we cover	What we don't cover
<p>1. Personal injury.</p> <p>The cost of you or any of your family pursuing a legal action against another person or organisation as a result of an event which causes death or bodily injury to you or any of your family within the territorial limits.</p>	<p>Any legal action to do with you or any of your family's use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for death or bodily injury to you or any of your family which happened while a passenger in a motor vehicle).</p> <p>Any legal action to do with psychological injury or mental illness, unless the condition follows a specific or sudden accident that's caused physical bodily injury to you or any of your family.</p> <p>The defence of any legal action.</p> <p>Any claim where the amount in dispute is less than £250 plus VAT.</p>

What we cover

2. Consumer protection.

The cost of **you** or any of **your family** pursuing a **legal action** against another person or organisation as a result of:

- a contract **you** or any of **your family** have made within the **territorial limits** to:
 - i) buy, sell or rent consumer goods; or
 - ii) buy or rent services or digital content.
- a person or organisation **you** or any of **your family** have dealt with as a consumer breaching data protection laws within the **territorial limits** where breaking those laws results in **you** or any of **your family** losing **money**.

The cost of defending a **legal action** brought against **you** or any of **your family** within the **territorial limits** over a contract any of them have made to:

- i) buy, sell or rent consumer goods; or
- ii) buy or rent services or digital content.

3. Residential.

The cost of **you** or any of **your family** pursuing **legal action** against another person or organisation within the **territorial limits** as a result of:

- a person or organisation interfering with **you** or any of **your family's** legal rights relating to the possession or ownership of **your home** which concerns for example:
 - i) encroachment on **your** boundary;
 - ii) a dispute over a right of way to **your home**;
 - iii) a dispute about a right of way over land belonging to **your home**.
- a dispute over a contract in **your** name to buy or sell **your home** or former home or to rent **your home** as a tenant.
- an event which reduces the value of **your home** where **you** own **your home** rather than rent **your home** as a tenant which concerns for example a private nuisance.
- an accident caused by or the acts or omission of a third party where the damage is not covered by a household or other insurance policy covering **your home**.

The cost of defending **legal action** brought against **you** or any of **your family** within the **territorial limits** as a result of:

- any of **your family** allegedly interfering with another person's legal rights in connection with **you** owning or living in **your home** which concerns for example:-
 - i) encroachment on **your home's** boundary;
 - ii) a dispute over a right of way to **your home**;
 - iii) a dispute about a right of way over land belonging to **your home**;
 - iv) a private nuisance;
 - v) an accident causing damage.
- a dispute over a contract in **your** name to buy or sell **your home** or former home or to rent **your home** as a tenant.

What we don't cover

Any **legal action** over a contract where the **date of occurrence** is less than 90 days after the insurance first started, unless the **legal action** is to do with a contract which started after **you** took out the insurance.

Any **legal action** connected with a **money-making activity** or a personal liability such as a personal guarantee or indemnity.

Any **legal action** to do with building, converting, extending, altering, renovating or demolishing **your home**, except for **common home improvements**.

Any **legal action** connected with buying, selling or renting **your home** or former home or letting, subletting or allowing another person to live in **your home**.

Any **legal action** to do with a motor vehicle, its parts or accessories.

Any **legal action** connected with any property, including freehold or leasehold property and second homes, which is not **your home**.

Any **legal action** connected with buying or selling land, buildings, structures or their fixtures or any items generally used for business purposes.

Any claim where the amount in dispute is less than £250 plus VAT..

Any **legal action** where the **date of occurrence** is less than 90 days after the insurance first started.

Any **legal action** over loss or damage covered under a more specific insurance policy.

Any **legal action** to do with building, converting, extending, altering, renovating or demolishing **your home**, except for **common home improvements**.

Any dispute about letting, subletting or allowing another person to live in **your home**.

Any **legal action** between **you** and a government department or a local authority, unless **you** have demonstrated that **you** will suffer quantifiable financial loss if the **legal action** is not successful.

Any matter connected to a **money-making activity** or a personal liability such as a personal guarantee or indemnity.

Any **legal action** which concerns any cause, event, circumstances or series of circumstances which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.

Any **legal action** connected with any property, including freehold or leasehold property and second homes, which is not **your home**.

What we cover	What we don't cover
<p>4. Employment.</p> <p>The cost of you or any of your family pursuing legal action within the territorial limits against you or any member of your family's employer over their contract of employment.</p> <p>The defence of a legal action or criminal prosecution brought against you in respect of acts occurring or omissions made whilst undertaking your normal duties as an employee, which concern allegations about race, sex or disability discrimination, or data protection breaches.</p>	<p>Any legal action with the employer or any legal action brought against you or any of your family less than 90 days after the insurance first started.</p> <p>Any legal action connected with a money-making activity other than a legal action with your employer over your contract of employment.</p> <p>Defending any motoring prosecutions.</p> <p>Any legal action that is connected with duties as a member of a profession or duties or tenure as a director or officer of any company.</p>
<p>5. Tax.</p> <p>The cost of your representative acting for you or any of your family against HM Revenue & Customs directly relating to, arising from and including representation in a full enquiry, within the territorial limits, insofar that it relates to:</p> <ul style="list-style-type: none"> • you or your family's wages or salary; • you or your family's pension; <p>or, where these are not the main source of income, to income they have received on:</p> <ul style="list-style-type: none"> • investments in the UK; • investments overseas in securities listed on a recognised national or international stock exchange. <p>For potential actions against accountants or tax advisors please refer to 2. Consumer protection.</p>	<p>Any tax, interest or penalties.</p> <p>Any legal action or representation in a full enquiry where a tax return was sent to HM Revenue & Customs and has arrived after the legal deadline, or did not arrive at all.</p> <p>An enquiry by HM Revenue & Customs which is only concerned with one or more specific areas of you or any of your family's tax return and which is not considered by HM Revenue & Customs to be a full enquiry.</p> <p>Any HM Revenue & Customs investigation or enquiry or resultant legal action or full enquiry where HM Revenue & Customs allege, or it becomes clear that they suspect, fraud.</p> <p>Any legal action or representation in a full enquiry which concerns income you or any of your family have earned as a self-employed person.</p> <p>Any matter connected with a money-making activity (other than contracts of employment or a normal private investment) or personal liability such as a personal guarantee or indemnity.</p> <p>Any legal action or representation in a full enquiry insofar that it is connected with any freehold or leasehold property.</p> <p>Any legal action or representation in a full enquiry insofar that it is about whether you or any of your family are an employee or an independent contractor.</p> <p>Any legal action or representation in a full enquiry insofar that it is connected with the disposal or transfer of an asset.</p>

Legal Cover exclusions

The policy exclusions which apply to the whole policy are set out on pages 14 and 15. Under Legal Cover **we** are also not liable for any of the following:

1. Any **legal action** or **criminal prosecution** where **you've** failed to notify the **provider** of the event that leads to a claim.
2. Any **legal expenses** which apply to the period before the **provider** has agreed in writing to support the **legal action** or **criminal prosecution** and to cover **legal expenses**.
3. Any **legal expenses** incurred without the **provider's** prior written agreement.
4. Defending any **legal action** or **criminal prosecution** arising from anything **you** or any of **your family** are alleged to have done deliberately or recklessly.
5. Any dispute with the **provider** or **us**.
6. Any application for judicial review.
7. Any **legal action** or **criminal prosecution** involving allegations of defamation or malicious falsehood.
8. Any **legal action** or **criminal prosecution** concerning any act, omission or dispute or alleged act, omission or dispute occurring prior to or existing at inception of this policy which **you** knew, or ought to have known, could have given rise to a dispute.
9. Any **legal action** or **criminal prosecution** which has a **date of occurrence** prior to inception of this policy.
10. Any **legal action** or **criminal prosecution** where any of **your family**:
 - a) pursue or defend a case without the **provider's** permission or in a different way to that advised by the **representative**; or
 - b) do not give proper instructions to the **representative** or counsel in due time or is responsible for a delay which the **representative** considers will prejudice the case.
11. Any **legal action** where even if **you** win the costs of bringing the action are more likely than not to outweigh any financial benefits of bringing the action.

12. Any costs incurred in respect of any alternative funding arrangement or insurance, or any costs which are only payable where a successful outcome to a **legal action** is achieved.
13. Any **legal action** that is not pursued or defended in **your** name.
14. Any **legal action** or **criminal prosecution** where **you** or any of **your family** are, or but for the existence of this policy would be, entitled to cover under any other insurance policy actually held or would be entitled to cover under any policy which **you** or any of **your family** are required to hold by law.
15. Any **legal action** over loss or damage covered under a more specific insurance policy.
16. A **legal action** about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
17. Defending any **legal action** that is connected with:
 - death, disease or illness of or bodily injury to anyone;
 - **your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - the loss of, destruction of or damage to any property (this includes property which cannot be used because of the loss, destruction or damage).
18. Any **legal action** between any members of **your family** (this does not apply to Personal injury).
19. Any **legal action** in constitutional, international, or supranational Courts or tribunals other than the Court of Justice of the European Union and the European Commission and European Court of Human Rights.
20. Any **legal action** that would need to involve **you** or any of **your family** acting in a capacity other than as a private individual.
21. Any **legal action** where **you** may be one of a number of people involved in a **legal action** which results from one or more events which arose at the same time or from the same cause which could result in the **court** making a group litigation order.

Legal Cover policy conditions

As part of **your** contract with **us**, **you** and **your family** must meet the policy conditions explained on pages 16 to 18. **You** and **your family** must also meet the conditions listed below.

Any terms and conditions insofar as they relate to anything to be done or complied with by **you** shall be conditions precedent to any liability of **us** to make any payment or take any action under this **legal expenses** policy:

a) Preventing **legal actions**

You must take all care to prevent or avoid being involved in a **legal action** or **criminal prosecution**, and if **you** are, to keep the cost as low as possible. **You** must give the **representative** complete and accurate information and all details they need to accurately assess the merits of the **legal action** or **criminal prosecution** and run it in a cost-effective manner.

b) Arbitration

If there's a dispute between **you** and the **provider** or **us** about **your** Legal Cover, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and the **provider** agree to. If **you** and the **provider** can't agree, the President of the Law Society will choose an arbitrator. The arbitration will be held in London under the same law that applies to the policy. The side that loses the arbitration will pay all the costs of the arbitration. If the decision isn't totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy won't cover these costs. If **you** enter arbitration, **you** can still use **our** complaints procedure. See page 45 for details.

c) Access to information

You must give the **representative** all the information and help they need at the outset and throughout a **legal action** or **criminal prosecution**. This will include a full and detailed account of the facts of **your** case and any paperwork to do with it. **You** have the same obligations to the **provider**.

The **provider** must be able to contact **your representative**. **You** and the **representative** must co-operate and tell the **provider** about developments to do with the **legal action** or **criminal prosecution**. If the **provider** asks, they must be able to access to the **representative's** full files which include any paperwork **you've** supplied to the **representative**.

If the **representative** wants to consult a barrister or expert witness, the **provider** will agree where this is sensible and necessary to progress the **legal action**. **You** must give the **provider** the name of the barrister or expert witness, and the reasons why **you** need one.

d) Appealing against a **court's** decision

If **you** want to appeal against a **court's** decision, **you** must tell the **provider** **your** grounds for bringing the appeal. The **provider** will consent to pay **legal expenses** as long as all of the following apply:

- **You've** told the **provider** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from a **legal action** or **criminal prosecution** to which the **provider** has already given their agreement under Legal Cover claims conditions. Please see Section c) Reviewing the **legal action** on page 39.
- **Your** appeal meets the requirements of the Legal Cover claims conditions in the same way as **your** initial claim for **legal expenses**. Please see Section c) Reviewing the **legal action** on page 39.

e) Withdrawal from a **legal action**

If **you** withdraw from **legal action**, including an examination by HM Revenue & Customs, or stop an action without the **provider's** permission, unless **you** have done this on the written advice of the **representative**, **we** will have no liability for any

legal expenses and **you** must repay all **legal expenses** including those arising before the date of the withdrawal or stopping or those which arose because the action is withdrawn or stopped.

f) Contracts (Rights of Third Parties) Act 1999

This insurance does not confer or create any right enforceable under the Contracts (Rights of Third Parties) Act 1999 or any amending or subsequent legislation, by any person who is not named as the **policyholder**. Both **us** and **you** may amend, cancel or lapse this insurance without giving notice to any third party, or requiring their consent.

g) Prospects of Success

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **your** interests. The assessment of **your** claim and the prospects of its success will be carried out by an independent adviser. If the adviser determines that there is not a 51% or greater chance of success, then **we** may decline or discontinue support for **your** case.

h) Proportional Costs

An estimate of the costs to deal with **your** claim must not be more than the amount of money in dispute. The estimate of the costs will be provided with the assessment of **your** case and will be carried out by the independent adviser. If the estimate exceeds the amount in dispute then **we** may decline or discontinue support for **your** case.

How to make a Legal Cover claim

To start a Legal Cover claim, call **our** legal assistance helpline number shown in **our** contact details section 'We're here when you need us' on page 7. The helpline is also there to give **you** advice and information about any other legal issues **you** have.

If **you** make a claim, **you**'ll need to meet the claims conditions that apply to **your** whole policy, as set out on page 44. **You** must also meet the conditions specifically applying to Legal Cover listed below.

You are required to notify **us** of any potential claim or circumstances which may give rise to a claim as soon as possible. If **you** are in doubt whether a matter constitutes a notifiable claim or circumstance, call **our** legal assistance helpline. Please note that any avoidable delay in notifying any claim may result in a claim being declined.

Legal Cover claims conditions

a) Notifying the **provider**

You must tell the **provider** as soon as possible if anything happens which might lead to a claim under this policy. Call **our** legal assistance helpline number shown in **our** contact details section 'We're here when you need us' on page 7.

The **provider** will require a full and truthful explanation of the circumstances and may ask for these details in writing. **You** must provide this and any other information the **provider** requires during a claim.

b) Choosing a **representative**

In any **legal action** when formal legal proceedings have been issued at **court** by **you** or someone making allegations against **you**, or where there is a conflict of interest, **you**'re free to choose a suitably qualified **representative**. The **provider** can help **you** with this, as can the legal assistance helpline.

Choosing an appropriate **representative** is very important. If the **provider** isn't satisfied that **your** chosen **representative** has the appropriate skills and expertise, or is otherwise not appropriate for the type of **legal action**, the **provider** will explain why and allow **you** to choose another **representative**.

In all other circumstances the **provider** will choose a **representative** to act on **your** behalf. Any **representative** is appointed to act for **you** in **your** name.

c) Reviewing the **legal action**

The **provider** will only pay **legal expenses** after **you**'ve obtained their written consent. To get their consent and for it to remain effective **you** must be able to show at all times that:

- i) there is a 51% or greater chance that the outcome of any **legal action** will be successful to the extent that:
 - a) any remedy sought will be obtained or where allegations are being defended, that **your** conduct will be totally exonerated and no damages or other remedy awarded against **you**; and
 - b) in actions where there is provision for the loser to pay the winner's costs, costs of any **legal action** or incidental to it will be awarded in your favour and these costs will be recovered.
- ii) the **legal action** could realistically result in financial benefits which are sufficient that a rational person of modest means would have been prepared to risk losing the **legal expenses** that the **representative** has estimated may need to be incurred to contest the **legal action**; or
- iii) in the case of a **criminal prosecution**, it's more probable than not that **you**'ll be acquitted and found not to have committed the alleged or any related criminal offences.

So **you** can show this at the outset of a claim, the **representative** will need to provide written advice on the **legal action** and answer any questions the **provider** may have.

If **you**'ve chosen the **representative**, **you**'ll have to pay to have work undertaken on the initial assessment of the **legal action**. If the **provider** gives their written consent to pay **legal expenses** following this advice, they'll also pay the costs of this advice as if the costs were **legal expenses** incurred with their prior agreement.

If the **provider** has chosen the **representative**, the **provider** will pay **legal expenses** for the initial assessment, irrespective of what the advice says.

The initial assessment will include a litigation plan and an estimate of costs. Where the **provider** agrees to cover **legal expenses**, they may set limits on the fees for the work to be undertaken by **your representative** between regular reviews. Reviews will cover the progress of the **legal action** or **criminal prosecution** and its merits.

If developments during a **legal action** mean that **you** can no longer demonstrate what's required in i) to iii) above, the **provider's** consent to pay **legal expenses** will end. In this case, unless **you** wish to continue the **legal action** at **your own expense**, the **provider** will pay **legal expenses** which allow the **legal action** to be concluded on the best terms possible for **you** and the **provider**.

d) Complicated initial assessments

If a **representative** the **provider** has chosen advises that **you** can't demonstrate what's required in condition c) i) to iii) but suggests steps which could allow a reassessment, these steps must be undertaken as soon as practically possible and the **representative** asked to reassess the **legal action**.

If a **representative** that **you've** chosen provides an initial assessment, which is inconclusive or gives rise to genuine questions on points of law, procedure or evidence, the **provider** may require an opinion from Counsel which addresses these points. **You'll** have to pay for this opinion, but if the **provider** gives written consent to pay **legal expenses** because of the opinion, the **provider** will pay the costs of the opinion as if they were **legal expenses** incurred with their prior agreement.

If the initial assessment provided by a **representative** the **provider** has chosen is contradicted by another appropriately qualified person instructed by **you**, **you** may, at **your expense**, obtain an opinion from Counsel (agreed between the parties) to resolve the dispute. If Counsel's opinion is that the person instructed by **you** is correct and the **representative** chosen by the **provider** is wrong, the **provider** will pay the costs of the opinion as if they were **legal expenses** incurred with their prior agreement and allow **you** to choose a **representative**.

e) Updates

In addition to regular reviews at key junctures identified in the litigation plan, the **provider** must be advised of any material developments or changes in **your** circumstances during the **legal action**.

You must inform the **provider** in writing straightaway if an offer to settle the **legal action** is received or a payment into court is made. **You** must agree not to unreasonably withhold consent to the **representative** making an offer to settle the **legal action**.

You mustn't enter or offer to enter into any agreement to settle without the **provider's** prior written consent. Any such agreement must take into account the **provider's** interest in the recovery of costs.

If **you** unreasonably withhold agreement to a settlement, the **provider** reserves the right to withdraw support. The **provider** would then cease to be liable for any **legal expenses**.

f) Recovery of costs and expenses

You must do all **you** can to recover **legal expenses**.

Through the **representative**, you'll be responsible for repaying to the **provider** any of the following:

- i) award of costs made in **your** favour
- ii) costs agreed to be paid to **you** as part of any settlement
- iii) costs recoverable by **you** from any other party.

The **provider** will have priority over any other parties with an interest in any costs recovery.

If **you** or the **representative** receives payment in respect of a **legal action**, **we** will hold a direct legal interest over that **money** up to the value of the **legal expenses** which should reasonably be repaid to **us**.

If **we** pay **legal expenses** up to the policy limit, and for this or any other reason the **provider** has accepted that **you** contribute to the costs of **legal action** or **criminal prosecution**, **you** and **we** will proportionately share any recovered costs.

g) Time limit for claims not progressed

As long as other policy terms and conditions aren't affected, if a claim notified to the **provider** isn't progressed to any material extent for a continuous period of at least two years, the claim may be automatically closed. The **provider** would have no liability in respect of the circumstance, actual or alleged act, omission, dispute or other event giving rise to the claim.

How to make a claim

In this part of the policy **we** explain how to claim for **Buildings** Cover, **Contents** Cover and Personal Possessions Cover, and how **we** settle these claims.

You can see how **we** deal with **Home** Emergency claims on page 32 and Legal Cover claims on pages 39 and 40.

Call **our** Claims helpline number shown in **our** contact details section 'We're here when you need us' on page 7 to make a claim under **Buildings** Cover, **Contents** Cover or Personal Possessions Cover. Before **you** call, take any immediate action **you** think is necessary to reduce further loss or damage.

We can agree most claims over the phone, but sometimes **we**'ll ask **you** to fill out a form to give us further information, or **we**'ll arrange a visit and inspection. Telephone calls may be recorded and monitored.

You'll need to give **us** any help and evidence **we** need about the cause of **your** claim and its value.

When **you** first get in touch, **we**'ll ask **you**:

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

Our approach to claims is to repair or replace lost or damaged property where **we** consider it appropriate. And **we**'ve built a network of contractors, repairers and product suppliers dedicated to providing this service.

If instead **we** agree to pay a cash settlement where **we** could have offered repair or replacement, **we** won't normally pay more than **we**'d have paid **our** contractor, repairer or supplier.

We want to be really clear about what **you** can expect, so the following sections set out **our** approach to settling claims. **Our** aim is to be fair to **you** if **you** have to make a claim, and fair to all **our** other policyholders **by** paying the right amount.

How we settle claims for buildings cover

We'll pay the cost of the work carried out to repair or replace the damaged parts of **your buildings**.

We'll also pay fees and related costs that **we** agree to, as long as the damage is covered under **your** policy. By this **we** mean:

- architects', engineers', surveyors' and legal fees necessarily incurred in repairing or replacing **your buildings** – but not fees incurred in preparing any claim under the policy
- the cost incurred for removing debris, demolition, shoring up or propping up and taking away where this is necessary to repair or replace **your buildings**
- the cost of meeting current building regulations or local authority or other statutory requirements or conditions following the repair or replacement of the damaged parts of **your buildings**. That's unless **you** were aware of the need to meet the regulations, requirements or conditions before the damage happened.

If an excess applies

We'll take this off the amount of **your** claim.

How much we pay if you go ahead with repairs, and if you don't

Where repairs are carried out, the amount **we**'ll pay will be either:

- the cost of the work if it was carried out by our nominated contractor, or
- the cost of the work based on the most competitive estimate or tender **you** got from **your** nominated contractors.

We'll pay whichever's the lower amount.

If the repair or replacement isn't carried out, the amount **we**'ll pay will be:

- the decrease in market value of **your buildings** due to the damage, or
- what the work would've cost if it'd been carried out by **our** nominated contractor without delay, or
- what the work would've cost based on the most competitive estimate or tender **you** got from **your** nominated contractors if the work had been carried out without delay.

We'll pay whichever's the lowest amount.

If **we** offer **you** a cash settlement, it won't make any allowance for VAT.

Guaranteed workmanship

Repairs covered by the insurance undertaken by **our** nominated contractors are guaranteed for 12 months. The guarantee applies to the quality of workmanship and any parts supplied by our nominated contractors.

Normal use or ageing

We may take off an amount for normal use or ageing before paying the cost of repairing or replacing the damaged parts of **your buildings** if they haven't been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs.

What we won't pay for

We won't pay for:

- loss of value resulting from repairs to, or replacement of, damage to **your buildings**.

What's the most we'll pay for any one claim?

The most **we**'ll pay for any one claim, including fees and related costs, is:

- the amount it'll cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, or
- the sum insured or limits shown in **your** policy wording and/or on **your** Policy Schedule, or
- the full rebuilding cost of **your buildings**.

We'll pay whichever's the lowest amount.

How we settle claims for contents cover and personal possessions cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we'll** pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we'll** replace it. And if a replacement isn't available **we'll** replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we'll** agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we're** able to offer repair or replacement. If **we** agree to this, the amount **we'll** pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we'll** pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim.

What we won't pay for

We won't pay for:

- loss of value to any item **we've** repaired or replaced.

What's the most we'll pay for any one claim?

The most **we'll** pay for any one claim is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown in **your** policy wording and/or on **your** Policy Schedule, whichever is lower.

How we settle claims for matching items cover

If part of a matching set, pair, suite, carpet, laminated flooring or internal fixed floor or wall tiles is lost or damaged by a cause covered under **your** policy and **we** can't repair or replace it with an item of the same colour, make, model, material and size, **we'll**:

- replace the whole set, pair or suite as new, or
- pay the cost of replacing the whole set, pair or suite as new, up to the amount it would have cost **us** to replace the set, pair or suite using **our** nominated product suppliers, or
- if no equivalent or replacement set, pair or suite is available, **we'll** pay the full cost of the set, pair or suite.

Where **we** pay the full replacement cost, **we** may need **you** to give **us** the undamaged parts of the pair, set or suite.

Claims Conditions

These are the claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** don't meet them **we** may reduce the payment or not pay the claim. **We** explain the conditions in this section.

If anything happens which might lead to a claim, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage. It's best to then tell **us** about a claim as soon as **you** can, but in some cases there are other people **you** must contact first. **You** can see details of how to make a claim on page 41.

You should also check the information about how **we** settle claims on pages 42 and 43. And for Legal Cover, there are details of further conditions on pages 39 and 40.

What you need to do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism tell the police as soon as **you** realise. Ask them for a crime reference number then tell **us** as soon as **you** can. In the case of riot, tell **us** immediately.

If **you're** making a **Home** Emergency Cover claim, **you** must report any situation to us as soon as **you** discover it.

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

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can. If **you** or **your family** receive a claim form, application notice, legal document or other correspondence from another party about an injury or any damage covered by **your** policy, send it to **us** straightaway without answering it.

How you can help us to settle the claim quickly

You should do everything **we** reasonably ask of **you** to get back lost or stolen property. Also, don't throw away any damaged items before **we've** had a chance to see them. And don't carry out any non-emergency repairs before **we've** had the opportunity to inspect the damage.

To help **us** deal with **your** claim quickly, **we** may need more information. This could include:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- purchase dates, location and cost of lost or damaged property
- for damaged property, a written estimate for repair or confirmation from a suitably qualified expert that the item **you're** claiming for is beyond repair.

After you contact us

When you call **us**, **we'll** tell **you** the next step, which will be one of the following:

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

If **we** ask **you** for specific information or documentation relevant to **your** claim **we'll** pay any reasonable expenses **you** incur in providing **us** with that information.

Rights and responsibilities

We may need to get into a damaged building to salvage anything **we** can and to make sure no more damage occurs. **You** must give **us**, or **our** appointed representative, access to the property or allow it to be inspected. But **you** mustn't abandon **your** property to **us**.

You mustn't settle, reject, negotiate or offer to pay any claim that **you've** made or intend to make under this policy without **our** written permission. If **we** choose, **we** have the right (in **your** name but at **our** expense) to:

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

You must give **us** any information and assistance **we** require. And if **we** ask **you** to, **you** must help **us** to take legal action against anyone or help **us** to defend any legal action.

Other insurance

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

How to make a complaint

Our Commitment to Customer Service

At RSA **we're** committed to going the extra mile for **our** customers. If **you** believe that **we** haven't delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right. **We** take all complaints seriously and following the steps below will help **us** understand **your** concerns and give **you** a fair response.

Our promise to you

We'll:

- acknowledge **your** complaint promptly;
- investigate **your** complaint quickly and thoroughly;
- keep **you** informed of progress;
- do everything possible to resolve **your** complaint fairly;
- ensure **you're** clear on how to escalate **your** complaint, if necessary.

Step 1

If **your** complaint relates to **your** policy, please contact **our** Customer Services Team. If **your** complaint relates to a claim, please call **our** Claims helpline number shown in **our** contact details section 'We're here when you need us' on page 7 (or for Legal Cover claims, please contact the Legal Cover **provider** shown in **our** contact details section 'We're here when you need us' on page 7).

We will aim to resolve concerns or complaints within three working days. Where **we've** been able to, **we'll** send **you** a letter confirming this. **We'll** also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you're** unhappy with the outcome.

Step 2

In the unlikely event that **we're** unable to resolve **your** concerns through **our** informal complaints process, **our** Customer Relations Team will then review the matter on behalf of **our** Chief Executive.

Once **our** Customer Relations Team have reviewed **your** complaint they'll send **you** a final decision in writing within eight weeks of the date **we** received **your** complaint.

Our Customer Relations Team's contact details are:

Post: RSA Customer Relations Team, PO Box 255, Wymondham NR18 8DP
Email: crt.halifax@uk.rsagroup.com

If you're still unhappy

If **you're** still unhappy after **our** Customer Relations Team's review, or **you** haven't received a written offer of resolution within eight weeks of the date we received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints.

They can be contacted at:

Post: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Telephone: 0800 023 4567 (free from mobile phones and landlines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
website: www.financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This doesn't affect **your** right to take legal action, however, the Financial Ombudsman Service won't adjudicate on any case where litigation has commenced.

Thank you for your feedback

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

Your Personal Information

Data privacy is important to **us** and **we** are committed to ensuring that personal data is protected. **Our** Privacy policy details how **we** collect, use, share, and protect personal data. This can be found by going to **our** website <https://www.rsainsurance.co.uk/privacy-policy/>. If **you** have any questions or comments about this or would like a printed copy of the full notice (a large text version is available), please contact:

RSA Data Protection Officer
PO Box 255
Wymondham
NR18 8DP

You may also email **us** at crt.halifax@uk.rsagroup.com.

We obtain **your** personal data and that of any joint policyholders or other parties who may be covered by **your** policy from **you** or those individuals themselves, **your** insurance broker if **you** have one, claims handling suppliers and third parties such as credit reference agencies, the DVLA and other insurance industry sources for example, the Motor Insurance Database, the Claims and Underwriting Exchange and fraud prevention databases.

We use personal data for a number of different purposes, for example to:

- manage **your** application, quotation and/or policy;
- process claims;
- prevent and detect fraud and financial crime;
- update existing and develop new products and services;
- carry out risk and pricing modelling; and
- meet **our** legal and regulatory requirements.

We will always keep personal data confidential. However it may be necessary to share personal data with third parties where there is a valid reason to do so. For example, **we** may need to share personal data with:

- other parties involved in a claim and/or their representatives;
- contractors, partners, and suppliers who assist **us** in the administration of **your** application, quotation and/or policy or help **us** to process any claims; and
- government agencies, regulators, auditors, reinsurers and fraud prevention agencies where required to fulfil **our** legal, commercial and regulatory obligations.

We will retain **your** personal data (and that of any joint policyholders or other parties who may be covered) for as long as **we** have a business relationship with **you**. Once this relationship has ended (for example, **your** policy has expired, **your** application is declined or **you** do not proceed with a quotation) **we** will only retain such personal data for as long as is necessary to satisfy **our** legal, accounting or reporting obligations, or as necessary to resolve any disputes.

Data Protection law also gives **you** various rights over **your** personal data. More details of these rights can be found in **our** Privacy policy.

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Home Insurance

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