

JUST FOR YOU

HOME CONTENTS INSURANCE



Home Contents Insurance
Policy Wording



A guide to your policy

CONTENTS	PAGES
About your policy	4
Your contract with us	5
How to make a claim	6
Words with special meanings	7
Policy conditions	11
Claims conditions	14
Policy exclusions	16
Section 1 – Contents in the home	18
Section 2 – Contents Extra Cover	20
Section 3 – Accidental Damage to Contents in the home	31
Section 4 - Optional Extra Covers	32
A. Personal belongings	32
B. Hearing aids	33
C. Wheelchairs	34
D. Bicycles	35
How we settle claims	36
How to make a complaint	38
How we use your personal information	40
Legal helpline	41
Useful addresses and telephone numbers	42
Summary of limits	43

About your policy

Your policy is made up of this policy wording, your policy schedule, your application and statement of facts. You can find all these documents in the pack you received with this policy wording. We have added some information about them all below so you know exactly where to find what you are looking for.

Policy wording

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

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

We have tried to make the wording as clear as we can. Some words and phrases have special meaning when they are used in connection with the policy and we have listed and explained these on pages 7 to 10. From this page on, whenever **we** use one of these words it will be in **bold** type.

There are conditions **you** need to keep to as part of **your** policy, as well as things that are excluded. **We** explain the conditions and exclusions that apply to all parts of the policy on pages 11 to 17. **You** can see how **we** settle claims for each of the covers on pages 36 and 37.

Policy Schedule and Statement of Facts

Your policy schedule shows which types of cover are included with **your** policy. It confirms the **insurance period**, the amount insured, the premium, and other information such as the address of **your home**.

To make sure **you** are aware of exactly what **your** insurance covers, it is important to read the policy wording and **your** policy schedule carefully. Check the details on **your** policy schedule and on **your** statement of facts which set out the information **you** have given **us**. If **you** spot a mistake or need to change anything, tell **us** straightaway.

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

When **you** receive **your** policy, **you** have 14 days to make sure the cover is exactly what **you** need. If it is not, **you** can ask **us** to make changes. Or **you** can ask **us** to cancel the policy, in which case **you** would get a full refund of **your** premium.

This is a monthly policy, so **your** cover renews each month as long as **you** make the requested payment. A **yearly review** of the policy terms, conditions and price of **your** cover will take place on a set date. This date is shown on **your** policy schedule. At this point **we** will send **you** a new policy schedule so **you** can check that **your** details are still correct, and the cover still meets **your** needs.

We will send **you** a new policy schedule whenever **you** or **we** make a change. Remember to regularly review the cover provided by **your** policy as shown on **your** policy schedule. This should ensure that all of the sums insured, limits, and cover options provide **you** with all of the cover **you** need. If **you** have any questions about **your** policy, call **our** Customer Services Team on the number shown on **your** policy documentation.

Remember to keep your sum insured up to date

You will need to make sure that the **sum insured** shown on **your** policy schedule is kept up to date. **Your** cover is for replacement as new. Remember to keep **your sum insured** up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

Your contract with us

This policy wording is part of the legal contract between **you** and **us**. The contract is based on the information **you** gave **us** when **you** applied for **your** insurance. Together, the **policy** wording, **your application**, the statement of facts and **your** policy schedule form that contract.

It is important to read the Changes in **your** circumstances policy condition on page 11. This tells **you** what changes **you** need to tell **us** about once **your** policy has been issued.

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

- those sections of cover included on **your** policy schedule
- the **insurance period** shown on **your** policy schedule.

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

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

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

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

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

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

How to make a claim

In this part of the policy **we** explain how to make a claim.

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. This is exactly what **we** aim to provide. Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following information might be useful.

When an accident happens, if it's safe to do so, take any immediate action **you** think is necessary to reduce further loss or damage to **your** property and belongings, such as switching off the gas, electricity or water.

Look at **your** policy to check that the loss or damage is covered. Read carefully "what is not covered" and any policy exclusions or conditions that may apply.

No excess applies to this policy which means **you** do not have to pay an amount towards any claim **you** make.

If **you** wish to tell **us** about **your** claim online, please use the following link tenantscontents.davies-group.com

Alternatively, please call **our** claims helpline on 0345 671 8171. Please have **your** policy number ready when **you** call. **We** may request further information relating to **your** claim. **We** may also arrange a visit and/or inspection of the item(s) **you** are claiming for.

If **you** would prefer to complete a paper claim form, to request this please call 0345 671 8171.

Telephone calls may be recorded and monitored.

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

When **you** first get in touch, **we** will ask **you**:

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

This information will enable **us** to make an initial evaluation on policy liability and claim value.

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.

Our approach to claims is to repair or replace lost or damaged property where **we** consider it appropriate and **we** have built a network of contractors, repairers and product suppliers dedicated to providing this service. If instead **we** agree to pay a cash settlement where **we** could have offered repair or replacement, **we** will not normally pay more than **we'd** have paid **our** contractor, repairer or supplier.

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

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

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

Remember too that the amount of any claim may be reduced if the **sum insured** is inadequate.

Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it 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.

Application

The information **you** provided to **us** which describes **you**, details specific to **you** or the property and all information relevant to the cover **you** requested when **you** applied online, over the phone or when **you** completed an **application** form.

Bicycle(s)

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

Buildings

Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (such as laminated flooring, fitted kitchen units including fixed hobs in units, fitted bedroom furniture, permanently wired and fixed lighting, key safes), fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of **your home**, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos.

Buildings does not include aerials or satellite receiving equipment.

Claims administrator

Davies Group Limited, the firm that will handle **your** claim. Their contact details are shown at the back of this policy wording.

Contents

- **Household goods**
- **Valuables**
- **Bicycles**
- Personal **money** and **credit cards**
- **Office homeworking equipment**
- Garden equipment and garden furniture such as lawnmowers and gardening tools, and unfixed equipment such as children's play equipment, pots and barbecues.
- Portable personal items including clothing and personal items worn or carried. Examples include cameras, camcorders, sports equipment, laptops, binoculars, mobile phones, luggage, bags, camping equipment, **wheelchairs** and invalid carriages, spectacles, contact lenses, false teeth (but not crowned teeth or bridgework), and artificial limbs and hearing aids
- Home entertainment equipment such as computers, televisions, other audio and video equipment, aerials and satellite receiving equipment
- Musical instruments
- Coin, medal and stamp collections
- Documents including deeds, bonds and securities.

Contents does not include:

- Motor and electric vehicles of any kind (except for ride-on lawn mowers, electric invalid carriages or **wheelchairs**, electrically powered **bicycles**, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys)

- Boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis
- Aircraft, unmanned aerial vehicles such as drones, hang-gliders and paragliders
- Sand and wind yachts
- Trains (apart from models)
- Caravans and trailers
- Any parts or accessories of any of the items above (except for removable entertainment or navigation equipment while it is removed)
- Anything used for trade, professional or business purposes (except for **office homeworking equipment**)
- Fixtures and fittings (apart from fixed tenants' improvements and internal decorations)
- Animals

Credit cards

Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles.

Credit cards does not include store loyalty cards or **credit cards** used or held for any trade, professional or business purposes.

Domestic animals

Any cat or dog owned solely by **you** or **your family**.

Flood

A rapid build-up or sudden release of water, from any source external to **your home** or land belonging to **your home**, which enters **your home** or land belonging to **your home**:

- at or below ground level; or
- above ground level provided that part of the body of water enters **your home** at ground level; and
- does so with a volume, weight or force which is substantial and abnormal.

Flood does not mean the gradual seepage of water into **your home** such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).

Heave

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

Home

The house, bungalow or flat at the address shown on **your** policy schedule, its outbuildings, attached and detached garages (including garages **you** own or rent which are allocated to **you** or **your home** not on the land belonging to **your home**), annexes, conservatories, garden huts, sheds, greenhouses, porches and lean-tos.

Home does not include:

- any parts of **your home** used for any trade, professional or business purposes except for office work.
- any outbuilding, hut, shed, lean-to or greenhouse not on the land belonging to **your home**
- a room in any hostel building.

Household goods

Items designed for use in **your home** including furniture, curtains, carpets (but not laminated floors), blinds, cushions, rugs, throws, linen, towels, lamps, ornaments, paintings, unfixed statues, indoor plants, works of art, pots and pans, plates, cutlery, crockery, food and drink, and freestanding white goods such as microwaves, ovens, fridges, freezers, dishwashers and washing machines.

Insurance period

The **insurance period** for this policy is one month. The policy will renew automatically for each month that **you** have agreed to pay and **we** have accepted or have agreed to accept **your** premium until **your** **yearly review date**.

Landlord

The Social Housing Landlord, Housing Association or Council that provides **your home** while **you** are their tenant or leaseholder

Landslip

Downward movement of sloping ground.

Money

Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets.

Money does not include **money** used or held for any trade, professional or business purposes.

Office homeworking equipment

Computer, telecoms and office equipment, office furniture and stationery used wholly or partly for trade, professional or business purposes.

Office homeworking equipment does not include business stock and **we** don't cover:

- the cost of replacing paper records, except for their value as stationery, or
- any loss or erasure of records, data, programs and software, or if they are damaged, distorted or corrupted.

Policyholder/you/your

The person or persons named as **policyholder** on **your** policy schedule.

Subsidence

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

Sum insured

The amount for which **your contents** are insured as shown on **your** policy schedule.

Unoccupied

When **your home** is not lived in for more than 60 days in a row, in any 12 month period, by **your family** or by anyone who has **your** permission. By 'lived in' **we** mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in **your home**.

Valuables

Jewellery, watches and items containing gold, silver or platinum.

We/us/our

Royal & Sun Alliance Insurance Ltd.

Wheelchairs

Any electric or manual **wheelchair**, powerchair, or electric or motorised scooter specifically designed for the disabled or infirm which does not legally require to be licensed for road use and cannot go faster than 8 mph.

Yearly review date

The **yearly review date** for **your** policy as shown on **your** policy schedule is normally every 12 months unless it states otherwise. Any change to the terms, conditions and price of **your** cover will start from this date.

You/your/policyholder

The person or persons named as **policyholder** on **your** policy schedule.

Your family

You or any of the following people as long as they normally live with **you**:

- **your** spouse or partner
- children (including foster children and adopted children)
- **your** relatives
- a partner or spouse of **your** children
- **your** domestic employees - someone employed to carry out domestic duties associated with **your home**, for example, a nanny or carer
- **your** carer even if they are not employed by **you** or **your family**.

Policy conditions

As part of **your** contract with **us**, **you** and **your family** must meet the policy conditions. **We** explain these here. If **you** do not meet these conditions, **we** may reject a claim or reduce a claim payment. In some circumstances **your** policy may not be valid.

Eligibility

You must be a Tenant or Leaseholder of the **Landlord** and **you** must live in the **home** insured by this policy to be eligible for this insurance. If **you** stop being a Tenant or Leaseholder or **you** no longer live in the **home**, **you** will no longer be eligible for this insurance and cover provided by this policy will cease. **You** must make alternative insurance arrangements.

Changes in your circumstances

If **your** circumstances or any of the information **you** have provided **us** with changes during **your** policy term, **you** need to tell **us**. This will make sure **you** are still covered. **You** should let **us** know within 30 days if any of the following change:

- **you** are going to move **home** permanently or **you** no longer live in the **home**;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be **unoccupied**. For the purposes of this condition **unoccupied** means **your home** is going to be left without any occupants for more than a total of 60 days in any 12 month period;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- **you** or any of **your family** have been convicted of any offence other than driving or speeding offences, or offences which are spent under the Rehabilitation of Offenders Act 1974;
- **your home** is going to be used for any trade, professional or business purposes other than home office work undertaken by **you** or **your family**;
- there is any increase in the value of **your contents** shown on **your** policy schedule;
- **you** stop being a Tenant or Leaseholder of the **Landlord**.

Why you need to tell us about any changes.

When **you** tell **us** about changes in **your** circumstances:

- **we** may need to review and change the policy terms and conditions
- **we** may need to change the price.

If **you** do not tell **us** of any changes or incorrect information:

- it may make **your** insurance invalid
- **we** may reject any claims made.
- **we** may reduce the amount of any claims made.

Fraud

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

- a claims payment under **your** policy, or
- cover for which **you** do not qualify, or
- cover at a reduced premium, or
- cover or a claims payment in connection with any other policy **you** hold or have held that has been underwritten by **us**

all benefits under this policy will be lost, the policy may be invalid or cancelled, **you** may not be entitled to have **your** premium refunded, and legal action may be taken against **you**.

Taking care

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

Transferring your interest in the policy

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

Cancelling your policy

You can cancel **your** policy at any time without charge. If **you** wish to cancel **your** policy, please contact **our** Customer Services team.

Cancellation by you within the first 14 days

If **you** cancel within the first 14 days of starting **your insurance period** or, receiving **your** policy documents, whichever happens later. **We** will give **you** a full refund of:

- any payment **you** have made within that **insurance period**, or
- any upfront payment **you** have made.

Cancellation by you after the first 14 days

If **you** cancel after the first 14 days of starting **your insurance period** or, receiving **your** policy documents, whichever happens later.

We will refund any payment **you** have made for cover **you** no longer need. This could be:

- any payment **you** have made within that **insurance period**, or
- any upfront payment **you** have made.

Where we cancel your policy

We may cancel **your** policy immediately for the reasons explained in the Fraud condition on page 11 or for the reasons explained in the Financial, economic and trade sanctions condition on page 13.

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

- failure to provide **us** with information **we** have requested that is directly relevant to **your** cover or any claim
- failure to provide **us** with reasonable access to **your** insured property that's directly relevant to **your** cover or any claim
- for the reasons explained above in the Changes in **your** circumstances condition on page 11
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property
- the use of foul or abusive language, or
- nuisance or disruptive behaviour.

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

Cancellation will not affect **your** right to make a claim for any event that happened before the cancellation date.

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

We may cancel the policy if **you** do not pay **your** premium.

- If **you** have agreed to pay **your** premium in one upfront payment but **you** do not make the payment **we** may cancel **your** policy and **you** will not be insured by **us**. If this happens **we** will write to **you** at **your** last known address, giving **you** at least 14 days' notice.
- If **we** have agreed that **you** can pay **your** monthly premium in weekly or fortnightly instalments, but **you** do not make the payments, **we** may cancel **your** policy and **you** will not be insured by **us**. If this happens **we** will write to **you** at **your** last known address, giving **you** at least 14 days' notice.

Cancelling payment instalments

Your policy has a monthly **insurance period** and **your** legal contract with **us** is for this period.

You may be paying the price for **your** policy in instalments weekly or fortnightly.

If **you** want to stop or change the frequency of **your** instalments but continue with **your** policy, **you** will need to call **our** Customer Services team. **We** can then tell **you** what **you** will have to pay for the rest of the **insurance period** and by when.

If this amount is not paid by that date, or **you** do not pay any of the agreed and requested payments for this insurance, **your** policy will be cancelled from that date.

If this happens, **we** will write to **you** at **your** last known address, giving **you** at least 14 days' notice and **you** will no longer be insured with **us**.

Renewing your policy

This is a monthly policy, so **your** cover renews every month.

Each year a review of **your** policy terms, conditions and price will take place on a set date. **We** will then send **you** all the details **you** need for the following year, including **your** new price.

Paying by direct debit

If **you** pay by direct debit **we** will automatically take payment and renew **your** policy each month. **We** will also automatically take payment following **your** **yearly review date**.

If **you** do not want **us** to automatically take payment following **your** **yearly review date**, please let **us** know. Opting out of this automatic payment means **you** will need to contact **us** before the review date to arrange payment, or **you** will no longer be insured with **us**.

Paying by payment card

If **you** pay weekly, fortnightly or monthly by payment card, **you** will need to continue **your** normal payment after **your** **yearly review date**. This will be paying the new premium **we** have sent **you** details of. If **you** want to change the way **you** pay please contact **us** to arrange this and ensure **you** remain covered. Otherwise **you** will no longer be insured with **us**.

Paying upfront

If **you** pay upfront for the whole year in one payment, **you** will need to contact **us** to arrange this before **your** **yearly review date**. Otherwise **you** will no longer be insured with **us**.

Financial, economic and trade sanctions

We will not provide cover or be liable to provide any indemnity or payment or other benefit under this policy if and to the extent that doing so would breach any Prohibition.

If any Prohibition takes effect during the **insurance period**, **we** or **you** may cancel that part of this policy which is prohibited or restricted with immediate effect by giving written notice to the other at their last known address.

For the purpose of this condition, a Prohibition means any prohibition or restriction imposed by law or regulation including but not limited to:

- 1) Any prohibition or restriction under United Nations resolutions;
- 2) Any prohibition or restriction under the trade and/or economic sanctions laws and/or regulations of the United Kingdom, the European Union, the United States of America (including secondary sanctions) or any other jurisdiction relevant to the parties.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on pages 14 to 15 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

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

If anything happens which might lead to a claim, **you** should take any immediate action **you** think is necessary, if safe to do so, to protect **your** property and belongings from further damage. It's best to then tell **us** or the **claims administrator** about a claim as soon as **you** can, but in some cases there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 6. **You** should also check the information about 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. Section 1 - Contents in the Home.

What you need to do

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

If **you** lose a **credit card** contact **your** Credit card company immediately and tell **us** or the **claims administrator** as soon as **you** can.

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

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

How you can help us to settle your claim quickly

You should do everything **we** or the **claims administrator** reasonably ask of **you** to get back any lost or stolen property.

Do not throw away any damaged items before **we** or the **claims administrator** have had a chance to see them, and do not carry out any non-emergency repairs before **we** or the **claims administrator** have had an opportunity to inspect the damage.

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

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

After you contact us

When **you** call **us** or the **claims administrator we** will tell **you** the next step, which will be one of the following:

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

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

We will not pay for any claim which **you** do not notify to the **claims administrator** within 60 days of the event.

Rights and responsibilities

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

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

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

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

Other insurance

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

Policy exclusions

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

Radioactive contamination

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

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

War risks

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

Sonic bangs

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

Pollution or contamination

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

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

Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

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

Cyber attack

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

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

Existing or deliberate damage or illegal activities

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

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

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 purposes 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.

Uninsurable risks

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

- any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration
- frost, damp, fungus, mould or condensation
- rot, unless it's:
 - i) caused directly by an escape of water, storm or **flood** incident specifically covered by this policy, and
 - ii) notified to **us** as soon as any sign of water damage or rot is apparent
- insects or moths
- any reduction in an item's value caused by repairing **your contents**
- any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding
- mechanical, electrical or electronic fault or breakdown
- poor or faulty design, workmanship or materials.

Section 1 - Contents in the home

This part of the policy explains the cover **we** provide for **contents** in **your home** if **your** policy schedule states **your** cover is Standard or **Accidental Damage**.

If **you** would like to protect items outside **your home**, **you** can choose from the following optional covers which are explained in Sections 4:

- **Personal belongings** - cover for possessions **you** take with **you** away from **your home**
- **Bicycles, wheelchairs and Hearing aids** - cover for these items when they are away from **your home**.

What is covered	What is not covered
<p>Loss of or damage to contents in your home which are owned by your family, or your family's responsibility under contract, including visitors' personal belongings.</p> <p>The most we will pay for valuables is the valuables total limit and single item limit shown on your summary of limits.</p> <p>The most we will pay for money in the home, visitors' personal belongings or office homeworking equipment are the relevant limits shown on your summary of limits.</p> <p>we cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p>
<p>1. Fire, lightning, explosion, earthquake or smoke.</p>	
<p>2. Storm or flood.</p>	
<p>3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>Loss of or damage to the appliance or system which the water or oil escapes from.</p>
<p>4. Riot or public unrest.</p>	
<p>5. Malicious damage or vandalism.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home. <p>Loss or damage using a key taken from an unsecured key box or safe.</p>
<p>6. Theft or attempted theft using force and violence to get into or out of your home.</p> <p>The most we will pay for theft from detached garages and outbuildings (including garden huts, sheds and greenhouses) is the theft of contents in detached garages and outbuildings limit shown on your summary of limits.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>Theft of money or credit cards from detached garages or outbuildings (including garden huts, sheds and greenhouses).</p>

What is covered	What is not covered
<p>7. Theft or attempted theft not using force and violence to get into or out of your home.</p> <p>The most we will pay for theft from detached garages and outbuildings (including garden huts, sheds and greenhouses) is the theft of contents in detached garages and outbuildings limit shown on your summary of limits.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied. • lent, let or sub-let to anyone other than your family. <p>Loss by deception unless the only deception was someone tricking their way into your home. Theft of money or credit cards. Theft using a key taken from an unsecured key box or safe.</p>
<p>8. Subsidence or heave of the site on which the buildings stand or of land belonging to the site. Landslip.</p>	<p>Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to your home.</p>
<p>9. Falling trees or branches.</p>	
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>11. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.</p>	<p>Loss or damage by pets.</p>

Section 2 - Contents Extra Cover

In addition **we** also provide the following cover if **your** policy schedule states **your** cover is Standard or **Accidental Damage**.

What is covered	What is not covered
<p>12. Accidental breakage of mirrors, ceramic hobs in cookers or in work tops, or glass which forms part of the furniture in the home.</p>	<p>The replacement cost of any part of the item other than the broken glass.</p>
<p>13. Accidental Damage to home entertainment equipment such as TV, video, audio, satellite and computer equipment in your home and fixed aerials, masts and satellite dishes attached to the home.</p>	<p>Damage by any cover listed elsewhere in Section 1 Contents and which is specifically excluded under that cover. Laptop computers, tablets, game consoles and portable electronic devices. Records, tapes or cassettes, audio or visual discs, CDs, DVDs and computer games. Accidental Damage caused by water entering your home.</p>
<p>14. Special events. We will increase your contents sum insured by the special events limit shown on your summary of limits during the 30 days before and 30 days after:</p> <ul style="list-style-type: none"> • Christmas or other religious festival; • the birth of a child in your family; • a birthday, anniversary, wedding day or civil partnership ceremony of you or any of your family; <p>for contents purchased for the event. That is as long as this is within the insurance period. The most we will pay is the special events limit shown on your summary of limits.</p>	
<p>15. Accidental loss of metered water, liquid petroleum gas or oil at your home. The most we will pay is the accidental loss of metered water, liquid petroleum gas or oil limit shown on your summary of limits.</p>	<p>Loss or damage while your home is unoccupied.</p>
<p>16. Food in your freezer or fridge. The cost of replacing food in your freezer or fridge in your home that has been spoilt by an accidental change in temperature in your freezer or fridge. The most we will pay is the food in your freezer or fridge limit shown on your summary of limits.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p>

What is covered	What is not covered
<p>17. Alternative accommodation. If your home is made uninhabitable as a result of damage to your contents, caused by an event covered under your policy we will pay:</p> <ul style="list-style-type: none"> • the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you • the cost of temporary storage of your contents • the amount of rent which you remain legally responsible to pay as a tenant. <p>The most we will pay is the alternative accommodation limit shown on your summary of limits.</p>	<p>Any costs your family have to pay once your home is fit to live in again. Any costs you agree to pay without first getting our written permission. Any costs arising from loss or damage by any cover listed elsewhere in the Contents section and which is specifically excluded under that cover.</p>
<p>18. Professional household removals. Accidental damage or loss while a professional removal firm are moving your contents from your home directly to your new permanent home within the British Isles.</p> <p>The most we will pay is the professional household removals limit shown on your summary of limits.</p>	<p>Loss or damage to china, glass, pottery or other fragile items, unless they have been packed by professional packers. Loss or damage while your contents are in storage or being moved to or from storage. Loss of money.</p>
<p>19. Contents in the open. Loss or damage to your contents outside your home while in the open on the land belonging to your home and in communal areas attached to your home which are:</p> <ul style="list-style-type: none"> • owned by your family, or • your family's responsibility under contract. <p>We cover loss or damage caused by the following:</p>	
<ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake or smoke. 	
<ul style="list-style-type: none"> • Storm or flood. 	
<ul style="list-style-type: none"> • Water escaping from a fixed water system or fixed heating system. Oil escaping from a fixed storage container. 	
<ul style="list-style-type: none"> • Riot and public unrest. 	
<ul style="list-style-type: none"> • Malicious damage or vandalism. 	<p>Loss or damage while your home is unoccupied.</p>
<ul style="list-style-type: none"> • Theft or attempted theft. 	<p>Loss or damage while your home is unoccupied. Loss of money or credit cards.</p>
<ul style="list-style-type: none"> • Falling trees or branches. 	

What is covered	What is not covered
<ul style="list-style-type: none"> Falling aerials or satellite receiving equipment, their fittings or masts. 	
<ul style="list-style-type: none"> Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals. 	Loss or damage by pets.
<p>The most we will pay for contents outside your home while in the open on the land belonging to your home is the contents in the open limit shown on your summary of limits.</p>	
<p>20. Contents temporarily removed. Loss or damage to contents which are:</p> <ul style="list-style-type: none"> owned by your family your family's responsibility under contract anywhere in the British Isles when they are being moved to or from, or while temporarily kept inside: any private dwelling where your family is living a building where your family is working or studying at university, college or school a hospital, care home, nursing home or a hospice where your family is staying a locked bank safety deposit a storage facility building. 	Loss of money or credit cards .
<p>We cover loss or damage caused by:</p>	
<ul style="list-style-type: none"> Fire, lightning, explosion, earthquake or smoke. 	
<ul style="list-style-type: none"> Storm or flood. 	
<ul style="list-style-type: none"> Water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system. 	Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row in any 12 month period without any person residing, living, working or studying there.
<ul style="list-style-type: none"> Riot or public unrest. 	
<ul style="list-style-type: none"> Malicious damage or vandalism. 	Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row in any 12 month period without any person residing, living, working or studying there. Loss or damage unless force and violence has been used to get into or out of the premises where your contents are temporarily kept.

What is covered	What is not covered
<ul style="list-style-type: none"> • Theft or attempted theft using force and violence to get into or out of the premises where your contents are temporarily kept. 	Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row in any 12 month period without any person residing, living, working or studying there.
<ul style="list-style-type: none"> • Falling trees or branches. 	
<ul style="list-style-type: none"> • Falling aerials or satellite receiving equipment, their fittings or masts. 	
<ul style="list-style-type: none"> • Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals. 	Loss or damage by pets.
The most we will pay is: <ul style="list-style-type: none"> - the temporary removal of contents limit (a) - the students possessions limit (b) for contents in a private dwelling or building where your family is living or studying while they are away from home at university, college or school shown on your summary of limits.	
21. Locks and keys. Loss or theft of the keys to the outside doors of your home or to alarms in your home . We will pay for the replacement of the lock mechanism or to change the locks. The most we will pay is the locks and keys limit shown on your summary of limits.	
22. Tenants' improvements. We will pay for damage to the following which you have added as a tenant of the home : <ul style="list-style-type: none"> a) - fixed tenants' improvements in your home, on the land belonging to your home and on communal areas attached to your home Examples of fixed tenants' improvements are: <ul style="list-style-type: none"> • laminate flooring that you have fitted to your home • fitted artificial grass • replacing a bathroom suite or kitchen cupboards - fixed internal decorations in your home	Conservatories installed by you .

What is covered	What is not covered
<p>b) - garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings on the land belonging to your home and on communal areas attached to your home</p> <p>- garages you own or rent which are allocated to you or your home not on the land belonging to your home.</p>	
<p>We cover damage caused by the following:</p>	
<p>1. Fire, lightning, explosion, earthquake or smoke.</p>	
<p>2. Storm or flood.</p>	<p>Damage to fences, hedges or gates.</p>
<p>3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.</p>	<p>Damage while your home is unoccupied. Damage to the appliance or system which the water or oil escapes from, unless that damage was caused by freezing. Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of the buildings or of the land belonging to the buildings.</p>
<p>4. Riot or public unrest.</p>	
<p>5. Malicious damage or vandalism.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home.
<p>6. Theft or attempted theft.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
<p>7. Subsidence or heave of the site on which the buildings stand or of land belonging to the site. Landslip.</p>	<p>Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates - unless your home is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.</p>

What is covered	What is not covered
	Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damaged caused by or from demolition, alteration or repair to your home .
8. Falling trees or branches.	Damage to fences, hedges or gates. The cost of removing a fallen tree or branch unless it is to repair damage to the buildings covered by this section of your policy.
9. Falling aerials or satellite receiving equipment, their fittings or masts.	
10. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.
The most we will pay is: <ul style="list-style-type: none"> - the tenants' improvements limit (a) - the garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings limit (b) shown on your summary of limits.	
23. Tenants' liability. If you are legally liable for damage to your home under the terms of your tenancy agreement as a tenant we will provide cover for: <ul style="list-style-type: none"> a) damage to the buildings including external glazing b) damage to the internal decorations of the buildings. We will also pay for any damage the emergency services cause to the internal decorations while getting into or out of your home to deal with an emergency. c) i) damage to garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings on the land belonging to your home and on communal areas attached to your home ii) garages you own or rent which are allocated to you or your home not on the land belonging to your home. d) accidental breakage of glass in windows, ceramic hobs or tops, or sanitary ware fixed to and forming part of your home e) accidental breakage of drains and pipes and accidental damage to cables and underground tanks used to provide services to or from your home, which your family is legally responsible for. 	d) and e) Damage by covers 1-11 listed below and which is specifically excluded under that cover. e) Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.

What is covered	What is not covered
For covers a), b) and c) we cover damage caused by the following:	
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood .	Damage to fences, hedges or gates.
3. Damage to water or oil pipes and tanks caused by the water or oil freezing.	Damage while your home is unoccupied .
4. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.	Damage while your home is unoccupied . Damage to the appliance or system which the water or oil escapes from, unless that damage was caused by freezing. Damage by water escaping which results in subsidence , movement, settlement or shrinkage of any part of the buildings or of the land belonging to the buildings .
5. Riot or public unrest.	
6. Malicious damage or vandalism.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home.
7. Theft or attempted theft.	Loss or damage while your home is: <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
8. Subsidence or heave of the site on which the buildings stand or of land belonging to the site. Landslip .	Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates - unless your home is damaged by the same cause and at the same time. Damage to solid floors or damage caused by solid floors moving unless the foundations of the outside walls of your home are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damaged caused by or from demolition, alteration or repair to your home .

What is covered	What is not covered
<p>9. Falling trees or branches.</p>	<p>Damage to fences, hedges or gates. The cost of removing a fallen tree or branch unless it is to repair damage to the buildings covered by this section of your policy.</p>
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>11. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.</p>	<p>Loss or damage by pets.</p>
<p>The most we will pay is:</p> <ul style="list-style-type: none"> - the tenants' liability limit and the garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings limit (a, b and c) - the accidental breakage of glass or sanitary ware and accidental breakage of drains and pipes limit (d and e) <p>shown on your summary of limits.</p>	
<p>24. Personal documents. The cost of replacing deeds and documents as a result of loss or damage caused by an event covered under your policy while they are:</p> <ul style="list-style-type: none"> • in your home • locked inside a bank safety deposit or solicitor's strongroom anywhere in the world. <p>Documents are covered for the cost of preparing the replacement and reprinting only. The most we will pay is the personal documents limit shown on your summary of limits</p>	
<p>25. Bogus officials. We will pay for the theft of money following illegal entry into your home by a person or persons falsely claiming to be an official.</p> <p>The most we will pay is the theft of money by bogus officials limit shown on your summary of limits.</p>	
<p>26. Emergency services. We will pay for damage the emergency services cause to your home while getting into or out of your home to deal with a medical emergency.</p> <p>The most we will pay is the emergency services limit shown on your summary of limits.</p>	

What is covered	What is not covered
<p>27. Court awards. We will pay for damages awarded to your family in a court in the United Kingdom which has not been paid within three months of the date of the award.</p> <p>This cover applies to awards for accidental death, accidental bodily injury, illness or disease or accidental damage to physical property.</p> <p>The most we will pay is the court awards limit shown on your summary of limits.</p>	<p>Any award made against any of your family. Any award resulting from any employment, trade, profession or business. Any award resulting from any agreement unless the award would have been made without the agreement. Any award resulting from the passing on of any disease or virus. Any award resulting from the ownership or use of:</p> <ul style="list-style-type: none"> • motor and electric vehicles of any kind (except for ride-on lawn mowers, electric invalid carriages or wheelchairs, electrically powered bicycles, children's electrically powered toys and pedestrian-controlled vehicles such as electrically powered golf trolleys) • boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • aircraft, unmanned aerial vehicles such as drones, hang-gliders, paragliders, sand and wind yachts • trains (apart from models) • caravans and trailers <p>any parts or accessories of any of the items above. Any award resulting from any willful or malicious act.</p>
<p>28. Shopping in transit. We will pay for loss or damage to food or other contents you have bought from a shop while taking them to your home.</p> <p>The most we will pay is the shopping in transit limit shown on your summary of limits.</p>	<p>Theft from unattended motor vehicles unless at the time of the loss or damage the items stolen were out of sight in a boot or closed compartment.</p>
<p>29. Mugging. Theft of your contents following an assault on you or any of your family in the British Isles within the insurance period shown on your policy schedule.</p> <p>The most we will pay is the mugging limit shown on your summary of limits.</p>	

What is covered	What is not covered
<p>30. Accidental death. We will pay the accidental death limit shown on your summary of limits if you or any of your family dies within 3 months arising directly from the following incidents occurring in the British Isles within the insurance period shown on your policy schedule:</p> <ul style="list-style-type: none"> a. an accident, assault or fire occurring in or about the buildings b. an accident while travelling as a fare paying passenger by train, bus or taxi c. an assault in the street. 	
<p>31. Domestic animals. If any of your domestic animals die as a result of an accident sustained in the British Isles within the insurance period shown on your policy schedule, we will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.</p> <p>The most we will pay is the domestic animals (death) limit shown on your summary of limits.</p>	<p>Slaughter without our consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon. Breeding. Death as a result of surgery not necessitated by accidental bodily injury or not necessary to save the insured animals life. Animals:</p> <ul style="list-style-type: none"> -whilst in quarantine; -used primarily for showing, working or breeding; -9 years or older; -which have any physical defect, illness or disease known to you or your family when the policy was taken out or at the yearly review date; -outside the British Isles.
<p>32. Credit cards. Cover for losses where 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 stolen credit card following theft from your home.</p> <p>In most cases, you will only be liable for the first £50 per credit card.</p> <p>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> <p>The most we will pay for all credit cards is the credit cards in the home limit shown on your summary of limits.</p>	<p>Theft or attempted theft not using force and violence to get into or out of your home. Theft from detached garages or outbuildings (including garden huts, sheds and greenhouses). 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 your family without the permission of any authorised cardholder.</p>

What is covered

33. Legal liability.

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

- as occupier of **your home** and its land
- as individuals, wherever **you** or **your family** are in the world
- as an employer to any of **your family's** domestic employees, for example, a carer or nanny

to pay damages and costs to others which arise from any single event occurring during the

insurance period which results in:

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

The most **we** will pay is:

the occupiers' and personal liability limit, or the employers' liability limit shown on **your** summary of limits, plus defence costs agreed by **us** in writing.

What is not covered

Anything owned by **your family**, or anything that is **your family's** legal responsibility. Injury, death, disease or illness to any member of **your family** (other than **your** domestic employees such as nannies or carers who normally live with **you**).

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

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

Liability arising from the ownership or use of:

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

any parts or accessories of any of the items above.

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

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

Liability covered by any other policy.

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

Liability arising from The Party Wall etc. Act 1996.

Section 3 - Accidental Damage to Contents in the home

This part of the policy sets out the cover **we** provide for **accidental damage** to **contents** in **your home** if **your** policy schedule states **your** cover is **Accidental Damage**.

What is covered	What is not covered
<p>Accidental damage to your contents in your home, including your contents outside your home while in the open on the land belonging to your home and in communal areas attached to your home.</p> <p>The most we will pay for contents outside your home while in the open on the land belonging to your home is the contents in the open limit shown on your summary of limits.</p>	<p>Damage to clothing, contact lenses and plants. Deterioration of food and drink. Damage by any cover listed elsewhere in Section 1 Contents and which is specifically excluded under that cover (except for those items excluded under cover 13. Accidental damage to home entertainment equipment). Accidental damage caused by water entering your home.</p>

Section 4 - Optional Extra Covers

A. Personal belongings

This part of the policy sets out the cover **we** provide for **your** personal belongings in or away from **your home** anywhere within the British Isles and for up to 14 days within the European Union in any 12 month period.

If **you** have selected Personal Belongings cover and **your** policy schedule states Personal Belongings cover is included, **you** are covered for the following.

What is covered	What is not covered
<p>Accidental loss or damage to contents owned by your family or which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none">anywhere within the British Isles, andwithin the European Union for up to 14 days in any 12 month period while in the possession of any of your family. <p>The Personal Belongings option covers your personal belongings, for example, your laptop, camera, mobile phone and clothes for accidental loss or damage inside and outside your home.</p> <p>It does not cover:</p> <ul style="list-style-type: none">your household goods while they are inside your home, as they are already covered under your Contents cover.bicycles, wheelchairs and hearing aids as they are covered under your Contents cover while they are inside your home and outside your home while in the open on the land belonging to your home. You can also cover bicycles, wheelchairs and hearing aids away from your home by choosing the optional covers for bicycles, wheelchairs and hearing aids. <p>The most we will pay for personal belongings is the personal belongings sum insured shown on your policy schedule.</p> <p>The most we will pay for any one item is the personal belongings single item limit shown on your summary of limits.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>Property withheld or confiscated by customs or other officials.</p> <p>Household goods while kept in your home.</p> <p>Bicycles, wheelchairs and hearing aids.</p> <p>Contents kept permanently in any premises your family owns, leases or rents that is not the home shown on your policy schedule.</p> <p>Loss or damage caused by water entering your home.</p> <p>Theft from unattended motor vehicles unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by:</p> <ul style="list-style-type: none">theft or attempted theft, ormalicious damage or vandalism while your home is lent, let or sublet to anyone other than your family - unless force and violence has been used to get into or out of your home. <p>Loss by deception.</p> <p>Money, credit cards, documents including deeds, bonds and securities.</p> <p>Deterioration of food.</p>

B. Hearing aids

This part of the policy sets out the cover **we** provide for **your** hearing aids in or away from **your home** anywhere within the British Isles and for up to 14 days within the European Union in any 12 month period.

If **you** have selected hearing aids cover and **your** policy schedule states hearing aids cover is included, **you** are covered for the following.

What is covered	What is not covered
<p>Accidental loss or damage to hearing aids. The cover applies:</p> <ul style="list-style-type: none">anywhere within the British Isles, andwithin the European Union for up to 14 days in any 12 month period while in the possession of any of your family. <p>The most we will pay for hearing aids is the hearing aids sum insured shown on your policy schedule.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17. Property withheld or confiscated by customs or other officials. Loss or damage caused by water entering your home. Theft from unattended motor vehicles unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment. Loss or damage in your home when your home is unoccupied. Loss or damage in your home by:</p> <ul style="list-style-type: none">theft or attempted theft, ormalicious damage or vandalism while your home is lent, let or sublet to anyone other than your family - unless force and violence has been used to get into or out of your home. <p>Loss by deception.</p>

C. Wheelchairs

This part of the policy sets out the cover **we** provide for **your wheelchairs** in or away from **your home** anywhere within the British Isles and for up to 14 days within the European Union in any 12 month period.

If **you** have selected **wheelchairs** cover and **your** policy schedule states **wheelchairs** cover is included, **you** are covered for the following.

What is covered	What is not covered
<p>Accidental loss or damage to wheelchairs.</p> <p>The cover applies:</p> <ul style="list-style-type: none">• anywhere within the British Isles, and• within the European Union for up to 14 days in any 12 month period while in the possession of any of your family. <p>The most we will pay for wheelchairs is the wheelchairs sum insured shown on your policy schedule.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>Property withheld or confiscated by customs or other officials.</p> <p>Loss or damage caused by water entering your home.</p> <p>Theft from unattended motor vehicles unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by:</p> <ul style="list-style-type: none">• theft or attempted theft, or• malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home.</p> <p>Loss by deception.</p>

D. Bicycles

This part of the policy sets out the cover **we** provide for **your bicycles** in or away from **your home** anywhere within the British Isles and for up to 14 days within the European Union in any 12 month period.

If **you** have selected **bicycles** cover and **your** policy schedule states **bicycles** cover is included, **you** are covered for the following.

What is covered	What is not covered
<p>Accidental loss or damage to your bicycles which are owned by your family or are your family's responsibility under contract, for example, if you hire a bicycle.</p> <p>The cover applies:</p> <ul style="list-style-type: none">• anywhere within the British Isles, and• within the European Union for up to 14 days in any 12 month period while in the possession of any of your family. <p>The most we will pay for bicycles is the bicycles sum insured shown on your policy schedule. The most we will pay for any one bicycle is the bicycle single item limit shown on your summary of limits.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>Loss or damage to any bicycle in your home when your home is unoccupied.</p> <p>Loss or damage to any bicycle in your home caused by:</p> <ul style="list-style-type: none">• theft or attempted theft• malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.</p> <p>Loss or damage to a bicycle used for racing, pacemaking, taking part in speed or reliability trials or whilst practicing for any of them.</p> <p>Theft of any bicycle left unattended in a public place unless the bicycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.</p> <p>Theft of bicycle accessories unless the bicycle is stolen at the same time.</p>

How we settle claims

How **we** settle claims for **contents**, and the following optional extras if these covers are included:

- A Personal belongings
- B Hearing aids
- C **Wheelchairs**
- D **Bicycles**

If **you** wish to claim under this section of **your** policy please follow the steps detailed in 'How to make a claim' on page 6. **You** should also read the Claims Conditions and Policy Exclusions on pages 14 to 17.

1. a. **We** always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we** will pay the cost of repair.
b. If 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. If **we** cannot either economically repair an item or replace it with an item of similar quality, **we** will agree a cash payment with **you** based on the item's replacement value. For clothing and household linen **we** may take off an amount for normal use or ageing.
d. **You** can request a cash settlement where **we** are able to offer repair or replacement. If **we** agree to this, the amount **we** will pay will not normally be more than what **we** would have paid **our** nominated repairers or product suppliers.

2. What we will not pay for

We will not pay for:

- loss of value to any item **we** have repaired or replaced
- replacing or changing undamaged items or parts of **your contents** that are part of the same set, pair or suite, or have the same design or use as items that have been damaged, and the damage is restricted to a specific part or a clearly defined area. Examples of this are matching carpets or a suite of furniture.

3. Making sure your sums insured are enough

It is **your** responsibility to ensure that **your** chosen **sum insured** is the same as the total cost of replacing all of **your home contents** and personal belongings as new (less an amount **we** may take off for normal use or ageing for clothing and household linen). If **you** have underestimated this amount any claim **you** make will be reduced by the same percentage amount **you** have underestimated. For example, if **your contents sum insured** only covers half of the cost of replacing all **your contents**, **we** will reduce **your** claim by half. **We** will not pay more than **your** chosen **sum insured**. Look at the examples below to see what could happen if **you** underestimate this amount.

What would happen if I underinsured my contents?

Here is an example of what it would mean to you.

It will cost £10,000 to replace all of your contents as new.

You underestimate this cost and choose a sum insured of £5,000, which is only half of the true value of replacing your contents as new.

If you then have to make a claim to replace all of your contents because of a fire.

The most we would pay you is £5,000 which means you would need to find a further £5,000 to replace everything you have lost.

or

You have to make a claim to replace half of your contents because of a flood which should cost £5,000 to replace your contents as new.

The most we would pay you is £2,500 which means you would need to find a further £2,500 to replace everything you have lost.

4. What is the most we will pay for any one claim?

The most **we** will pay for any one claim is the amount it will cost **us** to replace **your** insured items as new but this cannot exceed the **sum insured** or any limits shown on **your** policy schedule or summary of limits, whichever is lower.

How to make a complaint

Our Commitment to Customer Service

At RSA 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.

Our promise to you

We will:

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

Step 1

Please contact the following if your complaint is about;

- your policy, the sales and service number 0345 671 8172.
- a claim, the claims administrator number 0345 671 8171.

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

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our contact for sales & service complaints is:

Post:

URIS GROUP Customer Relations Team
PO BOX 1193
Doncaster
DN1 9PR

Email: distributioncomplaints@urisgroup.co.uk

Our contact for complaints about a claim is:

Post:

Davies Group Customer Relations Team
PO Box 2801,
Stoke-on-Trent
ST4 9DN

Email: customer.care@davies-group.com

If you are still unhappy

If you are still unhappy after our Customer Relations Team's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 0234567 (free from mobile phones and landlines)
0300 1239123 (costs no more than calls to 01 or 02 numbers)

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

You have six months from the date of our final response to refer your complaint 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 will apologise and aim to do everything possible to put things right.

How we use your personal information

Data privacy is important to us and we are committed to ensuring that personal data is protected. Our Privacy Policy details how we collect, use, share, and protect personal data. This can be found by going to our website. <https://www.rsagroup.com/support/legal-information/privacy-policy/>.

If you would like a printed copy of the full notice (a large text version is available), please contact us.

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

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

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

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

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

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

Data protection laws also gives you various rights over your personal data. More details of these rights can be found in Our Privacy Policy.

You may request a copy of your personal data from us by writing to:

Data protection Officer
P O Box 255
Wymondham
NR18 8DP

Legal helpline

We use carefully selected suppliers to provide help with any personal legal problems relating to the laws of the United Kingdom. **You** can use this service while **you** have insurance with **us**.

It is available 24 hours a day.

Your Helpline number is:

0800 300 688

Ref. 33962

Your Helpline **does not** provide:

- Advice relating to business affairs
- Advice which cannot be provided over the telephone.

Useful contact addresses and telephone numbers

For queries about your policy:	To make a complaint about your policy:
<p>RSA Customer Services PO Box 1189 Doncaster DN1 9PR</p> <p>Tel: 0345 671 8172 email: customercontactteam@urisgroup.co.uk</p>	<p>URIS GROUP Customer Relations Team PO Box 1193 Doncaster DN1 9PR</p> <p>Tel: 0345 671 8172 email: distributioncomplaints@urisgroup.co.uk</p>
To report a claim or for any claims queries:	To make a complaint about your claim:
<p>Davies Group Claims Team PO Box 2801 Stoke-on-Trent ST4 9DN</p> <p>Tel: 0345 671 8171 email: propertyservices@davies-group.com</p>	<p>Davies Group Customer Relations Team PO Box 2801 Stoke-on-Trent ST4 9DN</p> <p>Tel: 0345 671 8171 email: customer.care@davies-group.com</p>

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

Summary of limits

The most **we** will pay for any one claim is as follows:

Cover	Limit
Contents	The Contents Sum Insured shown on your policy schedule subject to the following limits where appropriate
Valuables total limit	One-third of the Contents Sum Insured or £5,000 whichever is greater - If you have chosen a Contents Sum Insured of £4,000, the most we will pay for your valuables is £4,000
Valuables single item limit	£1,500
Theft of contents in detached garages and outbuildings (including garden huts, sheds and greenhouses)	£2,000
Occupiers and Personal Liability	£2,500,000
Employers Liability	£5,000,000
Money in the home	£500
Credit cards in the home	£500
Bicycles	Contents Sum Insured
Tenants' Liability	
a) Buildings	20% of the Contents Sum Insured or £2,000 whichever is greater
b) Internal decorations	20% of the Contents Sum Insured or £2,000 whichever is greater
c) Garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings	20% of the Contents Sum Insured or £2,000 whichever is greater
d) Accidental breakage of glass or sanitary ware	Contents Sum Insured
e) Accidental breakage of drains and pipes	Contents Sum Insured
Tenants' Improvements	
a) Tenants' improvements and internal decorations	20% of the Contents Sum Insured or £2,000 whichever is greater
b) Garden huts, sheds and greenhouses, detached garages, porches, lean-tos and outbuildings	20% of the Contents Sum Insured or £2,000 whichever is greater
Alternative accommodation/Loss of rent	20% of the Contents Sum Insured
Temporary Removal of Contents	
a) Temporary removal of Contents	20% of the Contents Sum Insured
b) Students possessions	£2,500
Records, tapes or cassettes, audio or visual discs, CDs, DVDs, computer games and software	£1,500
Fridge and Freezer Food	Contents Sum Insured
Locks and Keys	Contents Sum Insured
Accidental loss of metered water, liquid petroleum gas or oil	£1,000

Cover	Limit
Visitors personal belongings	£750
Contents in the open	£500
Special events	15% of the Contents Sum Insured
Theft of money by bogus officials	£300
Professional household removal	Contents Sum Insured
Personal documents	£1,000
Emergency services	£750
Court awards	£1,000,000
Shopping in transit	£300
Mugging	£300
Accidental death	£5,000
Domestic animals (Death)	£200 per animal

Optional Covers	Limit
Personal belongings total Personal belongings single item limit	The Sum Insured shown on your policy schedule £1,000
Wheelchairs	The Sum Insured shown on your policy schedule
Hearing aids	The Sum Insured shown on your policy schedule
Bicycles Bicycle single item limit	The Sum Insured shown on your policy schedule £1,000

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