

MORE TH>N[®]

Home Choice



Your Home Choice
insurance Policy Wording.
Please keep this safe

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If you have selected MORE THAN Legal Services and/or MORE THAN Home Emergency cover you will receive separate Policy Wording booklets.

Welcome to MORE THAN Home Choice Insurance

Thank you for taking out a policy with MORE THAN and for choosing us for your home insurance.

Our Home Choice Insurance policy takes care of many of the things life can throw at you. For example, if you have our Primary Contents or Buildings cover, you will be covered for fire, storm, flood, theft, escape of water and other similar causes. If you chose our Upgraded or Accidental Damage cover you have wider protection to cover the contents in your garden up to £2,000 or accidental damage to your contents, and accidental damage to your buildings including underground pipes or cables.

As a home owner, it is important that you regularly maintain your property keeping it in good condition and in good repair. And if you're planning on making any home improvements such as a loft conversion or adding any room space, let us know so we can ensure you're properly covered.

Of course, we hope you don't ever need to make a claim. But, if you do, you can rest assured that you will enjoy an excellent service from our team of claims specialists.

Then, if an emergency occurs and you need urgent repairs, you have access to our extensive list of emergency repairers – plumbers, carpenters, locksmiths and more. They're all available 24 hours a day to deal with emergency repairs.

But first things first – we want to help you understand your home insurance policy. Legally we need to make sure you're aware that the information you've given us is part of your insurance contract with us. Your Policy and Schedule and additional Policy Wordings provided with Legal Services and/or Home Emergency cover are evidence of that contract, so please read them carefully to ensure that your cover is exactly what you need, and keep them in a safe place.

To help you understand everything you need to know about the protection your policy offers and the extent of your cover, you'll see these headings appear on many of the pages:

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Contents/ Buildings Cover	Upgraded Contents/ Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents/ Buildings Cover with Accidental Damage
These sections give detailed information on the insurance cover provided. You need to read it with 'What is not covered' at all times.	These sections will make it clear what is not covered under your policy.				

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. If this includes you and you don't take these precautions, there is a risk you may not be insured against theft.

Important information for new customers

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

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

Important information for existing customers

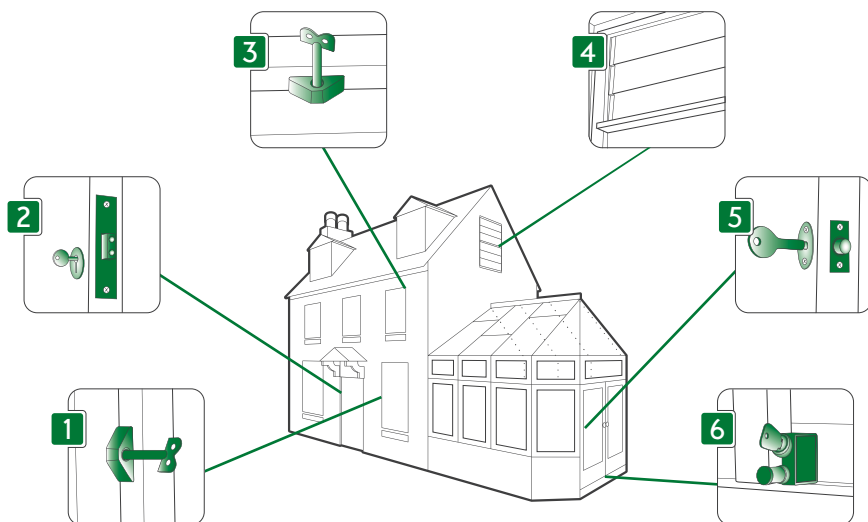
If you move home, add contents cover, increase the value of contents in your home, or you make a theft claim, you too may need to take all six security measures shown.

The letter accompanying your 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.

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 Ground floor and basement opening windows, or any other ground floor openings measuring more than 23cm x 23cm (9" x 9"), must be fitted with key-operated locks.
- 2 The final exit door must be secured by either a deadlock conforming to British Standard 3621 or with a minimum of five levers, or by a multi-point locking system that includes a lever or cylinder deadlock.
- 3 Upper floor opening windows, including skylights which are accessible from adjoining roofs, walls, downpipes, balconies or external stairs, must be fitted with key-operated window locks.
- 4 Any louvre windows must be fixed into their brackets with suitable adhesive.
- 5 All other external doors must be secured with either a deadlock with a minimum of five levers or conforming to BS 3621, by a multi-point locking system that incorporates a lever or cylinder deadlock, or by key-operated horizontal security bolts fitted internally top and bottom.
- 6 Patio or french doors or windows must be secured by a multi-point locking system with a lever or cylinder deadlock. As an alternative, hinged-type doors can be fitted with key-operated vertical security bolts fitted internally top and bottom. Sliding-type doors or windows can have key-operated bolts fitted internally top and bottom also.

Your policy

We know insurance policies can be difficult, so below you will find some information to help you understand and use your policy.

We have tried to make this booklet easy to read. However, we have still had to use some words that have a special meaning. These are listed and explained on page 7 'Definitions'. From now on wherever a word with a definition is used it will be printed in **bold** type.

The basics

Your Policy is in two parts – this booklet and the Schedule.

This booklet tells **you**:

- Exactly what is covered and what isn't
- How to make a claim and how **we** will settle that claim
- **Our** obligations to **you**
- The terms and conditions **you** must comply with.

Your Schedule shows:

- The sections of the policy that apply to **you** and the dates from which cover is in force
- The various limits and sums insured that apply to **your** cover
- Any special terms that apply to **your** policy
- **Your** premium
- **Your** name and the address of the **home** to be insured
- **Your** policy number.

We want **you** to understand and be satisfied with **your** insurance policy, so please take a careful look through both this booklet and Schedule to make sure you're familiar with all the help we can offer. Then keep them together in a safe place.

We will send **you** a new Schedule whenever you or we make a change to this insurance and each year shortly before your policy is due for renewal so **you** can check the cover still meets **your** needs.

Simply check **your** Schedule to see which sections of this booklet apply – the 'Contents' page on page 2 will then direct **you** to the relevant pages.

What is covered by **your** policy is shown on the left-hand side of the page in the white column. What is not covered by **your** policy is shown in the green-tinted column on the right.

Page 7 tells **you** how to make a claim, and **you** should also read the general conditions and exclusions on pages 23–25.

If you have any questions, please call the Customer Service Line 0330 102 3627.

Guidance when making a claim

Claim notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that the **insured** complies with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or **credit card** statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

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

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

Here's what you should do in an emergency

- First of all, take any immediate action necessary to protect **your** property from further damage, such as switching off the gas, electricity or water.
- Then call our 24 hour Emergency Repair Helpline. **We** have a team of Emergency repairers on hand to rush round and make urgent repairs. Even on Christmas Day, if **you** need an emergency plumber, **we'll** make sure **you** get one.
- Check that **your** claim is covered by your policy. Each section of **your** policy booklet contains details of what is insured, what is excluded and how claims are settled. **You'll** also find Conditions and Exclusions on pages 23–25. **Your** policy does not cover **you** for maintenance of **your** property or damage caused by wear and tear.
- Call the Claims Helpline to let **us** know about **your** claim. If more major work is needed, and is covered by **your** policy, **we'll** then meet **your** claim in the usual way.
- Please don't throw away any damaged items involved in **your** claim before **we've** had a chance to inspect them.

If you have any questions, please call the emergency repair helpline 0800 300 684 (Lines are open 24 hours, 7 days a week).

If **your** call relates to a claim under **our** Home Emergency cover policy, please call the helpline number shown on the back of **your** MORE THAN Home Emergency cover policy booklet.

Important Information

The insurance contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when **you** applied for the insurance.

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

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **insurance period**;
- **you** must comply with all the terms and conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

There are conditions of the insurance that **you** or **your** family will need to meet as **your** part of this contract on pages 29–31. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

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

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

Keeping us informed

This policy is based on the information **you** have given **us** about **yourself**, **your** family and **your** property. It is important **you** let **us** know within 30 days of changes that affect what **you** have told **us**; for example, if anything happens to change the use, nature or the amount of property insured, or the number of bedrooms in **your** home changes. See the Changes in Circumstances Condition on page 23 for details of the changes that **you** need to tell **us** about.

Definitions

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in **bold** type whenever it appears in the policy.

Accidental Damage – Sudden, unexpected and visible damage which has not been caused on purpose.

Bedroom – A room designed or subsequently converted for sleeping in even if used for other purposes.

Bicycle – Any **bicycle**, tricycle or unicycle. This includes electrically powered **bicycles** and their accessories, but not any other motorised or electric vehicles of any kind.

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

Business – The employment, profession, business or trade of any of the **insured**.

Clerical Business Equipment – computer, telecommunication and office equipment, office furniture and stationery, owned by **your** family or **your** family's responsibility under contract.

Clerical business equipment does not include business stock or business **money** or **credit cards** and no cover is provided for:

- the cost of replacing paper records, except for their value as stationery; and/or
- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

Definitions (cont.)

Credit Cards – Credit, charge, cheque, bankers or cash dispenser cards.

Excess – The first part of any claim which **you** must pay.

Heave – Upward and/or lateral movement of the site on which **your** buildings stand caused by swelling of the ground.

High Risk Items – Televisions, personal computers, binoculars, audio and video equipment, jewellery and articles of precious metal, clocks, watches, photographic equipment, furs, pictures, works of art, curios and collections.

Home – The house together with its garages and outbuildings all used for domestic purposes including any part of the house used for **business** purposes.

House – The private dwelling at the address shown on **your** schedule.

Insurance Period – The period shown on your schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

Insured – You, your spouse or partner, children (including adopted and foster children), parents and other relatives who normally reside with **you**.

Landslip – Downward movement of sloping ground.

Money – Current legal tender, cheques, postal and money orders, gift tokens, phone cards or vouchers, parking, luncheon or retail vouchers, trading stamps, stamps which are not part of a stamp collection, premium bonds, savings certificates, travellers cheques, season travel tickets and electronic cash prepayment cards.

Policyholder/you/your – The person(s) named as **policyholder** on **your** schedule.

Subsidence – Downward movement of the site on which **your** buildings stand by a cause other than the weight of the buildings themselves.

Unfurnished – Without sufficient furniture and furnishings for normal living purposes.

Unoccupied – Not lived in by any of the **insured** or by any other person with the **insured's** permission. Lived in means slept in frequently.

We/us/our – Royal & Sun Alliance Insurance Ltd.

Home Emergency Assistance Part 1

This section explains the protection provided by Home Emergency Assistance subject to any limits shown in this booklet and on **your** schedule. This section is automatically included in **your** policy.

Home Emergency Assistance does not cover everything which **you** might regard as an emergency. It does not cover

normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

The most **we** will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is £200.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Home Emergency Assistance only covers you against the costs of certain household situations, which you will find described in covers 1-5.</p> <p>We will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by us to carry out temporary or permanent repairs for covers 1-4, which if not dealt with immediately upon discovery will make the home unsafe or insecure for you, cause damage to the home or its contents, or result in the home losing its main source of electricity, lighting or water (hot or cold).</p> <p>If a permanent repair is necessary, the authorised tradesman will carry it out provided the cost of the permanent repair is within the Home Emergency Assistance limit. This cover may not provide the cost of full repair or replacement.</p> <p>An authorised tradesman is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to our contractor.</p>	<ul style="list-style-type: none">Any incident not reported to us within 48 hours of discovery.Any incident which occurs during the first 7 days following the start of your Home Emergency Assistance cover.Garages (unless integral or attached to the home), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.Land belonging to the home.Gas leaks.Any subsequent repairs for the same damage or system.Permanently replacing or removing paths or driveways in order to deal with the emergency.Any repair arising from circumstances known to you before you asked us to provide cover.Any system, equipment or facility having reached the end of its expected working life.Damage caused as a result of any system equipment or facility having reached the end of its expected working life.The normal day to day maintenance of the home, system(s) or facility.

Home Emergency Assistance (cont.)

WHAT IS COVERED	WHAT IS NOT COVERED
	<ul style="list-style-type: none"> Any equipment not installed, operated maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards. 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. Damage if the home has not been lived in by your family for more than 60 days in a row. Damage caused when the home is lived in solely by anyone other than your family. Repairs which are made by anyone other than the tradesman authorised by us. Costs incurred without our agreement. Any loss, expenses or costs of any kind that are not directly caused by the event that led to your claim. Any home used for any trade, professional or business purposes except clerical business. Any amount exceeding £200.

Home Emergency Assistance Part 2

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay the cost of the repair, parts and call out charges for:</p> <p>1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system for which you are legally responsible.</p>	<ul style="list-style-type: none"> Cesspits, septic tanks and associated fittings. Any mains service which is the responsibility of a public service company. Shared drainage facilities, except on the land belonging to the home. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Descaling and any work arising from hard water scale deposits. Escape of water outside of the home, which is not causing damage to the interior of the home or its contents. Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.
<p>2. Complete failure of the electricity supply within the home.</p>	<ul style="list-style-type: none"> Failure of the electricity supplies as a result of: <ul style="list-style-type: none"> industrial action by a public service company. the electricity supply being deliberately or accidentally cut off. Any mains service which is the responsibility of a public service company.
<p>3. Repairs necessary to the outside doors, or to the frame or glazing of the outside doors or windows of the home to make the home safe or secure.</p>	<ul style="list-style-type: none"> Damage caused deliberately by your family.
<p>4. Repairs necessary to make the roof of the home watertight and prevent further damage.</p>	<ul style="list-style-type: none"> The cost of replacing flat roofs.
<p>5. The cost of overnight accommodation for your family including that required for any pets normally living with you if we agree that the home cannot be lived in.</p>	<ul style="list-style-type: none"> The cost of overnight accommodation for anyone who is not a member of your family.

Home Emergency Assistance Part 3

How we settle claims for Home Emergency Assistance

Call **our** 24 hour Emergency Repair Helpline on the number shown at the back of this booklet, after taking any action **you** think is necessary to protect the **home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradesmen on hand to carry out urgent repairs 24 hours a day, 7 days a week.

The most **we** will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is £200.

If the claim is a result of an incident which is also covered under the Buildings section, **you** may be able to claim for any further repair under that section. Please refer to the 'Guidance when making a claim' section on page 6.

We will not pay any call out charge if having asked for assistance **you** are not at **home** when the tradesman arrives at the time agreed.

We are 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.

You should also read the claims conditions and policy conditions and exclusions on pages 23–25.

Legal Helpline

This is automatically included in **your** policy:

Legal advice

Whatever legal matter **you** need help and guidance with, simply call this free service and speak to an expert. This service is available 24 hours a day, 365 days a year.

The Legal Helpline enables **you** to obtain confidential expert advice on a wide range of subjects, together with guidance on the steps **you** should take to protect **your** rights whenever **you** need it. The advice given, in most cases, is immediate, and is geared to providing **you** with easily understood practical help. Where a problem has a simple solution which **you** can satisfactorily resolve **yourself**, the advisor will outline appropriate step-by-step action that **you** should take.

Comprehensive advice on all areas of the law is available including domestic problems, personal injury claims, motor related disputes, property worries (please note that the helpline is unable to provide advice in relation to land or property which is outside the United Kingdom, the Isle of Man or the Channel Islands), and matrimonial problems.

You can use the service as many times as **you** wish, whenever **you** need to.

Details of the 24 Hour Emergency Repair Helpline and Legal Helpline telephone numbers are enclosed with this policy. These services will only be available during the insurance period.

Section 1: Home Contents

This part of the policy sets out the cover **we** provide for **your** contents subject to the sum insured or limit shown on **your** schedule, unless **your** schedule states 'Not Included'.

The following covers apply depending on the level of cover **you** have selected as shown on **your** schedule:

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Contents Cover	Upgraded Contents Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents Cover with Accidental Damage
By contents we mean household goods, bicycles , high risk items and personal effects which belong to or are the legal responsibility of the insured or of resident domestic employees, including money and credit cards up to £500, clerical business equipment up to £7,500 and lawful visitors' personal possessions up to £2,500 for each visitor.	<ul style="list-style-type: none">• Motor vehicles and children's motor vehicles whether licensed for road use or not, go-karts, mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles), caravans, trailers, aircraft, hovercraft, boats or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment whilst removed.• Mechanically propelled or assisted watercraft.• Swimming pool covers.• Pets and livestock.• Securities and documents of any kind.• Landlords' fixtures and fittings.• Anything used for trade, professional or business purposes except clerical business equipment.				
When in your home the contents are insured against loss or physical damage by the following causes:	<ul style="list-style-type: none">• The excess shown on your schedule applies to loss or damage by all causes other than 3, 12-14, 15, 18, 22, 23 and 25.				
1. Fire, smoke, lightning, explosion, earthquake.	<ul style="list-style-type: none">• Damage by smoke from air pollution.	✓	✓	✓	✓
2. Storm or flood.	<ul style="list-style-type: none">• Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).	✓	✓	✓	✓
3. Water escaping from washing machines or dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	<ul style="list-style-type: none">• The escape of water excess shown on your schedule.• Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.• Damage to the appliance or system which the water or oil escapes from.• The cost of replacing the water or oil that has escaped.	✓	✓	✓	✓
4. Riot, Civil commotion.		✓	✓	✓	✓
5. Malicious persons or vandals.	<ul style="list-style-type: none">• Except where there is forcible and violent entry or exit, damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees.• Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.	✓	✓	✓	✓
6. Theft or attempted theft.	<ul style="list-style-type: none">• Loss by deception unless the only deception was someone tricking their way into your home.• Except where there is forcible and violent entry or exit:<ul style="list-style-type: none">– loss of money	✓	✓	✓	✓

Section 1: Home Contents (cont.)

WHAT IS COVERED		Primary Contents Cover	Upgraded Contents Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents Cover with Accidental Damage
	<ul style="list-style-type: none"> loss or damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees loss or damage if your home is used to receive visitors in connection with your business operating from your home. Loss or damage while your home has been left unoccupied or unfurnished for more than 60 days in a row. Any amount exceeding £3,000 for loss or damage to contents in any garage or outbuilding. 				
7. Subsidence and/or heave of the site on which your home stands or of land belonging to your home, or landslide.	<ul style="list-style-type: none"> Loss or damage resulting from movement of solid floor slabs unless the foundations beneath the external walls of your home are damaged by the same cause and at the same time. Loss or damage resulting from: <ul style="list-style-type: none"> coastal or river erosion demolition of or structural alteration or structural repair to your home or the use of defective materials. Loss or damage caused by structures bedding down or settlement of newly made up ground. 	✓	✓	✓	✓
8. Falling trees or branches.		✓	✓	✓	✓
9. Falling aerials or satellite receiving equipment, their fittings or masts.		✓	✓	✓	✓
10. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.	<ul style="list-style-type: none"> Loss or damage by pets. 	✓	✓	✓	✓
11. If your house is made uninhabitable as a result of damage to your contents we will pay the additional costs of similar short term accommodation for the insured and also for any pets living with you .	<ul style="list-style-type: none"> Any costs the insured would have to pay once your home becomes habitable again. Any costs you agree to pay without our written permission. The cost of alternative accommodation for anyone who does not normally live with you. Any costs arising from loss or damage by any cause listed elsewhere in the Contents section and which is specifically excluded under that paragraph. Any amount exceeding £15,000. 	✓	✓	✓	✓
If the level of cover shown on your schedule for Contents is with Accidental Damage this section also provides insurance in your home against:					
12. Accidental breakage of mirrors, ceramic hobs or tops in free-standing cookers, plate glass tops to furniture and fixed glass in furniture.	<ul style="list-style-type: none"> The accidental damage excess shown on your schedule. Breakage while your house has been left unoccupied or unfurnished for more than 60 days in a row. 			✓	✓
13. Accidental damage to televisions, audio, video and computer equipment and their aerials and satellite aerials.	<ul style="list-style-type: none"> The accidental damage excess shown on your schedule. Damage by water entering your home other than by storm or flood. Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. 			✓	✓

WHAT IS COVERED		Primary Contents Cover	Upgraded Contents Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents Cover with Accidental Damage
14. Accidental damage to contents.	<ul style="list-style-type: none"> The accidental damage excess shown on your schedule. Damage to clothing and contact lenses. Deterioration of food. Damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees. Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. Loss or damage by water entering your home other than by storm or flood. Damage by a cause listed in paragraphs 5, 6 or 7 and which is specifically excluded in that paragraph. 			✓	✓
The following covers also apply depending on the level of cover you have selected as shown on your schedule:					
15. Loss or damage by any cause insured by paragraphs 1-10 occurring in the open within the boundaries of the land belonging to your home .	<ul style="list-style-type: none"> Any amount exceeding £2,000. 		✓		✓
16. Temporary removal and student cover. Loss or damage by any cause insured by paragraphs 1-10 to your contents while they are moved temporarily away from your home : a. to a building or residence within the British Isles where any of the insured is living, working or studying at University, College or School, or to any other premises b. elsewhere in the British Isles .	<ul style="list-style-type: none"> Any amount exceeding £11,250. In respect of 16b. loss or damage: <ul style="list-style-type: none"> in any furniture storage by theft unless there is forcible and violent entry into or exit from a building by collision while in transit or on the person. 		✓		✓
17. Accidental loss or damage when in transit by land from your home for permanent removal to another home in the British Isles by professional removal contractors.	<ul style="list-style-type: none"> Loss or damage to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers. Loss or damage while your contents are in storage or being moved to or from storage. 	✓	✓	✓	✓
The insured's legal liability: 18. For damages and/or claimants' costs in respect of accidental bodily injury (including death, disease or illness) or accidental damage to material property occurring during any insurance period incurred: a. solely as occupier (not as owner) of your home and its land b. solely in a personal capacity (not as occupier or owner of any building or land) c. as an employer to an employee. The most we will pay for all damages and claimants' costs resulting from one original cause is £1,000,000 except where the claim is for accidental bodily injury to an employee under contract of service to the insured and arises out of and in the course of such employment in which event it is £10,000,000.	<ul style="list-style-type: none"> Damage to property belonging to or held in trust by or in the custody or control of the insured. Injury or damage arising out of the business of any of the insured. Injury (except to an employee) or damage arising out of ownership, possession or use by or on behalf of the insured of motor vehicles, children's motor vehicles, go-karts, mechanically propelled or assisted vehicles (other than stairlifts, gardening machinery and pedestrian controlled vehicles) whether licensed for road use or not, caravans, trailers, aircraft, hovercraft or boats (other than hand propelled boats) wetbikes, trains, gliders or hang-gliders. Injury or damage arising out of ownership, possession or use by or on behalf of the insured of mechanically propelled or assisted watercraft. 	✓	✓	✓	✓

Section 1: Home Contents (cont.)

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Contents Cover	Upgraded Contents Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents Cover with Accidental Damage
<p>(18. cont.)</p> <p>We will also pay defence costs and expenses incurred with our written consent. After the insured's death the legal personal representatives of the insured are included in this paragraph in respect of liability incurred by the insured and covered by the policy provided that the legal personal representatives observe the terms of the policy as far as they can apply.</p>	<ul style="list-style-type: none"> Liability to any employee for which compulsory insurance or security is required by any road traffic legislation. Liability assumed by agreement unless the liability would have existed without the agreement. Injury (including death, disease or illness) to the insured. Liability resulting directly or indirectly from the transmission of any communicable disease or virus by the insured. Injury, including death, disease or illness (except to an employee), and damage arising out of the ownership, custody or control by or on behalf of the insured, of a dog of a type described in section 1 of the Dangerous Dogs Act 1991 or Article 3 of The Dangerous Dogs (Northern Ireland) Order 1991. Liability arising from The Party Wall etc. Act 1996. 				
<p>19. Special Events Cover</p> <p>During the period one month before and one month after Christmas and Other Religious Festivals, the wedding, civil partnership, anniversary, birthday or birth of any of the insured, and providing this is within the insurance period shown on your schedule, the sum insured for contents under this section is increased by 10%.</p>	<ul style="list-style-type: none"> Any amount exceeding 10% of the contents sum insured. 		✓		✓
<p>20. Loss or damage by any cause insured against under paragraphs 1, 4, 5, 6 and 10 occurring in the open within the boundaries of the land belonging to your home to trees, shrubs, hedges, bushes, lawns and plants.</p>	<ul style="list-style-type: none"> Any amount exceeding £2,000. 		✓		✓
<p>21. Accidental loss at your home of metered water and oil from the domestic heating installation resulting from any cause insured by paragraphs 1-10.</p>	<ul style="list-style-type: none"> Any amount exceeding £2,000. 		✓		✓
<p>22. In the event of:</p> <p>a. accidental loss or theft of the keys to the external doors of your home, or to safes or alarms in your home</p> <p>b. accidental damage to the locks of the external doors to your home, or to safes or alarms in your home.</p> <p>We will pay for the replacement of the lock mechanism or we will change the locks. The maximum amount payable in any one insurance period is £1,000.</p> <p>If you have both Contents and Buildings Insurance you can only claim under one section.</p>	<ul style="list-style-type: none"> The first £25 of each loss or damage. Loss or damage by any process of repair or restoration. Any amount exceeding £1,000. 	✓	✓	✓	✓

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Contents Cover	Upgraded Contents Cover (optional)	Accidental Damage Cover (optional)	Upgraded Contents Cover with Accidental Damage
23. Tenants' Liability (not as owner, leaseholder or landlord): If you are legally liable under the terms of your tenancy agreement for damage to your home , we will indemnify you against your liability at law under paragraphs 1-10, 12 and 13 of the Buildings section of this policy.	<ul style="list-style-type: none"> Damage by a cause listed in paragraphs 1-10, 12 and 13 of the Buildings section of this policy and which is specifically excluded in that paragraph. Any amount exceeding £15,000. 		✓		✓
24. Tenants Improvements Damage, as provided under covers 1 - 10 of the Buildings section of this policy, to fixed tenants' improvements and fixed internal decorations in your home .	<ul style="list-style-type: none"> Damage by a cause listed in the Buildings section of this policy and which is specifically excluded in that paragraph. 		✓		✓
25. The cost of replacing food in a freezer in your home , that has been spoilt by an accidental change in temperature in your freezer.	<ul style="list-style-type: none"> Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home. Loss or damage while your home has been left unoccupied or unfurnished for more than 60 days in a row. Any amount exceeding £500. 	✓	✓	✓	✓
26. The cost of replacing deeds and documents following loss or damage by paragraphs 1 - 10, 13 or 14 of the Contents section of this policy while they are in your home .	<ul style="list-style-type: none"> Damage while your home has been left unoccupied or unfurnished for more than 60 days in a row. Damage by any cover listed in the Contents section and which is specifically excluded under that paragraph. Any amount exceeding £2,500. 	✓	✓	✓	✓
27. The cost of replacing electronic data downloads following loss or damage to contents by paragraphs 1 - 10, 13 or 14 of the Contents section of this policy.	<ul style="list-style-type: none"> The cost of remaking or recreating a disc, tape or film. Any data not commercially available at the time of the loss. Damage by any cover listed in the Contents section and which is specifically excluded under that paragraph. Any amount exceeding £2,500. 	✓	✓	✓	✓

How we settle claims

- 1 a Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with you based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. For clothing, a deduction for wear and tear may be made.
3. If at the time of any loss or damage the sum insured on **contents** is less than the cost of replacing all the **contents** as new (less an allowance for wear and tear on clothing) and items cannot be economically repaired, **we** will pay the cost of replacement as new less a deduction for wear and tear.
4. **We** will not pay for the cost of replacing or repairing any undamaged part of the **contents** which forms part of a suite or part of a common design or function when the damage is restricted to a clearly definable area or to a specific part.

The maximum amount payable in respect of any one claim under paragraphs 1-10, 12-14 and 17 is the sum insured (less any excess) subject to any limits shown on your schedule.

Inflation protection

The following paragraph does not apply where the sum insured on contents is shown on **your** schedule as "up to a maximum of".

The sum insured on contents and the **high risk items** limits are the amounts shown on **your** schedule adjusted monthly in line with a recognised index. No extra charge will be made for any increase until the renewal of **your** policy, when the renewal premium will be based on the new sum insured and the limits shown on **your** schedule. For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask **us** to.

Please note: Remember to keep the sum insured up to date when new articles are bought. **Your** cover is for replacement cost except for clothing.

The value of items such as jewellery, articles of precious metal, clocks, watches, pictures, works of art, antiques, curios and collections often fluctuates independently of inflation. These fluctuations are not reflected by the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times.

Section 2: Optional extras

This part of the policy sets out the cover **we** provide for the Optional Extras subject to the sums insured and limits shown on **your** schedule, unless **your** schedule states the Optional Extra is 'Not Included'.

1. Personal Possessions

WHAT IS COVERED	WHAT IS NOT COVERED
<p>By personal possessions we mean valuables, personal effects and clothing as described in the schedule which belong to or are the legal responsibility of the insured.</p>	<ul style="list-style-type: none">• Motor vehicles and children's motor vehicles whether licensed for road use or not, go-karts, mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles), pedal cycles, caravans, trailers, aircraft, trains, motorised pedal cycles, gliders, hang-gliders, wet bikes, hovercraft, boats or parts or accessories for any of them whether attached or detached other than removable entertainment equipment whilst removed.• Mechanically propelled or assisted watercraft.• Pets and livestock.• Money or credit cards.• Household goods and domestic appliances.• Securities and documents of any kind.• External television and satellite receiving equipment.• Business stock and materials comprising drugs, diamonds, platinum drills, gold, silver or other precious metals or articles made therefrom.
<p>Personal possessions are insured against: Loss or physical damage within the British Isles and while temporarily elsewhere in the custody or control of the insured provided that the period for which the insured is outside the British Isles does not exceed a total of 60 days in any insurance period.</p> <p>The most we will pay for any one claim is the sum insured subject to any limit shown on your schedule.</p>	<ul style="list-style-type: none">• On unspecified valuables, personal effects and clothing, the excess shown on your schedule.• Any amount exceeding £1,000 in respect of theft or attempted theft of property in or from a motor vehicle unless the vehicle is occupied by a person aged 16 years or over.• When in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees.• When in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals if your home is used to receive visitors in connection with your business operating from your home.• When in your home, loss or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.• Loss by deception unless the only deception was someone tricking their way into your home.• Loss or damage by water entering your home other than by storm or flood.• Loss or damage by delay, confiscation or detention by customs or other official bodies.• Loss or damage to contact lenses while engaged in water sports.

How we settle claims

1.

a.

Where the damage can be economically repaired **we** will pay the cost of repair.

b.

Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.

c.

Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d.

Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.
2.

For clothing, a deduction for wear and tear may be made.
- We** will settle **your** claim less any **excess** subject to any limits shown on **your** schedule.

Inflation protection

The sums insured and the limit under Item 1 are the amounts shown on **your** schedule adjusted in line with a recognised index. No extra charge will be made for any increase until the renewal of **your** policy, when the renewal premium will be based on the new sums insured and the limit shown on **your** schedule.

For **your** protection, **we** will not reduce **your** sums insured or limit if the index moves down unless **you** ask **us** to.

Please note: Remember to keep the sum insured up to date when new articles are bought. **Your** cover is for replacement cost except for clothing. The value of items such as jewellery, articles of precious metal and watches often fluctuates independently of inflation. These fluctuations are not reflected by the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times.

2. Personal Money

WHAT IS COVERED	WHAT IS NOT COVERED
By personal money we mean money belonging to the insured kept and used solely for private, social and domestic purposes.	<ul style="list-style-type: none">Any amount exceeding £500.
Personal money is insured against: Loss within the British Isles and while temporarily elsewhere in the custody or control of the insured provided that the period for which the insured is outside the British Isles does not exceed a total of 60 days in any insurance period . The most we will pay for any one claim is the sum insured shown on your schedule.	<ul style="list-style-type: none">The excess shown on your schedule.Loss due to confiscation, to depreciation in value or to errors or omissions in receipts, payments or accountancy.When in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees.When in your home, loss or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.

How we settle claims

We will pay the amount of the loss up to the sum insured shown on **your** schedule.

3. Personal Credit Cards

WHAT IS COVERED	WHAT IS NOT COVERED
By credit cards we mean any credit card issued in the British Isles to the insured	<ul style="list-style-type: none">Any amount exceeding £500.
The insurance is against: Cover for losses where you are held liable and your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card . Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.	<ul style="list-style-type: none">There is no excess payable for credit cards.In most cases you will only be liable for the first £50 per credit card.Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued.Use of credit cards by any of the insured without the permission of any authorised cardholder.

How we settle claims

We will pay the amount for which the **insured** is responsible provided the **insured** has complied with all the terms and conditions under which the card is issued.

Inflation protection

The sums insured on personal **money** and **credit cards** are the amounts shown on **your** schedule adjusted in line with a recognised index. No extra charge will be made for any increase until the renewal of **your** policy, when the renewal premium will be based on the new sums insured shown on **your** schedule.

For **your** protection, **we** will not reduce **your** sums insured if the index moves down unless **you** ask **us** to.

Section 2: Optional Extras (cont.)

4. Pedal Cycles

WHAT IS COVERED	WHAT IS NOT COVERED
By pedal cycles we mean any pedal cycle which belongs to or is the legal responsibility of the insured .	<ul style="list-style-type: none">Motor-assisted pedal cycles.
Pedal cycles are insured against: Loss or physical damage within the British Isles and while temporarily elsewhere in the custody or control of the insured provided that the period for which the insured is outside the British Isles does not exceed a total of 60 days in any insurance period . The most we will pay for any one claim for each pedal cycle is the limit per cycle.	<ul style="list-style-type: none">The excess shown on your schedule.Loss or damage while being used for racing.Loss or damage by depreciation, atmospheric or climatic conditions, ingress of water, gradually operating cause or repair.Theft of unattended cycles unless in a building or securely locked.When in your home, except where there is forcible and violent entry or exit, loss or damage by theft or attempted theft, malicious persons or vandals while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees.When in your home, loss or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row.

How we settle claims

- a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost cycle can be replaced, **we** will replace it.
- c. If a replacement is not available **we** will replace it with a cycle of similar quality.
- d. Where **we** are unable to economically repair or replace the cycle with a cycle of similar quality **we** will agree a cash payment with **you** based on the replacement value.
- e. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally

- exceed what **we** would have paid **our** preferred supplier.
- f. **We** will settle **your** claim less any excess subject to any limits shown on **your** schedule.

Inflation protection

The limit per cycle is the amount shown on **your** schedule adjusted in line with a recognised index. No extra charge will be made for any increase until the renewal of **your** policy, when the renewal premium will be based on the new limit shown on **your** schedule.

For **your** protection, **we** will not reduce **your** limit if the index moves down unless **you** ask **us** to.

Section 3: Buildings

This part of the policy sets out the cover **we** provide for **your** buildings subject to the sum insured or limit shown on **your** schedule, unless **your** schedule states 'Not Included'.

The following covers apply depending on the level of cover **you** have selected as shown on **your** schedule:

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
By buildings we mean the home , landlords' fixtures and fittings, patios, paved terraces, footpaths, swimming pools, tennis courts, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates.	<ul style="list-style-type: none">Swimming pool covers.External television, radio or satellite receiving equipment.				
The buildings are insured against loss or physical damage by the following causes:	<ul style="list-style-type: none">The excess shown on your schedule applies to loss or damage by all causes other than 3, 7, 12-15 and 16.				
1. Fire, smoke, lightning, explosion, earthquake.	<ul style="list-style-type: none">Damage by smoke from air pollution.	✓	✓	✓	✓
2. Storm or flood.	<ul style="list-style-type: none">Damage to fences, hedges or gates.Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).	✓	✓	✓	✓

WHAT IS COVERED		Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
3. Freezing of fixed water or fixed heating systems. Water escaping from washing machines or dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	<ul style="list-style-type: none"> The escape of water excess shown on your schedule. Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage. 	✓	✓	✓	✓
4. Riot, Civil commotion.		✓	✓	✓	✓
5. Malicious persons or vandals.	<ul style="list-style-type: none"> Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. Damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees unless force and violence has been used to get into or out of your home. 	✓	✓	✓	✓
6. Theft or attempted theft.	<ul style="list-style-type: none"> Loss or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. Loss or damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees unless force and violence has been used to get into or out of your home. 	✓	✓	✓	✓
7. Subsidence and/or heave of the site on which the buildings stand or of land belonging to the buildings, or landslide.	<ul style="list-style-type: none"> The subsidence excess shown on your schedule. Damage to patios, paved terraces, footpaths, swimming pools, tennis courts, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless your home is damaged by the same cause and at the same time. Damage to solid floor slabs or loss or damage resulting from the movement of solid floor slabs unless the foundations beneath the external walls of your home are damaged by the same cause and at the same time. Damage resulting from coastal or river erosion. Demolition of or structural alteration or structural repair to your home or damage caused by any of them. Damage caused by structures bedding down or settlement of newly made up ground. The use of defective materials or damage caused by either of them. 	✓	✓	✓	✓
8. Falling trees or branches.	<ul style="list-style-type: none"> Damage to fences, hedges or gates. 	✓	✓	✓	✓
9. Falling aerials or satellite receiving equipment, their fittings or masts.		✓	✓	✓	✓
10. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.	<ul style="list-style-type: none"> Damage by pets. 	✓	✓	✓	✓

Section 3: Buildings (cont.)

WHAT IS COVERED		Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
11. If your house is made uninhabitable as a result of damage to your buildings we will pay the:	<ul style="list-style-type: none"> • rent you would have received but have lost including ground rent; or • the additional costs of similar short term accommodation for the insured and also for any pets living with you. 	<ul style="list-style-type: none"> • If you have Primary Cover – Any amount exceeding £30,000. • Any costs the insured would have to pay once your home becomes habitable again. • Any costs you agree to pay without our written permission. • The cost of alternative accommodation for anyone who does not normally live with you. • Any costs arising from loss or damage by any cause listed elsewhere in the Buildings section and which is specifically excluded under that paragraph. 	✓		✓
	<ul style="list-style-type: none"> • If you have Upgraded Cover – Any amount exceeding £100,000. 		✓		✓
If the level of cover shown on your schedule for Buildings is with Accidental Damage this section also provides insurance against:					
12. Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from your home , for which you are legally responsible.	<ul style="list-style-type: none"> • The accidental damage excess shown on your schedule. • Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life. • 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. 			✓	✓
13. Accidental breakage of glass in windows, ceramic hobs or taps or sanitary ware fixed to and forming part of your home .	<ul style="list-style-type: none"> • The accidental damage excess shown on your schedule. • Breakage while your house has been left unoccupied or unfurnished for more than 60 days in a row. 			✓	✓
14. Accidental damage to buildings.	<ul style="list-style-type: none"> • The accidental damage excess shown on your schedule. • Damage while your house or any part of it has been occupied for more than 60 days in a row by anyone other than the insured or resident domestic employees. • Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. • Damage by water entering your home other than by storm or flood. • Damage by a cause listed in paragraphs 2, 3, 5, 6, 7, 8 or 13 and which is specifically excluded in that paragraph. • Defective design, the use of defective materials or damage caused by any of these. • Movement, settlement or shrinkage in any part of the buildings or damage caused by any of them. • Damage caused by movement of the land belonging to the buildings. • Demolition of or structural alteration or structural repair to your home or damage caused by any of them. 			✓	✓
Maintenance: Your policy does not cover you for the cost of gradual deterioration – it is not a maintenance contract. It is a condition of the policy that you keep your property in good order and take steps to avoid loss or damage.					

WHAT IS COVERED

WHAT IS NOT COVERED

Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
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The following covers also apply depending on the level of cover **you** have selected as shown on **your** schedule:

The **policyholder's** legal liability:

15. For damages and/or claimants' costs in respect of accidental bodily injury (including death, disease or illness) or **accidental damage** to material property occurring during any **insurance period** incurred:

a. solely as owner (not as occupier) of your **home** and its land

b. in connection with any home formerly owned and occupied by the **policyholder** and incurred by reason of Section 3 of the Defective Premises Act, 1972 or Section 5 of the Defective Premises (Northern Ireland) Order, 1975 provided that:

- at the time of the incident giving rise to liability the **policyholder** had disposed of all legal title to and interest in that home, and
- no other insurance covers the liability.

If this policy is terminated on sale of the **home** the **policyholder** will be **insured** in the terms of paragraph 15b for a period of 7 years after the date of termination but the insurance will cover only liability incurred in connection with the **home** and will not apply if the liability is covered under a more recently effected or current policy.

The most **we** will pay for all damages and claimants' costs resulting from one original cause is £1,000,000.

We will also pay the defence costs and expenses incurred with **our** written consent. After the **policyholder's** death the legal personal representatives of the **policyholder** are included in this paragraph in respect of liability incurred by the **policyholder** and covered by the policy provided that the legal personal representatives observe the terms of the policy as far as they can apply.

- Damage to property belonging to or held in trust by or in the custody or control of the **insured**.
- Injury or damage arising out of the **business** of any of the **insured**.
- Injury or damage arising out of ownership, possession or use by or on behalf of the **insured** of motor vehicles, children's motor vehicles, go-karts, mechanically propelled or assisted vehicles (other than stairlifts, gardening machinery and pedestrian controlled vehicles) whether licensed for road use or not, caravans, trailers, aircraft, hovercraft or boats (other than hand propelled boats) wet bikes, trains, gliders or hang-gliders.
- Injury or damage arising out of ownership, possession or use by or on behalf of the **insured** of mechanically propelled or assisted watercraft.
- Liability assumed by agreement unless the liability would have existed without the agreement.
- Injury to any person in the employ of the **insured**.
- Injury (including death, disease or illness) to the **insured**.
- Liability arising from The Party Wall etc. Act 1996.

✓

✓

✓

✓

If you are an owner in occupation please note:

Liability for injury or damage resulting from land or buildings nearly always attaches to the occupier, rather than the owner.

If **you** are the owner and occupier, insurance against **your** liability as occupier is not provided by the buildings section of this policy and **you** should ensure **you** have a contents insurance which will provide **you** with the occupier's liability insurance **you** require.

16. In the event of:

a. accidental loss or theft of the keys to the external doors of **your home**, or to safes or alarms in **your home**

b. **accidental damage** to the locks of the external doors to **your home**, or to safes or alarms in **your home**

We will pay for the replacement of the lock mechanism or **we** will change the locks. The maximum amount payable in any one **insurance period** is £1,000.

If **you** have both Buildings and Contents Insurance **you** can only claim under one section.

- The first £25 of each loss or damage.
- Loss or damage by any process of repair or restoration.
- Any amount exceeding £1,000

✓

✓

✓

✓

Section 3: Buildings (cont.)

WHAT IS COVERED	WHAT IS NOT COVERED	Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
17 Damage to your gardens and buildings by the Emergency Services a. We will pay for damage to gardens at your home by the Emergency Services attending your home as a result of damage by paragraphs 1-10, 13 or 14 of the Contents section of this policy. b. We will pay for damage to your buildings caused by the Emergency Services while getting into your home to deal with an emergency.	<ul style="list-style-type: none">Loss or damage by any cover listed in the Buildings section and which is specifically excluded under that paragraph.In respect of a. any amount exceeding £1,000.In respect of b. any amount exceeding £5,000.	✓	✓	✓	✓
18. Trace and Access. We will pay the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system that has caused any escape of water or oil.	<ul style="list-style-type: none">Any amount exceeding £5,000		✓		✓

How we settle claims

1. **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your** buildings and agreed fees and related costs.

Fees and related costs mean:

- Architects', Engineer's, Surveyors' and Legal fees incurred in the repair or replacement (but excluding fees incurred in preparing or furthering any claim under this policy),
- The cost of removing debris, demolition, shoring-up or propping necessarily incurred in repair or replacement.
- The cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your** buildings are repaired or replaced.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your** buildings due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers and insured under the Buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

2. Where an **excess** applies, this will be taken off the amount of **your** claim.

3. If **your** buildings have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your** buildings in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your** buildings and **we** will, where appropriate, take off an amount for wear and tear.

4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your** buildings in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your** buildings;
- Replacing or changing undamaged parts of **your** buildings which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

The maximum amount payable in respect of any one claim under paragraphs 1-10 or 12-14 is the sum insured (less any excess) shown on **your** schedule.

Sale of the home

If **you** enter into a contract to sell **your** interest in any **home** insured by this policy and, between exchange of contracts and completion of the sale, the **home** is damaged by any cause insured by paragraphs 1-10 or 12-14 (if the level of cover shown on **your** schedule for Buildings is with Accidental Damage), the purchaser shall be entitled to the benefit of this cover when the sale is completed provided the **home** is not otherwise insured by or on the purchaser's behalf.

Inflation protection

The following paragraphs do not apply where the sum insured on buildings is shown on **your** schedule as 'up to a maximum of'.

The sum insured on the buildings is the amount shown on **your** schedule adjusted in line with a recognised index. No extra charge will be made for any increase until the renewal of **your** policy, when the renewal premium will be based on the new sum insured shown on **your** schedule.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the **sum**

insured at the time of loss or damage represents the full rebuilding cost and **you** ensure that the work is carried out without undue delay.

For **your** protection, **we** will not reduce **your** sum insured if the index moves down unless **you** ask **us** to.

Please note: **You** must ensure **your** sum insured is kept up to date. If **you** extend or make improvements to **your home** – installing double glazing or adding a fitted kitchen, for example – **you** will increase its rebuilding costs, so remember to increase **your** sum insured.

Conditions & Exclusions

Conditions which apply to the whole policy:

These are the conditions of the insurance **you** and **your** family will need to meet as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

1. Your duty to prevent loss or damage

The **insured** must take steps to prevent loss of or damage to property which is covered by this insurance and to keep the property in good condition and in good repair.

2. Changes in circumstances

Using the address on the front of **your** schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following:

- Of a permanent change of address
- The number of bedrooms in **your** home has changed
- If anyone other than **your** family lives in **your home**, if it is a weekend or holiday **home** or if it is left unoccupied for a total of more than 60 days in a year.
- If **your** home is not in good condition, if it requires work other than routine maintenance or decorating or any structural alteration or extension to **your** home.
- If **you** or any member of **your** family living with **you** has received a conviction for any offence except for driving offences.
- If the value of **your** contents increases or if the rebuild cost of **your home** increases.

We may re-assess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, 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.

3. Transfer of interest

You may not transfer **your** interest in the policy without **our** written approval.

4. Cancellation of the policy

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you**

cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current insurance period.

Cancellation by you within the first 14 days

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

Cancellation by you after the first 14 days

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

Where we cancel your policy

Please also refer to the Fraud condition on page 31 of this policy and to the Changes in Circumstances condition on page 29 of this policy.

We may also cancel the policy where **we** have identified serious grounds, including but not limited to;

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**.

Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

We also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

Conditions & Exclusions (cont.)

5. Cancelling the monthly premium instalment agreement

Your policy has a normal **insurance period** of 12 months and your legal contract with us is for this period. You may have asked and we may have agreed for your annual premium to be paid on a monthly basis by instalments under the terms of the Consumer Credit Act 1974.

We reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement.

If you want to cancel your linked loan agreement but not your policy, you must contact us at the address given on your schedule. We can then tell you how much you will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in our reply to you, then all cover under your policy will be cancelled from this date.

6. Financial Sanctions

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

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

Exclusions which apply to the whole policy:

This insurance does not cover:

1. 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.

2. War risks

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

3. Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

4. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

5. 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:
 - caused directly by an escape of water, storm or flood incident specifically covered by this policy, and
 - 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 if you've chosen this for your policy):

- 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.

6. Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by the **insured**.

7. Date change and computer viruses

- Any direct or indirect loss or damage caused:
 - to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
 - by computer viruses.
- Legal expenses, legal benefits and/or liability arising directly or indirectly from:
 - equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
 - computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

Equipment includes computers and anything else insured by the policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

If you have any questions, please call the Customer Service Line 0330 100 7783

(Lines are open Mon-Fri 8am-8pm, Sat 8am-5pm, Sun 8am-4pm)

8. 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 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.

Conditions which apply in the event of a claim:

These are the claims conditions **you** and **your** family will need to keep to as **your** part of this contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Notification of a claim

1. If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

If **you** or **your** family are the victim of theft, riot, a malicious act or vandalism, or if **you** or **your** family lose something away from your **home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in the case of riot tell **us** immediately.

If someone is holding any of **your** family responsible for an injury or any damage, no one in **your** family must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your** family must be sent to **us** straightaway without being answered.

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

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

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

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following;

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

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

Fraud

2. **We** believe **our** policyholders are honest – the contract between **us** is based on mutual trust. However, fraudulent insurance claims are occasionally made. Where fraud (which can include exaggeration) is detected, claims will not be paid and **we** may refer the matter to the police for criminal prosecution. The policy may be rendered invalid and **we** may take other action consistent with **our** legal rights.

Rights and responsibilities

3. **We** may enter any building where loss or damage has occurred.

4. Following settlement of any claim any salvage becomes **our** property. No property may be abandoned to **us**.

5. The **insured** must not admit, reject or negotiate on any claim without **our** written consent.

6. **We** may also start legal action in the name of the **insured** (but at **our** expense and for **our** own benefit) to recover from others, compensation in respect of anything covered by this policy.

7. The **insured** must give **us** all the help and information **we** may need to settle or defend any claim or to start legal proceedings.

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

Other insurances

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

Your Personal Information

Your privacy is important to Us and We are committed to keeping it protected. Our Privacy Notice details how We collect, use, share, and protect Your personal information. This can be found by going to Our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>. If You would like a physical or large print copy of the full notice, please call Us.

We obtain Your personal information and that of any joint policyholders who are covered by Your Policy from You or those joint policyholders 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 (e.g. including but not limited to the Motor Insurance Database, the Claims and Underwriting Exchange and fraud prevention databases).

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

- manage Your Policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new and existing products and services;
- carry out / undertake risk and pricing modelling; and
- meet Our legal and regulatory requirements.

We will always keep Your personal information confidential, however it may be necessary to share Your personal information with third parties where there is a valid reason to do so, for example We may need to share Your information with:

- other parties involved in a claim and/or their representatives;
- Our contractors, partners, and suppliers who assist Us in the administration of Your Policy and/or Your claim; and
- government agencies, regulators, and fraud prevention agencies to fulfil Our legal and regulatory obligations.

We will retain Your personal information for as long as We have a business relationship with You. Once Our 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 Your 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 Laws also give You various rights over Your personal information. More details of these rights can be found in Our Privacy Notice.

Our commitment to you: our complaints procedure

At MORE THAN we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Ensure you are clear on how to escalate your complaint, if necessary.

Step 1

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

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will 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 are unhappy with the outcome.

Step 2

In the unlikely event that we are 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 will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our Customer Relations Team's contact details are as follows:

Post: RSA Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If you are still unhappy after our Customer Relations Team's review, or you have not received a written offer of resolution within 8 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 0234567
(free from mobile phones and landlines)
0300 1239123
(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 complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

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

Ready to help you 24 hours a day – important telephone numbers

Whatever the problem, whatever the question, we're here to help. For your convenience, we have three Helplines to deal with everything from claims to legal advice. All the Helplines are free, and many of them are open 24 hours a day, 365 days a year. And our Customer Service Line can help with all other enquiries.

Customer Service Line 0330 102 3627

If your circumstances change and you need to update your cover or you have a query, just call the Customer Service Line.

Lines open Monday to Friday 8am–8pm, Saturday 8am–5pm, Sunday 8am–4pm.

Claims Helpline 0330 100 7783

If you need to make a claim or enquire about an existing claim, just pick up the phone and call our free Claims Helpline.

Lines open Monday to Friday 8am–8pm, Saturday 8am–5pm.

Emergency Repair Helpline 0800 300 684

If crisis strikes, like your pipes freeze and burst or a storm damages your roof, just call our Emergency Repair Helpline day or night, any day of the year. We'll arrange for one of our Emergency repairers to come round and help sort things out. Lines open 24 hours a day, 7 days a week.

If your call relates to a claim under our Home Emergency cover policy, please call the helpline number shown on the back of your MORE THAN Home Emergency cover policy booklet.

Legal Helpline 0800 300 688

For free confidential advice on personal or domestic legal matters.

Lines open 24 hours a day, 7 days a week.

Calling from abroad +44 330 102 3629

Lines open Monday to Friday 8am–8pm, Saturday 8am–5pm, Sunday 8am–4pm.

MORE TH>N[®]
Home Choice

morethan.com/home

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