

A warm, golden-hour photograph of a glass of water and a vase of yellow hydrangeas on a table near a window. The scene is bathed in soft, natural light, creating a peaceful and inviting atmosphere. The glass of water is in the foreground, and the vase of flowers is slightly behind it. The background shows a window with a grid pattern, through which bright light is streaming, creating a bokeh effect.

HOME CHOICE INSURANCE EVERYTHING EXPLAINED

Your Policy Wording
Please keep this safe

MORE TH>N[®]

CONTENTS

	Page
WELCOME.....	3
YOUR HOME CHOICE INSURANCE POLICY SUMMARY KEYFACTS.....	4-10
SECURITY MEASURES YOU MAY HAVE TO MAKE.....	11
YOUR HOME CHOICE INSURANCE POLICY WORDING.....	12
GUIDANCE WHEN MAKING A CLAIM.....	12
HERE'S WHAT YOU SHOULD DO IN AN EMERGENCY.....	13
IMPORTANT INFORMATION.....	13
DEFINITIONS.....	13-14
HOME EMERGENCY ASSISTANCE.....	14-16
SECTION 1: HOME CONTENTS.....	17-21
SECTION 2: OPTIONAL EXTRAS.....	22-24
1) Personal Possessions.....	22
2) Personal Money.....	23
3) Credit Cards.....	23
4) Pedal Cycles.....	24
SECTION 3: BUILDINGS.....	24
CONDITIONS & EXCLUSIONS.....	29-31
HOW WE USE YOUR INFORMATION.....	32
COMPLAINTS PROCEDURE.....	33
IMPORTANT TELEPHONE NUMBERS.....	34

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

WELCOME TO MORE TH>N HOME CHOICE INSURANCE

Thank you for taking out a policy with MORE TH>N 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 Warnings 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.

The next few pages give you a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts®). There you'll find details about your policy.

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.				

HOME CHOICE INSURANCE POLICY SUMMARY

MORE TH>N Home Choice Insurance is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable. You can select Contents, Buildings, MORE TH>N Legal Services and Home Emergency cover and you may add further benefits to suit your needs. Full details of what you have chosen are shown in your personal quotation and Policy Schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions you should read the Policy Wording. You will have 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel the Policy” on page 9 for more information.

CONTENTS INSURANCE

If you select Contents Insurance, you may choose the following cover Options:

TABLE	OPTION	COVER LEVEL
1	Option 1	Primary Contents cover
2	Option 2	Upgraded Contents cover (optional)
3	Option 3	Accidental Damage cover (optional)

TABLE 1 – OPTION 1 – PRIMARY CONTENTS COVER

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
NEW FOR OLD		
Covers the contents in your home against loss or damage by the following causes: <ul style="list-style-type: none"> • fire, lightning, explosion • storm, flood • theft or attempted theft • escape of water or oil • riot, malicious persons and vandalism • subsidence, heave or landslip • falling trees, branches, TV and satellite aerials • collision involving vehicles, animals or aircraft. 	<ul style="list-style-type: none"> • For clothing a deduction may be made for wear and tear. • If the sum insured is less than the full replacement value your claim may be reduced. • Theft from any garage or outbuilding is limited to £3,000. • The escape of water excess shown on your schedule. 	Section 1
HIGH VALUE AND HIGH RISK ITEMS		
Possessions such as your television, jewellery or computers are insured for a total value of £7,500. You can increase this limit if you wish.	You must tell us if any High Risk item in your home is worth more than £1,000.	Section 1
CLERICAL BUSINESS EQUIPMENT AT YOUR HOME		
Covers your computer, office furniture and other office equipment.	Cover is limited to £7,500.	Section 1
COST OF ALTERNATIVE ACCOMMODATION	Cover is limited to £15,000.	Section 1
VISITORS' POSSESSIONS	Cover is limited to £2,500.	Section 1
FREEZER FOOD		
Loss or damage to food caused by an accidental change in temperature.	Cover is limited to £500	Section 1

TABLE 1 – OPTION 1 – PRIMARY CONTENTS COVER (CONT.)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
LOCKS AND KEYS		
Accidental loss or theft of keys and Accidental Damage to the locks of external doors at your home.	Cover is limited to £1,000. If you have Contents and Buildings Insurance you can only claim under one section.	Section 1
CREDIT CARDS	Cover is limited to £500 (In most cases, you will only be liable for the first £50 per card).	Section 1
DEEDS AND DOCUMENTS	Cover is limited to £2,500.	Section 1
ELECTRONIC DATA DOWNLOADS	Cover is limited to £2,500.	Section 1
MONEY IN YOUR HOME	Cover is limited to £500.	Section 1
PERSONAL AND OCCUPIERS LIABILITY	Cover is limited to £1,000,000.	Section 1
EMPLOYERS LIABILITY	Cover is limited to £10,000,000.	Section 1
HOME REMOVALS		
Accidental loss or damage to contents in transit when moving home.	Loss or damage to china or glass unless professionally packed.	Section 1

TABLE 2 – OPTION 2 – UPGRADED CONTENTS COVER (OPTIONAL)

You can choose to Upgrade your Primary contents cover to include all of the following:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
CONTENTS IN YOUR GARDEN	Cover is limited to £2,000.	Section 1
TEMPORARY REMOVAL AND STUDENT COVER		
<ul style="list-style-type: none"> Temporary removal of your contents 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 and/or elsewhere in the British Isles. 	Cover is limited to £11,250.	Section 1
TREES, PLANTS, HEDGES AND SHRUBS		
Fire, theft, riot and vandalism cover for the plants in your garden	Cover is limited to £2,000.	Section 1
SPECIAL EVENTS COVER		
The sum insured is increased by 10% for one month before and after Christmas and Other Religious Festivals, Weddings, Civil Partnerships, Anniversary, Birthdays and Births of any of the Insured.	Cover is limited to 10% of the contents sum insured.	Section 1
ACCIDENTAL LOSS OF METERED WATER AND OIL AT YOUR HOME	Cover is limited to £2,000.	Section 1
TENANT'S LIABILITY		
If you are a tenant, you are covered against your legal liabilities under the terms of your tenancy agreement for damage to your home.	Cover is limited to £15,000.	Section 1
TENANTS IMPROVEMENTS		
If you are a tenant, you are covered for damage to tenants improvements and internal decorations in your home.		Section 1

TABLE 3 – OPTION 3 – ACCIDENTAL DAMAGE COVER (OPTIONAL)

In addition to our Primary Cover, and our Upgraded Cover if chosen, this level of cover provides wider cover for Accidental Damage, which includes:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<ul style="list-style-type: none"> Accidental breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets. Accidental damage to television, satellite, video, audio and computer equipment. Accidental damage to all other contents, such as knocking over a vase. 	<ul style="list-style-type: none"> Breakage or damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. Excludes damage to clothing, contact lenses and deterioration of food. For all accidental damage claims you must pay the first £250. 	Section 1

ADDITIONAL CONTENTS INSURANCE COVER

On top of the Contents cover level you have selected, and the cover detailed above, you can also choose to add any of the following additional cover to your Contents Insurance:

TABLE 4 – ADDITIONAL CONTENTS COVER

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
PERSONAL POSSESSIONS		
<p>Covers your possessions against accidental damage or loss while in or away from your home in the British Isles and up to 60 days worldwide. You can choose to cover:</p> <ul style="list-style-type: none"> unspecified items only unspecified and specified items specified items only <p>Unspecified items are those worth less than £1,000 each – a minimum sum insured of £500 applies to these items in total although this amount can be increased if you wish.</p> <p>Specified items are those worth more than £1,000 each and these items must be listed individually.</p>	<ul style="list-style-type: none"> A limit of £1,000 applies to thefts from unattended motor vehicles. 	Section 2
PERSONAL MONEY AND CREDIT CARDS		
<p>Covers loss of money in the British Isles and up to 60 days worldwide and loss resulting from unauthorised transactions arising from the use of a lost or stolen credit card.</p>	<p>Claims are limited to:</p> <ul style="list-style-type: none"> For money, £500. For credit cards, £500. (In most cases, you will only be liable for the first £50 per card). 	Section 2
PEDAL CYCLES		
<p>Covers loss of or damage to any pedal cycle belonging to your family in the British Isles and up to 60 days worldwide.</p>	<p>Cover is limited to your highest value cycle, up to a limit of £1,500.</p>	Section 2

BUILDINGS INSURANCE

If you select Buildings Insurance, you may choose the following cover Options:

TABLE	OPTION	COVER LEVEL
5	Option 1	Primary Buildings cover
6	Option 2	Upgraded Buildings cover (optional)
7	Option 3	Accidental Damage cover (optional)

TABLE 5 – OPTION 1 – PRIMARY BUILDINGS COVER

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
STRUCTURE DAMAGE		
Covers the buildings of your home and other permanent structures on your land such as its garages and outbuildings, drives, walls, fences, hedges and gates against damage by the following causes: <ul style="list-style-type: none"> • fire, lightning, explosion • storm, flood • theft or attempted theft • escape of water or oil • riot, malicious persons and vandalism • subsidence, heave or landslip • falling trees, branches, TV and satellite aerials • collision involving vehicles, animals or aircraft. 	<ul style="list-style-type: none"> • Damage caused to fences, hedges or gates by storm or flood is excluded. • For subsidence claims you must pay the first £1,000. • For escape of water claims the excess shown on your schedule. • We do not cover the cost of removing and replacing any part of the buildings necessary to trace leaking oil or water or repairing damage caused by such investigations. This cover is provided by the Upgraded Buildings Cover Option. 	Section 3
COST OF ALTERNATIVE ACCOMMODATION	Cover is limited to £30,000	Section 3
OWNERS LIABILITY	Cover is limited to £1,000,000	Section 3
LOCKS AND KEYS		
Accidental loss or theft of keys and Accidental Damage to the locks of external doors at your home.	Cover is limited to £1,000. If you have Buildings and Contents Insurance you can only claim under one section.	Section 3
EMERGENCY SERVICES	<ul style="list-style-type: none"> • Damage to the gardens £1,000. • Damage to the buildings is £5,000. 	Section 3

TABLE 6 – OPTION 2 – UPGRADED BUILDINGS COVER (OPTIONAL)

In addition to our Primary Buildings cover, this level of cover provides cover for:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
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.	Cover is limited to £5,000.	Section 3
COST OF ALTERNATIVE ACCOMMODATION	Cover is increased to a limit of £100,000.	Section 3

TABLE 7 – OPTION 3 – ACCIDENTAL DAMAGE COVER (OPTIONAL)

In addition to our Primary Buildings cover, and our Upgraded Buildings cover if chosen, this level of cover provides wider cover against:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<ul style="list-style-type: none"> • Accidental breakage of drains and pipes and accidental damage to cables and underground tanks providing services to or from your home. • Accidental breakage of glass, ceramic hobs or tops or sanitary ware fixed to and forming part of your home. • Accidental damage to your buildings such as putting your foot through a ceiling or damaging a worktop. 	<ul style="list-style-type: none"> • For all accidental damage claims you must pay the first £250. • Breakage or damage while your house has been left unoccupied or unroofed for more than 60 days in a row. 	Section 3

TABLE 8 – MORE TH>N LEGAL SERVICES

This may be included when you select Buildings and/or Contents insurance:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
LEGAL EXPENSES		
<p>Gives you and your family up to £50,000 Legal Expenses cover for disputes in relation to:</p> <ul style="list-style-type: none"> • Personal Injury • Consumer Protection • Residential matters • Employment concerns • Tax related issues 	<ul style="list-style-type: none"> • Excludes some small claims and any without a reasonable chance of winning. • Excludes pre-existing disputes and any starting within 90 days unless in connection with any contract starting after cover was taken out. 	See MORE TH>N Legal Services policy booklet

TABLE 9 – HOME EMERGENCY ASSISTANCE

This is automatically included in your policy:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
HOME EMERGENCY ASSISTANCE		
<p>We will pay up to £200 for certain home emergencies such as failure of the electricity supply, repairs to the roof to make it watertight, and repairs to plumbing or drainage system which if not dealt with immediately upon discovery will make the home unsafe or insecure, cause damage to the home or its contents, or result in the home losing its main source of lighting. We will also pay for overnight accommodation if your home cannot be lived in.</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 this Home Emergency Assistance. • Repairs which are made by anyone other than the tradesman authorised by us. • Damage caused when the home is lived in solely by anyone other than your family. • Damage if the home has not been lived in by your family for more than 60 days in a row. • Cover is limited to £200. 	Home Emergency Assistance

TABLE 10 – HOME EMERGENCY COVER

In addition to our Home Emergency Assistance cover, you can also choose to upgrade this cover to Home Emergency cover, this level of cover provides cover for:

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
HOME EMERGENCY COVER		
<p>We will pay up to £1,000 for certain home emergencies such as failure of the electricity supply, main heating system, repairs to the roof to make it watertight, plumbing or drainage system which if not dealt with immediately upon discovery will make the home unsafe or insecure, cause damage to the home or its contents, or result in the home losing its main source of lighting or water (hot or cold). If we decide your boiler is beyond economical repair, we will pay up to £500 towards the cost of a new boiler.</p> <p>Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler.</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 cover. • Repairs which are made by anyone other than the tradesman authorised by us. • Boilers over 15 years old or with an output of 60kW or more. • The cost of repairing the main heating system unless it has been annually serviced by a registered tradesman. • Damage caused when the home is lived in solely by anyone other than your family. • Damage if the home has not been lived in by your family for more than 60 days in a row. • Cover is limited to £1,000. 	See MORE TH>N Home Emergency cover policy booklet

TABLE 11 – GENERAL CONDITIONS AND EXCLUSIONS

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the Policy Wording.

	POLICY SECTION
GENERAL CONDITIONS AND EXCLUSIONS	
<ul style="list-style-type: none"> No cover is provided for wear and tear, maintenance or anything that happens gradually. If your home has been unoccupied or unfurnished for longer than 60 days, a number of restrictions to cover will apply. 	See Sections specified in Tables 1 to 7 and 9
EXCESS AND LIMITS	
<ul style="list-style-type: none"> Your policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown on your Policy Schedule. 	See Sections specified in Tables 1 to 7 and 9

IMPORTANT INFORMATION

YOUR RIGHT TO CANCEL THE POLICY

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the policy documentation. To cancel please write to the address or call the number shown on your Policy Schedule.

On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

CLAIMS

Should you wish to claim under your Home Choice Insurance policy you should call the Claims Helpline on 0330 100 7783 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Policy Wording.

COMPLAINTS

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. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of MORE TH>N at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

MORE TH>N	Financial Ombudsman Service
Customer Relations Team PO Box 255 Wyomondham NR18 8DP	Exchange Tower Harbour Exchange Square London E14 9SR

COMPENSATION



Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme

(FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION

PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit/debit card. Monthly instalments can only be paid by direct debit.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change the cover or to cancel it then please tell us before the renewal date.

If you pay by monthly direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payments by credit/debit card, you must submit a further payment if you wish to renew the policy, or you can renew online.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your Right to Cancel the Policy" previously.

TERMINATION OF THE CONTRACT

You may cancel the contract by contacting us. 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.

We can cancel this policy by giving you at least 14 days notice at your last known address. 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 may refund premiums already paid for the remainder of the current insurance period.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

RSA

MORE TH>N Home Choice Insurance is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

SIX STEPS TO A MORE SECURE HOME

You'll always receive a first-class claims service from us, but we'd rather help you avoid the trauma and loss of a burglary altogether. 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

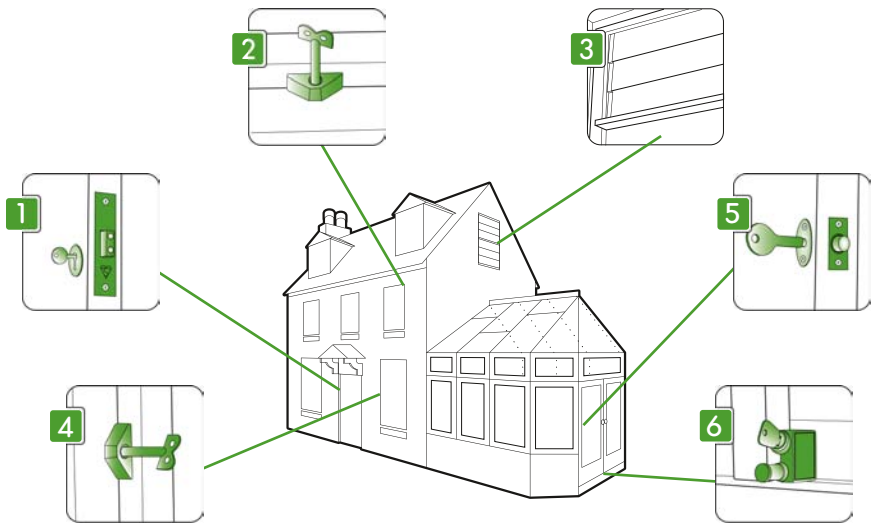
If you move home, add contents cover, increase the value of contents in your home, or you make a theft claim, you too may need to take all six security measures shown.

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 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.
- 2 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.
- 3 Any louvre windows must be fixed into their brackets with suitable adhesive.
- 4 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.
- 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 13 '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 12 tells **you** how to make a claim, and **you** should also read the general conditions and exclusions on pages 29-31.

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 29–31. 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.

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.

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**.

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 plc 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 29 for details of the changes that **you** need to tell **us** about.

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.

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

DEFINITIONS (CONT.)

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 plc.

HOME EMERGENCY ASSISTANCE

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

Home Emergency Assistance only covers you against the costs of certain household situations, which you will find described in covers 1-5.

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 heating or lighting.

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.

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.

WHAT IS NOT COVERED

- 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 12.

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 29 to 31.

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, 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 and 23. 				
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	WHAT IS NOT 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 landslip .	<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 faulty workmanship 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 by mechanical, electrical or electronic fault or breakdown. Damage while your house has been left unoccupied or unfurnished for more than 60 days in a row. 			✓	✓

WHAT IS COVERED

WHAT IS NOT COVERED

14. Accidental damage to contents.

- 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.
- Loss or damage by mechanical, electrical or electronic fault or breakdown.
- 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.

- 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.

- Any amount exceeding £11,250.
- In respect of 16b. loss or damage:
 - 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.

- 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.

- 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.) 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 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: 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 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. The cost of repairing mechanical breakdown. 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

- Where the damage can be economically repaired we will pay the cost of repair.
 - 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.
 - 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.
 - 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.
- For clothing, a deduction for wear and tear may be made.
- 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.
- 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 mechanical, electrical or electronic fault, breakdown, 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
<p>By personal money we mean money belonging to the insured kept and used solely for private, social and domestic purposes.</p>	<ul style="list-style-type: none">• Any amount exceeding £500.
<p>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.</p>	<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
<p>By credit cards we mean any credit card issued in the British Isles to the insured</p>	<ul style="list-style-type: none">• Any amount exceeding £500.
<p>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.</p>	<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
<p>By pedal cycles we mean any pedal cycle which belongs to or is the legal responsibility of the insured.</p>	<ul style="list-style-type: none"> Motor-assisted pedal cycles.
<p>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.</p>	<ul style="list-style-type: none"> The excess shown on your schedule. Loss or damage while being used for racing. Loss or damage by wear and tear, depreciation, atmospheric or climatic conditions, ingress of water, gradually operating cause, repair or mechanical or electrical breakdown. 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

- Where the damage can be economically repaired we will pay the cost of repair.
- Where the damage cannot be economically repaired and the damaged or lost cycle can be replaced, we will replace it.
- If a replacement is not available we will replace it with a cycle of similar quality.
- 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.
- 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.
- 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
<p>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.</p>	<ul style="list-style-type: none"> Swimming pool covers. External television, radio or satellite receiving equipment. 				
<p>The buildings are insured against loss or physical damage by the following causes:</p>	<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. 				
<p>1. Fire, smoke, lightning, explosion, earthquake.</p>	<ul style="list-style-type: none"> Damage by smoke from air pollution. 	✓	✓	✓	✓
<p>2. Storm or flood.</p>	<ul style="list-style-type: none"> Damage by frost. 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	WHAT IS NOT COVERED	Primary Buildings Cover	Upgraded Buildings Cover (optional)	Accidental Damage Cover (optional)	Upgraded Buildings Cover with Accidental Damage
<p>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.</p>	<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. 	✓	✓	✓	✓
<p>4. Riot, Civil commotion.</p>		✓	✓	✓	✓
<p>5. Malicious persons or vandals.</p>	<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. 	✓	✓	✓	✓
<p>6. Theft or attempted theft.</p>	<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. 	✓	✓	✓	✓
<p>7. Subsidence and/or heave of the site on which the buildings stand or of land belonging to the buildings, or landslip.</p>	<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. Faulty workmanship or the use of defective materials or damage caused by either of them. 	✓	✓	✓	✓
<p>8. Falling trees or branches.</p>	<ul style="list-style-type: none"> Damage to fences, hedges or gates. 	✓	✓	✓	✓
<p>9. Falling aeriels or satellite receiving equipment, their fittings or masts.</p>		✓	✓	✓	✓
<p>10. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.</p>	<ul style="list-style-type: none"> Damage by pets. 	✓	✓	✓	✓

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
<p>11. If your house is made uninhabitable as a result of damage to your buildings we will pay the:</p> <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. If you have Upgraded Cover - Any amount exceeding £100,000. 	✓		✓	
<p>If the level of cover shown on your schedule for Buildings is with Accidental Damage this section also provides insurance against:</p>					
<p>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.</p>	<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. 			✓	✓
<p>13. Accidental breakage of glass, ceramic hobs or tops or sanitary ware fixed to and forming part of your home.</p>	<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. 			✓	✓
<p>14. Accidental damage to buildings.</p>	<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 mechanical, electrical or electronic fault or breakdown. Damage by a cause listed in paragraphs 2, 3, 5, 6, 7, 8 or 13 and which is specifically excluded in that paragraph. Faulty workmanship, 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 or structural alteration or structural repair to your home or damage caused by any of them. 			✓	✓
<p>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.</p>					

WHAT IS COVERED

WHAT IS NOT COVERED

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:
 - i. 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
 - ii. 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-giders.
- 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.
- The cost of repairing mechanical breakdown.
- 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
<p>17. Damage to your gardens and buildings by the Emergency Services</p> <p>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.</p> <p>b. We will pay for damage to your buildings caused by the Emergency Services while getting into your home to deal with an emergency.</p>	<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. 	✓	✓	✓	✓
<p>18. Trace and Access.</p> <p>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.</p>	<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, such as;

- 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.

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**

CONDITIONS & EXCLUSIONS (CONT.)

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. Authority to Renew

If we are willing to continue providing cover and we inform you beforehand of our renewal terms, you authorise us to renew this policy and any subsequent policy on expiry, in accordance with our renewal terms at that time, unless you inform us otherwise before the renewal date.

7. Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the insurance period we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period, provided no claims have been paid or are outstanding.

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:

- a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- b. 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. Rot

Any loss, damage, liability, cost or expense of any kind caused by wet rot or dry rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

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.

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.

9. Wear and tear

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin (except for cover 6 under Home Emergency cover where selected), fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

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.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE CUSTOMER SERVICE LINE 0330 100 7783

(Lines are open Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm)

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.

HOW WE USE YOUR INFORMATION

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

WHO WE ARE

MORE TH>N is a trading style of Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we', 'us' and 'our' refers to the Group unless otherwise stated.

HOW YOUR INFORMATION WILL BE USED AND WHO WE SHARE IT WITH

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

We would like to keep you informed (by phone, post, e-mail or text) of selected products and services available from us and our carefully chosen suppliers. If you would prefer not to receive this information from us and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

SENSITIVE INFORMATION

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

CREDIT REFERENCE AGENCIES

To determine premium payment rates at quote, renewal and/or any future invitations, we will make checks on the electoral roll and public data through a credit reference agency. These enquiries will be recorded but will not affect your credit rating.

FRAUD PREVENTION AGENCIES

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

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

CLAIMS HISTORY

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the register.

HOW TO CONTACT US

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

OUR COMMITMENT TO YOU

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. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

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 by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

STEP 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

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

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
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

IF YOU ARE STILL NOT HAPPY

If you are still unhappy after our 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 a standard landline, mobiles may be charged)
0300 1239123 (Same rate as 01 or 02 numbers on mobile phone tariffs)

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

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-9pm, Saturday 8am-5pm, Sunday 9am-5pm.

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-9pm, Saturday 9am-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 TH>N 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-9pm, Saturday 8am-5pm, Sunday 9am-5pm.

morethan.com/home



MORE TH>N is a trading style of Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded and monitored. MORE TH>N Home Choice Insurance is issued by Royal & Sun Alliance Insurance plc. R00841H (04-16)