



PolicyCastle

**Your Home Insurance Policy
in conjunction with
UK General Insurance**

**All of the documents relating to your policy, including
this policy document, are available in your PolicyCastle
account at
www.policycastle.com**

Welcome to Your Home Insurance Policy

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Welcome to Your Home Insurance Policy

GUIDANCE AND EXPLANATIONS

This **Policy** is a contract of insurance between **You** and **Us**, and is made up of this booklet and **Your Schedule** including any **Endorsements**. It is based on the statements and information **You** gave **PolicyCastle** or the information that was given on **Your** behalf when **You** applied for the insurance.

We used that information to assess the cover **We** would provide for **You** and to set the premium and **Policy** conditions required for that cover.

A copy of **Your** questions and answers is available from PolicyCastle **You** must check this information carefully and let **PolicyCastle** know immediately if any part of the information **You** gave **PolicyCastle** is wrong or has changed.

Important

You should read this **Policy**, **Your** statement of facts and **Your Schedule** together. Words with specific meanings are defined on Pages 4 and 5 of the **Policy**.

If **Your** needs change or any of the information on which the contract is based changes, **We** might need to alter the **Schedule**. Under the **Policy** conditions, **You** must tell **PolicyCastle** about any changes. **We** will update the contract every time **We** agree to an alteration. **We** will give **You** a new **Schedule** each time **We** renew the contract or make an alteration.

We agree to insure **You** under the terms and conditions set out in this **Policy** and the sections shown in the **Schedule** for loss, damage, injury or liability that happens during the **Period of Insurance**. **Your Schedule** advises which sections of this **Policy** apply. There are also some general exclusions on page 20 that apply to the entire contract of insurance.

This **Policy** is subject to **You** paying the requested premium and keeping to the conditions of the **Policy** herein.

Your Insurers

UK General Buildings and Contents Insurance is arranged by: PolicyCastle with UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: [Plantation Place, 30 Fenchurch Street, London EC3M 3AJ](#).

PolicyCastle and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0800 111 6768.

Governing Law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

For and behalf of UK General Insurance Ltd



Karen Beales

Managing Director (Personal Lines)

Home Insurance Policy –

DEFINITIONS

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule** and are highlighted in bold:

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Bedroom

A room used as or originally designed and built to be a **Bedroom** even if now used for another purpose.

Buildings

The **Property**, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **You**, or for which **You** are legally responsible, all being situated at the address(es) in the **United Kingdom**.

Business

Any employment, trade or profession.

Consequential Loss

Costs which are incurred as a direct consequence of any event which led to a claim being made under this **Policy**. For example, mobile telephone call charges following the loss of a mobile telephone.

Contents

Contents are defined as household furniture and goods; fittings; **Personal Effects and Possessions**, plus TV aerials and masts which are the property of **You** or members of **Your Family** permanently residing with **You** or for which **You** are legally liable. **Contents** includes **Office Equipment** and office furniture used by **You** or **Your Family** for **Business** or professional purposes up to £5,000 when in **Your Home**, owned by, or the legal responsibility of **You** or a member of **Your Family**.

Cost of Rebuilding

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

Credit Cards

Credit, cheque, debit, charge or cash cards, issued in the British Isles and held for personal or charitable purposes by **You** or **Your Family**.

Endorsement(s)

A specific term, condition or variation to the **Policy**.

Excess

The amount **You** must pay towards any claim.

Family

You, **Your** domestic partner and other relations that permanently reside with **You**.

Home

The **Property**, fixtures and fittings that **You** are responsible for. If there are no **Business** visitors to the **Property** and no employees, one room may be used as an office. Unless **We** say otherwise in the **Schedule**, the main Building of **Your Property** must be made of brick, stone or concrete and have a slate, tile, metal or concrete roof.

Insurers / We / Us / Our

UK General Insurance Limited, on behalf of Great Lakes Reinsurance (UK) SE.

Money

Coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens, held for private purposes by **You** or **Your Family**.

Office Equipment

Office furniture and **Office Equipment**, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for **Business** or professional purposes.

Outbuildings

Single storey garages, sheds and summerhouses, with maximum eaves height of 2.5 metres and maximum overall height of four metres with a dual pitched roof, or three metres for any other roof.

Period of Insurance

The period shown in the **Schedule**, for which **We** agree to grant cover.

Personal Effects

Clothing or other items normally carried on or about **You**, excluding the following:-

Valuables, Money, household goods, pedal cycles, sports equipment, items relating to **Business**, camping equipment.

Personal Possessions

Jewellery, watches, **Valuables, Money**, household goods, sports equipment excluding pedal cycles, items relating to **Business**.

Policy

The **Policy** incorporates the **Policy** booklet, the **Schedule** and all terms, conditions and **Endorsements** of **Your** insurance contract with **Us**.

Property

The private house or flat and its domestic **Outbuildings** (including garages), at the address shown on **Your Schedule**, all used for domestic purposes only.

Schedule

The document which provides specific details of the insurance cover in force.

Sum Insured

The amount as shown in the **Schedule** and being the maximum amount **We** will pay in the event of any claim on this **Policy**.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Uninsurable Risks

Wear and tear, depreciation, fungus, rot, vermin or insect damage, mechanical or electrical fault, process of cleaning, repairing, restoration, renovating or any gradually operating cause or process.

United Kingdom

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

Unoccupied

The **Property** is deemed to be **Unoccupied** when it is not lived in by **You**. Unoccupancy is deemed to start from the date that **You** last vacated the **Property**, which may pre-date the inception of the insurance granted by this **Policy**.

Valuables

Articles made from precious metals, jewellery, watches, stamps, medals, photographic equipment, furs, curios, works of art and home computer equipment.

Vehicles

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers, Electrically powered wheelchairs and mobility scooters, Electrically powered children's ride on toys, Electrically assisted bicycles, Pedestrian controlled electrically powered golf trolleys, Model watercraft, Hand-propelled watercraft (such as a surfboard or rowing boat)

You / Your

The person(s) as specified in the **Schedule**, or in the event of their death, their legally appointed representative.

Home Insurance Policy

SECTION 1 - BUILDINGS

(This section is included if shown on the **Schedule**)

We cover **Your Buildings** against loss or damage caused by:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) loss or damage caused by ongoing smog, industrial or agricultural output

2. Storm or flood.

Excluding

- a) loss or damage caused by frost
- b) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
- c) loss or damage caused by rising water table levels

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Excluding

- a) loss or damage whilst the **Buildings** are **Unoccupied** for 30 consecutive days or more
- b) loss or damage caused by gradual emission
- c) subsidence, heave or landslip damage caused by escaping water or oil

4. Damage to Your plumbing installation caused by freezing or bursting.

Excluding

- a) loss or damage to **Your** plumbing external to **Your Home** or in any outbuilding
- b) loss or damage caused by corrosion, wear and tear or rust
- c) loss or damage occurring after **Your Home** has been **Unoccupied** for more than 30 days in a row

5. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) theft or attempted theft by any person lawfully on the **Property**
- b) loss or damage whilst the **Buildings** are **Unoccupied** for 30 consecutive days or more
- c) loss or damage caused by deception, unless deception is used solely to gain entry to **Your Property**

6. Collision or impact by any animal, Vehicle, aircraft or aerial devices and including items dropped from them.

7. Riot, civil commotion, labour and political disturbances.

Excluding

- a) Losses not reported to the policy within 72 hours

8. Malicious damage or vandalism.

Excluding

- a) loss or damage whilst the **Buildings** are **Unoccupied** for 30 consecutive days or more
- b) malicious damage or vandalism by person lawfully on the **Property**

9. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) loss or damage caused by erosion of any coast or riverbank
- b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time and by the same cause
- c) loss or damage caused by structural repairs, alterations, demolitions or extensions
- d) loss or damage arising from faulty or defective workmanship, designs or materials
- e) normal settlement, shrinkage or expansion
- f) loss or damage that originated prior to the start of this **Policy**
- g) loss or damage caused by the movement of solid floors, unless the foundations beneath the outside wall of the main **Building** are damaged at the same time and by the same cause

- h) loss or damage to **Buildings** caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the **Buildings**

SECTION 1 - BUILDINGS (continued)

(This section is included if shown on the Schedule)

10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) loss or damage caused by maintenance to trees
- loss or damage to gates and fences
- loss or damage to aerials, dishes and masts

11. Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.

Excluding

- a) loss or damage whilst the **Buildings** are **Unoccupied** for 30 consecutive days or more
- b) loss or damage caused by chipping, denting or scratching

12. Accidental Damage to underground pipes, tanks, cables and services for which You are responsible.

Excluding

- a) loss or damage due to wear and tear or gradual deterioration
- b) loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs.

ADDITIONAL COVER

If **Buildings** is included on **Your Schedule**, **You** are covered for:

13. The cost of alternative accommodation incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.

Excluding

- a) any amount in excess of 20% of the **Building Sum Insured**
- b) losses incurred in any period exceeding 12 months from the date that the **Property** became uninhabitable, unless shown otherwise in the **Schedule**
- c) loss or damage where a valid claim has not been accepted by **Insurers** under section 1, perils 1-10

14. Increased metered water charges incurred by You, which result from the escape of water, for which a successful claim has been made under Section 1, Peril 3 of this Policy.

Excluding

- a) any amount in excess of £250 in any **Period of Insurance**.

15. Expenses incurred by You as a result of the removal of debris, compliance with Government or Local Authority requirements, architect and surveyor fees incurred in the reinstatement of the Building, following loss or damage caused by any of the perils listed in Section 1 of Your Policy.

Excluding

- a) any fees charged in the preparation of a claim.

16. Expenses incurred by You in locating the source and subsequent making good of damage, following loss or damage for which a successful claim has been made under Section 1, Peril 3 or Peril 12 of this Policy.

Excluding

- a) any amount in excess of £1,000
- b) loss or damage to the apparatus from which water or oil has escaped.

SECTION 1 - BUILDINGS (continued)

(This section is included if shown on the Schedule)

17. Purchaser's Interest

If **You** have contracted to sell the **Buildings** and the purchaser has not insured the **Property** before completion, the purchaser will have the contractual right to benefit of Section 1 of this **Policy** between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.

18. Emergency Access

We will provide cover for damage to the **Home** caused by forced access by the fire, police or ambulance services as a result of an emergency.

Excluding

- a) any amount in excess of £750

19. Replacement of Locks and Keys

We will pay to replace and fit locks on the outside doors of **Your Home**, or to any safe or alarm system in **Your Home**, if the keys have been lost or stolen.

Excluding

- a) any amount in excess of £500.

20. Legal liability to the public, subject to a limit of indemnity of £2,000,000 (unless shown otherwise on the Schedule) in respect of all sums for which **You** are legally liable, as the owner of the **Buildings**, to pay as compensation for accidental death or injury to any person, or loss or damage to third party property, including defence costs and expenses incurred with **Our** prior consent.

Excluding

- a) bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your Family** or household
- b) any claim arising directly or indirectly from the transmission of any communicable disease
- c) damage to property under **Your** custody or control
- d) any claim arising out of any profession, occupation or **Business**, other than through private letting of the **Property**
- e) any claim arising out of the ownership, possession or operation of:
 - i. any mechanically propelled **Vehicle** (other than a private garden vehicle) operated within **Your Property**
 - ii. any power operated lift
 - iii. any aircraft or watercraft
 - iv. a caravan, whilst being towed
 - v. any dogs designated as dangerous under the Dangerous Dogs Act 1991
- f) any claim arising out of pollution or contamination
- g) any claim where **You** are entitled to indemnity under any other insurance
- h) any cost or expense not agreed by **Us** in writing.

OPTIONAL COVER

(This extension does not apply unless shown on the Schedule)

21. Accidental Damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.

Excluding

- a) loss or damage caused by **Uninsurable Risks**
- b) loss or damage caused by vermin; fungus; insects or domestic pets
- c) loss or damage whilst the **Buildings** are **Unoccupied** for 30 consecutive days or more
- d) the cost of normal maintenance
- e) loss or damage caused by wet or dry rot; faulty workmanship or design.
- f) loss or damage as a result of any Building alterations, renovations or repairs
- g) loss or damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**

CONDITIONS THAT APPLY TO SECTION 1 – BUILDINGS

Index-linking Clause

If **You** have provided **Your** agent with the **Sums Insured** in Section 1, these may be adjusted each month in accordance with the House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors, or another appropriate index. No additional premium will be charged for each monthly Increase.

At each renewal **You** will be requested to provide or confirm the **Sums Insured** which will be used as the basis to calculate the premium required. The **Sums Insured** will be shown on the renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement, as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement. If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of reconstruction of the **Property**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for the **Property**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

If the **Sum Insured** isn't enough to cover the cost to rebuild **Your Buildings**, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was enough to rebuild **Your Buildings**, **We** will pay no more than 75% of **Your** claim.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the Building which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Your Excess

You will have to pay any **Excess(es)** shown in **Your Schedule**. This includes the specific **Excesses** for:

- subsidence, heave or landslip
- escape of water.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Policy Schedule** to say otherwise. If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

SECTION 2 – CONTENTS

(This section is included if shown on the Schedule)

We will cover the **Contents** in **Your Home** against loss or damage caused by:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) loss or damage caused by ongoing smog, industrial or agricultural output

2. Storm or flood.

Excluding

- a) **Contents** in the open
- b) loss or damage caused by frost
- c) loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
- d) loss or damage caused by rising water table levels

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Including £250 of additional metered water charges incurred by **You** and resulting from any of the causes 1-9 of Section 2 of this **Policy**

Excluding

- a) loss or damage whilst **Your Home** is **Unoccupied** for 30 consecutive days or more
- b) loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
- c) loss or damage caused by gradual emission
- d) subsidence, heave or landslip damage caused by escaping water or oil

4. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) theft or attempted theft by any person lawfully on the **Property**
- b) loss or damage whilst the **Your Home** is **Unoccupied** for 30 consecutive days or more
- c) any amount in excess of £1,000 in respect of **Contents** contained within locked detached domestic outbuildings and garages
- d) any amount in excess of £500 in respect of **Contents** contained within unlocked detached domestic outbuildings and garages
- e) any amount in excess of £500 in respect of flowers, plants, shrubs, trees and any growing matter not in pots or containers

5. Collision or impact by any animal, Vehicle, aircraft or aerial devices and including items dropped from them.

6. Riot, civil commotion, labour and political disturbances.

Excluding

- a) Losses not reported to the police within 72 hours

7. Malicious damage or vandalism.

Excluding

- a) loss or damage whilst **Your Home** is **Unoccupied** for 30 consecutive days or more
- b) malicious damage or vandalism by any person lawfully on the **Property**

8. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) loss or damage caused by erosion of any coast or riverbank
- b) loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time and by the same cause
- c) loss or damage caused by structural repairs, alterations, demolitions or extensions
- d) loss or damage arising from faulty or defective workmanship, designs or materials
- e) normal settlement, shrinkage or expansion
- f) loss or damage that originated prior to the start of this **Policy**
- g) loss or damage caused by the movement of solid floors, unless the foundations beneath the outside wall of the main **Building** are damaged at the same time and by the same cause
- h) loss or damage to **Contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **Buildings**

SECTION 2 – CONTENTS (continued)

(This section is included if shown on the Schedule)

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) loss or damage caused by maintenance to trees
- b) loss or damage to gates and fences
- c) loss or damage to aerials, dishes and masts

10. Accidental Damage to mirrors, fixed glass, glass topped furniture and ceramic hobs.

Excluding

- a) loss or damage whilst **Your Home** is **Unoccupied** for 30 consecutive days or more
- b) loss or damage caused by chipping, denting or scratching

11. Accidental Damage in the Home to:

Desktop computers, Audio, hi-fi, television, telecommunication, video or DVD equipment, Satellite television receiving equipment or television and radio aerials but not mobile phones, laptop computers, Ipads and tablet computers, computer software, hand-held computers or electronic toys.

Excluding

- a) loss or damage after the **Property** has been **Unoccupied** for more than 30 days in a row
- b) loss or damage caused by electrical or mechanical breakdown
- c) loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration
- d) any amount exceeding £1,500 for any single item or set

ADDITIONAL COVER

If **Contents** is included on **Your Schedule**, **You** are covered for:

12. The costs of alternative accommodation incurred by **You**, as a result of **Your Home** becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy.

Excluding

- a) any amount in excess of 20% of the **Contents Sum Insured**
- b) losses incurred in any period exceeding 12 months from the date that the **Property** became uninhabitable, unless shown otherwise in the **Schedule**
- c) loss or damage where a valid claim has not been accepted by **Insurers** under Section 2, perils 1-11.

13. Deep Freezer Contents

We will pay up to the £1,000 for food in a domestic deep freezer in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

Excluding

- a) loss or damage from fridges/freezers over 10 years from new
- b) deliberate act of the utility provider

14. Personal Money and Credit Cards

Loss of **Money** in **Your Home**, up to £750 for any one loss. **Your** liability under the terms of **Your Credit Cards**, up to a maximum of £1,000 for any one loss.

Excluding

- a) any loss unless the terms and conditions under which the card is issued have been fulfilled
- b) losses not reported to the Police within 24 hours of discovery of loss
- c) any loss as a result of unauthorised use by a member of **Your Family** or a person residing with **You**
- d) loss caused by accounting errors or omissions
- e) depreciation in value

SECTION 2 – CONTENTS (continued)

(This section is included if shown on the Schedule)

15. Office Equipment

We will pay for damage caused by perils 1-9, Section 2 up to the £5,000 for **Office Equipment**, computers, monitors, scanner and printers used for **Your Business**.

16. Valuables

We will pay for damage caused by perils 1-9, Section 2 up to £2,000 any one item of **Valuables**, subject to a maximum of £10,000 in total, unless specifically noted on **Your Schedule**.

17. Visitors' Personal Effects

We will pay for damage caused by perils 1-9, Section 2 up to £500 for visitors **Personal Effects** whilst in **Your Home** unless otherwise insured.

18. Weddings, Birthdays and Religious Festivals

The **Sum Insured** shown in the **Schedule** for **Contents** in the **Home** will be automatically increased by 10%, subject to a maximum of £3,000

- a) during the month of any religious festival or celebration
- b) for 30 days before and after **Your** wedding day : and
- c) for 7 days after **Family** birthdays
to cover wedding, birthday, Christmas or other gifts

22. Replacement of Locks and Keys

We will pay to replace and fit locks on the outside doors of **Your Home**, or to any safe or alarm system in **Your Home**, if the keys have been lost or stolen.

Excluding

- a) any amount in excess of £500.

19. Contents in the Garden

We will pay for damage caused by perils 1-9, Section 2 up to £1,000 for **Contents** outside the structure of **Your Building** but within the boundaries of **Your Home**

Excluding

- a) any amount in excess of £1,000
- b) loss or damage to **Money**.
- c) loss or damage by impact other than impact by a **Vehicle**, train or animal.
- d) loss or damage while the home is **Unoccupied** or unfurnished for more than 30 consecutive days.
- e) loss or damage to plants and trees.
- f) loss or damage to a pedal cycle which has not been secured with a suitable locking device to a permanent fixture.

20. Occupier's and Personal Liability

We will pay up to £2,000,000 to cover **Your** legal liability for damages **You** have to pay if someone makes a claim against **You** or **Your Family** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

that happens within the **Period of Insurance** on **Your Schedule**.

This will also include costs, expenses and legal fees for defending **You**, if **We** have agreed this in writing beforehand.

This section covers liabilities arising from **You** occupying **Your Property**. Any liability that arises solely from **You** owning **Your Home**, not as occupier of the **Property**, is not covered under this section. However if **You** have **Our Buildings** cover, this covers liabilities arising from **You** owning **Your Home**.

Excluding any liability relating to or arising from:

- a) death or illness of or bodily injury to **You**, **Your Family** or **Your** domestic staff
- b) damage to property belonging to or being looked after by **You**, **Your Family** or **Your** domestic staff
- c) death, illness, injury, loss or damage caused by:
 - i. **You** owning or occupying any land or building except **Your Home** or temporary holiday accommodation
 - ii. any **Business**

- iii. an agreement, unless that liability would have existed anyway.
- d) **You** owning, keeping or using any:
 - i. **Vehicles**
 - ii. drones or model aircraft
 - iii. hoverboards, airboards, self-balancing boards or scooters
 - iv. animals except domestic pets
 - v. horses, ponies, donkeys or mules
 - vi. dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation.
- e) any disease that can be passed from one person to another.

SECTION 2 – CONTENTS (continued)

(This section is included if shown on the Schedule)

21. Tenant's Liability (applicable if the Buildings are rented)

Any amount which **You** become legally liable to pay as a tenant and not as an owner of the **Buildings** up to 20% of the **Contents** limit shown in the **Schedule** in respect of:

- a) damage to the **Buildings** by any of the perils 1-11, Section 1 of this **Policy**.

22. Accidents to Domestic Employees

We will pay for damages and claimants' costs and expenses which **You** or a member of **Your Family** become legally liable to pay as compensation for accidental death of or bodily injury to or illness or disease of any domestic employee up to £10,000,000 in connection with any one claim or series of claims made against **You** or **Your Family** arising out of any one event occurring during the **Period of Insurance** and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel islands.

We will also pay legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You** or **Your Family**

Excluding

- a) liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family**
- b) any agreement unless **You** would have been liable had the agreement not been made
- c) any claim or other proceedings against **You** or **Your Family** lodged or prosecuted in a court outside the **United Kingdom**
- d) liability arising from any business or profession
- e) liability for death of, bodily injury to, or illness or disease of any member of **Your Family**
- f) liability for which compulsory insurance or security is required by any road traffic legislation.

23. Contents Temporarily Removed.

We will pay up to £5,000 for loss or damage to **Your Contents** caused by any of the perils listed in 1 to 9, Section 2 whilst temporarily removed from **Your Home** and in occupied premises where **You** or a member of **Your Family** is residing or employed within the **United Kingdom** and/or up to £2,000 to **Your Contents** belonging to **You** offspring whilst at University or College and contained within halls of residence or private accommodation.

Excluding:

- a) loss or damage from theft unless involving forcible and violent entry or exit
- b) loss or damage from a mobile home, motor home or caravan
- c) **Contents** removed for sale or exhibition or to furniture storage areas
- d) loss or damage in a furniture depository
- e) loss or damage caused by storm or flood to property not in a building
- f) loss or damage listed under other exclusions.
- g) loss or damage to **Money**.
- h) camping equipment

The maximum payable under this section is £5,000 in total. The maximum payable per single item under this section is £1,000. The maximum payable per single item for **Contents** whilst at a halls of residence or private student accommodation is £500 and specifically excludes laptops, mobile phones and I-pads or tablet computers

OPTIONAL COVER

(These extensions do not apply unless shown on the Schedule)

1. Accidental Damage cover to the Contents contained within the Home in addition to those perils as listed in paragraphs 1 to 11 of this section.

Excluding

- a) loss or damage specifically excluded from cover under Section 2 or General Exclusions of this **Policy**
- b) loss or damage caused by normal wear and tear
- c) loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions
- d) loss or damage caused by cleaning or making repairs or alterations
- e) loss or damage caused by pets
- f) loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- g) loss or damage as a result of mechanical or electrical breakdown

SECTION 3 – PERSONAL POSSESSIONS

(This section is included if shown on the Schedule)

1) We will cover Your Personal Possessions up to a maximum of £2,000 in total – unless specified otherwise in Your Schedule, against accidental loss or damage within the limits of the United Kingdom. Cover is provided worldwide for up to 30 days in any one Period of Insurance.

Accidental loss or damage to **Personal Possessions** comprising of;

- i. articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable **Personal Effects** (except mobile telephones) up to £2,000 for any one item unless specified on **Your Schedule**
- ii. sports equipment, including sporting guns and wearing apparel used for amateur sports purposes up to a limit of £2,000 for any one loss;
- iii. mobile telephones up to £350 for any one item and any one loss unless specified on **Your Schedule**;
- iv. **Money and Credit Cards** up to £750 for any one loss;

Excluding

- a) any loss or damage to contact or corneal lenses
- b) loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container
- c) documents or securities
- d) household goods, foodstuffs and domestic appliances
- e) **Property** more specifically insured
- f) sports equipment whilst in use
- g) activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for pot-holing and mountaineering
- h) theft from unattended road **Vehicles** unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked **Vehicle**
- i) tools or instruments used or held for business or professional purposes.

CONDITIONS THAT APPLY TO SECTION 2 – CONTENTS and SECTION 3 – PERSONAL POSSESSIONS

Index-linking Clause

If **You** have provided **Your** agent with the **Sums Insured** in Section 2 & 3, these may be adjusted each month in accordance with the Consumer Durables section of the Retail Price Index, or another appropriate index. No additional premium will be charged for each monthly increase.

At each renewal **You** will be requested to provide or confirm the **Sums Insured** which will be used as the basis to calculate the premium required. The **Sums Insured** will be shown on the renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to **Your Contents** or **Personal Possessions**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new, or pay the cost of repairing the item.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your Contents**, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for **Your Contents**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new.

If the **Sum Insured** isn't enough to cover the cost to replace **Your Contents** as new, **We** will reduce any payment in line with the premium shortfall. For example, if **Your** premium was 75% of what it would have been if the **Sum Insured** was enough to replace **Your Contents** as new, **We** will pay no more than 75% of **Your** claim.

We will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Your Excess

You will have to pay any **Excess(es)** shown in **Your Schedule**. This includes the specific **Excesses** for:

- subsidence, heave or landslip
- escape of water.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Policy Schedule** to say otherwise. If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

SECTION 4 - PEDAL CYCLES

(This section is included if shown on the Schedule)

Accidental loss or damage to pedal cycles owned by **You** or **Your Family** up to the **Sum Insured** as specified on **Your Schedule**.

Excluding

- a) loss or damage listed under other exclusions
- b) loss or damage while being used for track racing or business purposes
- c) theft while away from the **Home** unless in a building or securely locked to an immovable object
- d) loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time
- e) the **Excess** shown in **Your Schedule**.

Basis of Claims Settlement

In the event of loss or damage to **Your** pedal cycle, **We** will replace the damaged pedal cycle, provided that the **Sum Insured** is at least equal to the cost of replacing the pedal cycle. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item or pay the cost of repairing the item. A deduction will be made for wear and tear.

In respect of any claim made under this **Policy**, **Our** liability will:

- 1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your** pedal cycle, as shown in the **Schedule**
- 2) not exceed the **Sum Insured** for **Your** pedal cycle, as shown in the **Schedule**.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

Your Excess

You will have to pay any **Excess(es)** shown in **Your Schedule**. This includes the specific **Excesses** for:

- subsidence, heave or landslip

- escape of water.

We will only take off one **Excess** for each claim, unless there is an **Endorsement** shown in **Your Policy Schedule** to say otherwise. If **We** have asked a supplier to deal with all or part of **Your** claim, **We** may ask them to collect the **Excess** from **You**.

GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the **Policy**;
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- c) tell **Your** agent of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

Claims Underwriting Exchange

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may:

Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance **Policy** and any incident (such as an accident, theft or loss) to the operators of these registers.

Duty of Care

You must take actions to prevent loss or damage to **Your Property** and ensure that **Your Property** is maintained in a good state of repair. All protections installed for the protection of the **Building** must be regularly maintained and be in use when the Building is left unattended, or when any occupants have retired for the night.

Changes in Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your Policy** has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent immediately of changes such as:

- **Your Property** becomes **Unoccupied** for more than 30 days
- **You**, any member of **Your Family** is convicted of any criminal offence
- **You**, any member of **Your Family** is declared bankrupt, or has been served with a County Court Judgement
- **You**, any member of **Your Family** use the **Home** for business or professional purposes.

Unoccupancy

- 1) If the **Buildings** as specified in the **Schedule** will be left unattended for 14 days or more, **You** must immediately ensure that the gas and water system is turned off and drained at the mains, or any heating system in place must be set to maintain a continuous minimum temperature of 14 degrees Celsius
- 2) **You** must notify **Your** agent if the **Buildings** as specified in the **Schedule** are to become **Unoccupied** for more than 30 days in any single period.

Notice of Building Works

You must notify **Your** agent prior to the start of any conversions, alterations and extensions to any **Buildings** specified in the **Schedule**.

Cancellation

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your** premium in full.

If **You** wish to cancel **Your Policy** after 14 days **You** will be entitled to a pro- rata return of premium on the condition that no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Contracts (Rights of Third Parties Act)

No person, company or entity who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

Other Insurance

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS OF THIS POLICY

This Policy does not cover the following:

a) Radioactive Contamination

Notwithstanding any provision to the contrary within this **Policy** or any **Endorsement** thereto, this Policy excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to **You**, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:

- 1) irradiation or contamination by Nuclear Material; or
- 2) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- 3) any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.

b) War and Civil War

Notwithstanding anything to the contrary contained herein this **Policy** does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Terrorism

Notwithstanding any provision to the contrary within this **Policy** or any **Endorsement** thereto, it is agreed that this **Policy** excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (i) involves violence against one or more persons; or
- (ii) involves damage to property; or
- (iii) endangers life other than that of the person committing the action; or
- (iv) creates a risk to health or safety of the public or a section of the public; or
- (v) is designed to interfere with or to disrupt an electronic system.

This **Policy** also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

- d) **Deliberate Act**
Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.
- e) **Existing Damage**
Loss or damage occurring prior to the commencement of **Your** insurance **Policy**.
- f) **Sonic Pressure**
Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.
- g) **Consequential Loss**
Consequential Loss as a result of any claim under this **Policy**. For example, the cost of phone calls following the theft of a mobile phone.
- h) **Wear and Tear**
Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.
- i) **Computer Date Recognition and Viruses**
Loss or damage to computer equipment caused by computer date changes and/ or computer viruses. For the purposes of this exclusion, "viruses" includes any programs or software which affects computer programs and/or functionality.
- j) **Motor Vehicles**
Loss or damage caused to any motor **Vehicle** (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.
- k) **Domestic Pets**
Loss or damage caused by domestic pets, insects or vermin.
- l) **Electronic Data**
Notwithstanding any provision to the contrary within this Reinsurance Agreement or any **Endorsement** thereto, it is understood and agreed as follows:

(a) This **Policy** does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this **Policy**, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the **Policy** period to property insured by this **Policy** directly caused by such listed peril.

Listed Perils: Fire, Explosion

CLAIMS PROCEDURE AND CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

If You need to make a claim under this Policy, You must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event and always within 30 days. In the first instance, please contact **Our** claims management service;

Direct Group Property Services (Nexus)
PO Box 800
Halifax
HX1 9ET
0344 412 4259
- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number
- c) Take all steps necessary to reduce further loss, damage or injury
- d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request
- e) Do not, under any circumstances effect full repairs without **Our** prior written consent
- f) Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing

On receipt of a notification of a claim, We may do the following:

- a) Enter any Building following loss or damage
- b) Negotiate, defend or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the Building and/or any other property or item and handle any salvage appropriately.

UK General Insurance Ltd are an **Insurers** agent and in the matters of a claim act on behalf of the insurer.

Fraudulent / False Claims

If **You** make any claim knowing the claim to be false or fraudulent, this insurance shall become void and all claims shall be forfeited. **We** have the right to notify the Police, or other relevant authority or body of any such instances or circumstances.

COMPLAINTS PROCEDURE & REGULATORY INFORMATION

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact **Your** agent who arranged the Insurance on **Your** behalf. If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster, DN4 5PL
Tel: 0344 854 2072
Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06383A

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.
0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

DATA PROTECTION

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.