

DIVE INTO THE DETAIL

Your Home Insurance
Policy Wording

 **MONEY**

Welcome to your Home Insurance

Thank you for taking out our Home Insurance. Your policy is provided by RSA, one of the UK's largest and oldest insurers.

To find out more, visit your local store, call us on 0800 197 1612

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained.

If you are a home owner, it is important that you regularly maintain your property keeping it in good condition and in good repair. And if you are planning to make any home improvements such as a loft conversion or adding any room space, let us know so we can ensure you're properly covered. Please see pages 61 to 63 for full details of the changes in circumstances that you need to tell us about.

Of course, we hope you are never unfortunate enough to need to make a claim. But, if you do, you can rest assured that you will enjoy an excellent service from our team of claims specialists.

But first things first – we want to help you understand your home insurance policy. It is very important that you have sufficient cover. After all, the last thing you would want is to be under insured. That's why you can add flexible options to your policy, for example garden cover for your plants or technology & entertainment cover for your electrical equipment. That way you are covered for the things you need, without paying for the things you don't. Take a look at the options available to learn more about some of the features of our additional covers, and if you have not already chosen them, you can always give us a call to arrange them for the future.

The next few pages give you a summary of some of the covers that you may have chosen. For a full explanation of each cover, including any relevant exclusions, please see the complete section in this booklet, by following the index or the icons.

Buildings Option

We'll cover you for the buildings of your home and other permanent structures on your land such as garages and outbuildings, drives, walls, fences and gates against damage by fire, flood, subsidence and other similar causes.

Contents Option

We'll provide you with cover for contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.

Welcome to your Home Insurance

Accidental Damage

You can add accidental damage cover to your core buildings and/or contents cover. And because this doesn't include items covered in other packages, you won't pay to insure the same things twice.

Personal Items

From your glasses to cash or your pedal cycle, make sure you have enough cover for all your personal items, whether you are at home or out and about.

Technology & Entertainment

If you've got electrical items like TV's, cameras and computers, make sure they are covered against accidental damage and loss, both inside and outside your home.

Home Emergency Assistance

Access to advice and help with the cost of home emergency assistance. If your home is uninhabitable, we'll even cover alternative accommodation for you and your family.

Garden

Protect your plants, garden furniture, lawns and tools. We'll even re-landscape your garden should emergency services ever damage it.

Legal Expenses

Get access to a wide range of solutions, including professional mediation, concerning personal injury, consumer protection, residential, employment and tax issues.

Index

	Page
Index of Items	5-8
Policy Limits	9-11
How to use this Policy Booklet	
I want to know if I am covered for a certain item how do I check?	12
I want to know if I am covered for a claim how do I check?	12
How to Make a Claim	12
Understanding and Using the Policy	13
Words with Special Meanings	14
The Insurance Contract	15
Buildings Option	16-22
Buildings Accidental Damage Option	23-24
Contents Option	25-32
Contents Accidental Damage Option	33-34
Personal Items Option	35-37
Technology & Entertainment Option	38-40
Home Emergency Assistance Option	41-44
Garden Option	45-47
Legal Expenses Option	48-58
Conditions and Exclusions	
Policy Exclusions	59-60
Policy Conditions	61-63
Claims Conditions	63-65
How to make a Claim	65
How we settle Claims	66-68
No Claims Discount	68
How to make a complaint	69-70
How we use your information	71

Index of Items

For full details of the cover offered for these items, please look at the Option listed below. If the Option has been selected it will be shown on the schedule as included unless the schedule states 'Not insured under this policy':

Item	Option
Aerials	Technology & Entertainment
Annexes	Buildings
Barbecues	Garden
Bicycles	Personal Items
Birthday increase	Contents
Buildings	Buildings
Cameras	Technology & Entertainment
Camping equipment	Personal Items
CD players – see music players	Technology & Entertainment
Clerical business equipment	Contents
Clocks	Contents
Clothing in the home	Contents
Clothing away from home	Personal Items
Coin collection	Contents
Computers, notebook, desktop, laptop, palm top	Technology & Entertainment
Contact lenses	Personal Items
Credit Cards	Personal Items
Debit Cards	Personal Items
Decking	Buildings
Desktops	Technology & Entertainment
Digital receiver	Technology & Entertainment
Discs	Technology & Entertainment
Disc player/recorder	Technology & Entertainment
Documents	Contents
Drains	Buildings Accidental Damage
Drives – tarmac/paved	Buildings
Electronic cash pre-payment cards	Personal Items
Electronic data downloads	Technology & Entertainment
Fax machines	Technology & Entertainment
Fences	Buildings
Film downloads	Technology & Entertainment
Fixtures & fittings	Buildings

Index of Items

For full details of the cover offered for these items, please look at the Option listed below. If the Option has been selected it will be shown on the schedule as included unless the schedule states 'Not insured under this policy':

Item	Option
Flowers	Garden
Footpaths	Buildings
Fountains	Buildings if fixed into the ground. Garden if a moveable water feature
Freezer food	Contents
Games	Technology & Entertainment
Game players hand held & consoles	Technology & Entertainment
Garages	Buildings
Garden furniture	Garden
Garden lights	Garden
Garden play equipment	Garden
Garden statues	Buildings if fixed into the ground. Garden if a moveable ornament
Garden ponds	Buildings
Gardening equipment	Garden
Gates	Buildings
Gazebos	Buildings if fixed into the ground. Garden if an item designed to be temporary
Gift tokens	Personal Items
Glasses- spectacles	Personal Items
Greenhouses	Buildings
Handbags	Personal Items
Hearing aids	Personal Items
Hedges	Garden
High Risk Items	Contents
Household goods	Contents
Jewellery	Personal Items
Landscaping	Garden
Laptops	Technology & Entertainment
Lawns	Garden
Lawnmowers	Garden
Locks & keys	Buildings & Contents
Medals	Personal Items
Metered water	Contents
Mobile phones	Technology & Entertainment

Index of Items

For full details of the cover offered for these items, please look at the Option listed below. If the Option has been selected it will be shown on the schedule as included unless the schedule states 'Not insured under this policy':

Item	Option
Money	Personal Items
Music downloads	Technology & Entertainment
Musical instruments	Technology & Entertainment
Music players/recorders	Technology & Entertainment
Navigation equipment	Technology & Entertainment
Notebook computers	Technology & Entertainment
Office equipment	Contents
Office furniture	Contents
Office stationery	Contents
Oil tanks	Buildings
Outbuildings	Buildings
Paintings	Contents
Palm tops	Technology & Entertainment
Paths	Buildings
Patios	Buildings
Paved terraces	Buildings
Pedal cycles and their accessories	Personal Items
Pergolas	Buildings
Personal documents	Contents
Phone cards	Personal Items
Pictures	Contents
Plants	Garden
Play Equipment in the garden	Garden
Ponds	Buildings
Portable media players	Technology & Entertainment
Pots in the garden	Garden
Premium bonds	Personal Items
Printers	Technology & Entertainment
Religious Festivals	Contents
Satellite receiver	Technology & Entertainment
Satellite navigation equipment	Technology & Entertainment
Season tickets	Personal Items

Index of Items

For full details of the cover offered for these items, please look at the Option listed below. If the Option has been selected it will be shown on the schedule as included unless the schedule states 'Not insured under this policy':

Item	Option
Sheds	Buildings
Shrubs	Garden
Spectacles	Personal Items
Sports equipment	Personal Items
Squatters	Buildings
Stamp collection	Contents
Statues	Buildings if fixed into the ground. Garden if a moveable ornament
Swimming pools	Buildings if fixed into the ground. Garden if a portable play item
Swings	Garden
Terraces	Buildings
Televisions	Technology & Entertainment
Tennis courts	Buildings
Title deeds	Contents
Traveller's cheques	Personal Items
Travel tickets	Personal Items
Trees	Garden
Video player/recorder	Technology & Entertainment
Videos	Technology & Entertainment
Visitors contents	Contents
Walls	Buildings
Watches	Personal Items
Water features	Buildings if fixed into the ground. Garden if a moveable water feature
Wedding/Civil Partnership increase	Contents
Wheelchairs	Personal Items
Works of Art	Contents

Policy Limits

The most we will pay in respect of any one claim is:

Buildings Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Alternative accommodation – Cover 10	£40,000
Locks & keys – Cover 13	£750
Legal fees to remove squatters – Cover 14	£10,000
Emergency services – Cover 15	£1,000
Legal liability as owner – Cover 17	£2,000,000
Legal liability defective premises – Cover 18	£2,000,000

Buildings Accidental Damage Option	The sum insured/limit shown on the schedule
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Contents Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Visitors contents	£500
Office equipment, office furniture and office stationery	£5,000
The cost of reinstating personal documents and title deeds	£2,500
High Risk items – clocks, paintings, works of art, stamp and coin collections	The limit shown on the schedule
Theft from any detached outbuilding, garage, shed or greenhouse. – Covers 6 & 7	£2,000
Wedding, Civil Partnership & Birthday gift increases – Cover 12	£3,000
Religious festivals gift increase – Cover 13	£3,000
Freezer food – Cover 14	£1,000
Temporary removal – Cover 15	£20,000

Policy Limits

The most we will pay in respect of any one claim is:

Contents Option	The sum insured/limit shown on the schedule
Contents in the open – Cover 16	£750
Emergency services – Cover 17	£1,000
Alternative accommodation – Cover 18	£10,000
Tenants liability – Cover 19	£10,000
Tenants improvements – Cover 20	£10,000
Locks & keys – Cover 21	£750
Legal liability – Cover 22	£2,000,000
Legal liability to employees - Cover 22	£10,000,000

Contents Accidental Damage Option	The sum insured/limit shown on the schedule
Loss of liquid petroleum gas or oil – Cover 26	£2,000 each
Loss of metered water – Cover 27	£5,000

Personal Items Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.	£2,000 This limit does not apply to pedal cycles which are separately described on your schedule.
Money	£500
Credit, debit, charge or cash dispenser card	£500
Items left in an unattended motor vehicle	£1,500
Items taken outside of the British Isles	The sums insured shown on the schedule plus the money & credit card limits.
Unspecified Personal Items:	
<ul style="list-style-type: none"> any one item which is not a pedal cycle and which is not separately described on the schedule. 	The unspecified Personal Items sum insured or £1,500 whichever is less.

Policy Limits

The most we will pay in respect of any one claim is:

Personal Items Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
<ul style="list-style-type: none"> pedal cycles which are not separately described on the schedule 	£500 for any one cycle.
Specified Personal Items:	
<ul style="list-style-type: none"> any one item which is not a pedal cycle which is separately described on the schedule 	The sum insured for the item shown on the schedule.
<ul style="list-style-type: none"> any one pedal cycle which is separately described on the schedule 	The sum insured for the cycle shown on the schedule.

Technology & Entertainment Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.	£2,000
Items left in an unattended motor vehicle	£1,500
Items taken outside of the British Isles	The sum insured shown on the schedule
Music, film or electronic data downloads	£2,500

Home Emergency Assistance Option	£500
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Garden Option	The sum insured/limit shown on the schedule
	The following individual limits apply:
Re-landscaping gardens	£5,000

Legal Expenses Option	£50,000
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How to use this Policy Booklet

I want to know if I am covered for a certain item – how do I check?

Look at the index of items, pages 5-8, it will tell you which Option to read. Look at the Option. The first paragraph will tell you what the Option includes. The opposite paragraph tells you what it does not include.

So for example, a handbag – is it included?

Yes, it is included, as the Personal Items Option includes items that someone in the family wears or carries.

Finally you will need to check if there is anything under 'What Is Not Covered' that applies to the handbag and any limits for the Personal Items Option on pages 9-11, that might apply.

I want to know if I am covered for a claim – how do I check?

What caused the claim?

For example, your water tank bursts and the water leaking from it causes part of the ceiling to come down and also ruins a dining table. The cause of the claim is water escaping.

Am I covered?

The building itself is damaged (ceiling)

The contents of the house are affected (dining table)

Check your schedule, do you have both the Buildings and Contents Options insured?

Is the damage covered?

Look in both sections of the policy to see what is and is not covered under both buildings and contents and under water escaping see pages 16-22 for buildings and pages 25-32 for contents.

Finally, after you've read this information please read 'How we settle claims' pages 66-68 and the policy exclusions, policy conditions & claims conditions on pages 59-64.

How to make a claim

When an accident happens, you should take any immediate action you think is necessary to protect property and belongings from further damage, such as switching off the gas, electricity or water.

Call the claims helpline on the number shown on page 65. Please have the policy number handy when you call. While most claims can be agreed over the phone, there may be times when we will ask you to complete a claim form and provide us with further information.

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

Understanding and Using the Policy

The policy is in two parts – the policy wording and the schedule. The policy wording explains what is and what is not covered, how claims are settled and other important information.

The schedule shows which Options of the policy apply, the amount insured and the premium. Please keep the schedule with the policy wording.

A new schedule will be sent whenever a change is made to the insurance and also each year before renewal so you can check that the cover still meets your needs.

If you have any questions please contact us. The telephone numbers are shown on the schedule.

Once you receive the policy you have 14 days to make sure the cover is exactly what you need. If it isn't, please send the documents back and ask us to make changes. Alternatively, you can ask for the policy to be cancelled and receive a full refund of premium as long as no claim has been made.

The policy does not cover repairs and work necessary to maintain the home in a good condition.

There are conditions of the insurance that you or your family will need to meet as your part of this contract on pages 61 to 63. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the Policy Conditions.

You will need to make sure that the amounts insured shown on the schedule are kept up to date.

If the Buildings Option is chosen remember to check the amount insured if extensions or improvements such as installing double glazing, adding a fitted kitchen or conservatory are made.

If the Contents, Technology & Entertainment, Garden or Personal Items Option, is chosen remember to keep the sums insured up to date when you buy new items and make certain that items are insured for the correct amount at all times.

Words with Special Meanings

Some words have a special meaning in the policy and these are listed below. Whenever a word with a special meaning is used in the policy it will be printed in bold type.

There are other words with special meanings listed under the Legal Expenses Option on pages 48-58. **You** should also look at these if **you** have selected this Option.

Company/our/us/we

Royal & Sun Alliance Insurance Ltd.

Insurance period

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

You/your/policyholder

The person(s) named as policyholder on the schedule.

Your family

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

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

Inflation Protection

The sum insured for Personal Items shown on the schedule will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

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

The Insurance Contract

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

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

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

- those Options which are shown on the policy schedule;
- the insurance period set out on the policy schedule.

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

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

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

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

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

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

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

Buildings includes	What is not included
<p>There are 2 parts to the buildings:</p> <p>a) the buildings of the part of the home in which you live including its detached annexes, outbuildings, garages, sheds and greenhouses;</p> <p>b) the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live.</p> <p>Both a) and b) are at the address shown on the schedule.</p>	<p>Items covered under the Garden Option. These are trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues. Aerials or satellite receiving equipment. Any home used for any trade, professional or business purposes except clerical business use. Mobile homes.</p> <p>Any amount exceeding the Buildings sum insured shown on the schedule and limits shown on page 9.</p>
What is covered	What is not covered
<p>Physical damage to a) & b) caused by the following:</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 1-5, 7-9,12,13 & 15 and is shown on the schedule. Damage while part a) the home in which you live:</p> <ul style="list-style-type: none"> • has not been lived in by your family for more than 60 days in a row. This applies to covers 4, 5, 12 and 13; • is lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of the home. This applies to covers 4 and 5.
<p>1. Fire, lightning, explosion, earthquake or smoke</p>	<p>Damage by smoke from air pollution.</p>
<p>2. Storm or flood.</p>	<p>Damage caused by:</p> <ul style="list-style-type: none"> • frost; • a rise in the water table (the level below which the ground is completely saturated with water). <p>Damage to fences or gates.</p>
<p>3. Riot, civil commotion.</p>	

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
4. Malicious acts or vandalism.	
5. Theft or attempted theft.	
<p>6. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>The first part of any claim that you must pay is shown on the schedule as the subsidence, heave or landslip excess. Damage to part b) the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live unless part a) the home in which you live 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 part a) the home in which you live are damaged by the same cause and at the same time.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • structures bedding down or settlement of newly made up ground; • the coast or a riverbank being worn away; • or from demolition, alteration or repair to the home; • or from poor or faulty design, workmanship or materials; • sulphate reacting with any materials from which any part of the buildings is constructed.
7. Falling trees or branches.	Damage to fences or gates.
8. Falling aerials or satellite receiving equipment, their fittings or masts.	

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
<p>9. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Damage by pets.</p>
<p>10. Alternative Accommodation. The cost of alternative accommodation for your family if the home is uninhabitable as a result of damage to the buildings by covers 1-9 and 12 of the Buildings Option, plus covers 19-21 of the Buildings Accidental Damage Option if it has been selected, we will pay the:</p> <ul style="list-style-type: none"> • additional cost of similar short-term accommodation including that required for any pets living with you; • rent you would have received but have lost including ground rent. 	<p>Any costs that you:</p> <ul style="list-style-type: none"> • have to pay once the home becomes habitable again; • agree to pay without our written permission. <p>The cost of alternative accommodation for anyone who is not a member of your family. Any costs arising from damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover. Any amount exceeding £40,000.</p>
<p>11. Fees and related costs necessarily incurred in repairing or replacing damaged parts of the buildings, provided the damage is covered under the policy and subject to our prior written agreement. We will pay for:</p> <ul style="list-style-type: none"> • architects, engineers, surveyors and legal fees; • the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of the home; • the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of the home are repaired or replaced. 	<p>Any fees and costs you have to pay for preparing or furthering any claim. Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if you were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of the buildings.</p>

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
<p>The following physical damage applies only to part a) the home in which you live caused by the following:</p>	
<p>12. Freezing of water in fixed water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p>	<p>Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage. Damage to any part of the buildings by subsidence cover 6, as a result of escaping water. The cost of removing, repairing or replacing part a) the home in which you live in order to locate the source of the escape of water or oil.</p>
<p>13. Locks & keys. Accidental damage to the locks of, or loss of the keys to the outside doors of your home or to safes and alarms in your home. We will pay for the replacement of the lock mechanism or change the locks. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by any process of repair or restoration. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. Any amount exceeding £750.</p>

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
In addition we provide the following cover	
<p>14. Legal fees to remove squatters. The cost of legal fees which you have to pay to repossess the buildings following occupation by squatters.</p>	<p>Any legal fees which you agree to pay without our written consent. Any amount exceeding £10,000.</p>
<p>15. Emergency Services. Damage caused by the emergency services while getting into the buildings to deal with an emergency.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Buildings Option. Any amount exceeding £1,000.</p>
<p>16. Selling the home. Cover when selling the buildings. If between the date of exchange of contracts and completion of the sale, there is damage by anything insured under covers 1-9 of the Buildings Option, the buyer shall be entitled to the benefit of this cover once the sale has been completed.</p>	<p>This cover does not apply if insurance on the buildings of the home has been arranged by or for the buyer. Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>Please remember that the Buildings Option does not include items under the Garden Option.</p>	

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

Legal liability

What is covered	What is not covered
<p>In addition we provide the following cover:</p> <p>17. Legal Liability as owner. The legal liability of your family as owner of the buildings and land belonging to it, to pay damages and costs to others which arise from any single event occurring during the insurance period which result in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone; • accidental damage to physical property. <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p> <p>The most we will pay is £2,000,000, plus defence costs agreed by us in writing.</p>	<p>Anything owned by or the legal responsibility of your family.</p> <p>Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • any employment, trade, profession or business of any of your family; • The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>

Liability for injury or damage resulting from land or buildings of the home nearly always attaches to the occupier, rather than the owner. If **you** are the owner and occupier, insurance against **your** liability as occupier is not provided by the Buildings Option of this policy and **you** should ensure **you** have a contents insurance which will provide **you** with the occupier's liability insurance **you** require.

Buildings Option

This Option sets out the cover provided for buildings. If this Option has been provided it will be shown on the schedule as included unless the schedule states 'Not insured under this policy'.

Legal liability (continued)

What is covered	What is not covered
<p>18. Legal liability defective premises. Legal liabilities which result from the ownership of any home previously occupied by you and insured by us and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as you do not have this cover under another policy.</p> <p>The most we will pay is £2,000,000, plus defence costs agreed by us in writing.</p>	<p>Any home in which you still hold legal title or have an interest.</p> <p>Any incident which happens more than 7 years after the last day of the last insurance period in respect of any home previously insured by us and owned and occupied by you.</p> <p>Anything owned by or the legal responsibility of your family.</p> <p>Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Liability arising from:</p> <ul style="list-style-type: none">• any employment, trade, profession or business of any of your family;• The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>

Buildings Accidental Damage Option

The following additional cover is also provided for the buildings but only if the schedule states 'Accidental damage included'. This Option can only be chosen if the Buildings Option has also been selected.

What is covered	What is not covered
<p>Physical damage to a) & b) caused by the following:</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 19-21 and is shown on the schedule. Damage while part a) the home in which you live has not been slept in frequently by your family for more than 60 days in a row. This applies to covers 19-21.</p>
<p>19. Accidental damage</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Damage while anyone who is not a member of your family lives in part a) unless we have been advised and have agreed to provide this Option and this cover is shown as included on the schedule. Damage caused by:</p> <ul style="list-style-type: none"> • water entering the home other than by storm or flood; • mechanical, electrical or electronic fault or breakdown; • the coast or a riverbank being worn away; • sulphate reacting with any materials from which your home is built. <p>Damage caused by or from:</p> <ul style="list-style-type: none"> • poor or faulty design, workmanship or materials; • subsidence, heave, landslip, movement, settlement or shrinkage; • demolition, alteration or repair. <p>Damage which is specifically excluded by any cover listed elsewhere in the Buildings Option.</p>

Buildings Accidental Damage Option

The following additional cover is also provided for the buildings but only if the schedule states 'Accidental damage included'. This Option can only be chosen if the Buildings Option has also been selected.

What is covered	What is not covered
<p>20. Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from the buildings, for which your family is legally responsible. We will also pay the cost of breaking into and repairing the pipe, if following a blockage, normal methods of releasing a blockage between the main sewer and part a) the home in which you live are unsuccessful. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life. Damage to any part of the buildings by subsidence cover 6, as a result of escaping water. Damage caused by or from:</p> <ul style="list-style-type: none"> • poor or faulty design, workmanship or materials; • demolition, alteration or repair. <p>Damage caused by sulphate reacting with any materials from which your home is built. Damage which is specifically excluded by any cover listed elsewhere in the Buildings Option.</p>
<p>21. Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of buildings.</p>	
<p>Please remember that the Buildings Option does not include items under the Garden Option.</p>	

How to make a claim.

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Contents Option

This Option sets out the cover we provide for contents, unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
<p>Contents are household goods, high risk items (which are clocks, paintings, works of art, stamp and coin collections), clothing in the home, visitors contents in the home, personal documents, title deeds, office equipment, office furniture and office stationery all owned by your family or your family's responsibility under contract. Household goods does not include items covered in the Technology & Entertainment, Personal Items, Buildings or Garden Options.</p>	<p>Items covered under the Technology & Entertainment, Garden Option or Personal Items Option, except for clothing in the home.</p> <p>Motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles. aircraft, trains and boats (other than models), gliders, hang-giders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached. Fixtures and fittings, business stock, money, credit, debit, cheque, charge or store loyalty cards, bankers or cash dispenser cards. Anything used for trade, professional or business purposes except office equipment, office furniture, office stationery. Office stationery does not include the cost of replacing paper records except for their value as stationery. Animals. Any amount exceeding the sum insured and limits shown on the schedule and on pages 9-10.</p>
<p>What are household goods? – the things you keep in the home – that you use to furnish the home and which normally stay at home – if you were to move you would normally take these items with you – for example furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots & pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines.</p>	

Contents Option

This Option sets out the cover we provide for contents, unless the schedule states 'Not insured under this policy'.

Please remember that Contents does not include items included in the Technology & Entertainment Option – aerals, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all of which are owned by **your family** or **your family's** responsibility under contract. Please refer to pages 38-40 for further cover details on this Option.

Please remember that Contents does not include items included in the Personal items Option – clothing when taken outside the home, jewellery, watches, medals, and other items which **your family** normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, pedal cycles and their accessories, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use. Please refer to pages 35-37 for further cover details on this Option.

Please remember that Contents does not include items included in the Garden Option – Garden means trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues. Please refer to pages 45-47 for further cover details on this Option.

What is covered	What is not covered
Loss or damage to contents in the home at the address shown on the schedule including contents in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	The excess, this is the first part of any claim that you must pay. It applies to covers 1-17, 20 & 21 and is shown on the schedule. Loss or damage from the home if the home has not been lived in by your family for more than 60 days in a row this applies to covers 3, 5, 6, 7,14 & 21.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm or flood.	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	Damage to the appliance or system which the water or oil escapes from. The cost of replacing the water or oil that has escaped.

Contents Option

This Option sets out the cover we provide for contents, unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
4. Riot, civil commotion.	
5. Malicious acts or vandalism.	Loss or damage while anyone who is not a member of your family is living in the home unless force and violence has been used to get into or out of the home.
6. Theft or attempted theft using force and violence to get into or out of the home.	Any amount exceeding £2,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.
7. Theft or attempted theft not using force and violence to get into or out of the home.	Loss or damage while: <ul style="list-style-type: none"> • anyone who is not a member of your family is living in the home unless force and violence has been used to get into or out of the home; • your home is used to receive any visitors or paying guests in connection with any trade, profession or business. Loss by deception unless the only deception was someone tricking their way into your home. Any amount exceeding £2,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.
8. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip. Subsidence means downward movement of the site on which the buildings stand by a cause other than the weight of the buildings themselves. Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground. Landslip means downward movement of sloping ground.	Loss or damage caused by: <ul style="list-style-type: none"> • solid floors moving unless the foundations of the outside walls of the home are damaged by the same cause and at the same time; • structures bedding down or settlement of newly made up ground; • the coast or a riverbank being worn away; • or from demolition, alteration or repair to the home; • or from poor or faulty design, workmanship, or materials.
9. Falling trees or branches.	

Contents Option

This Option sets out the cover we provide for contents, unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
10. Falling aerials or satellite receiving equipment, their fittings or masts.	
11. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
12. Wedding, Civil Partnership and Birthday gifts. Loss or damage to wedding, civil partnership and birthday gifts by covers 1-11 of this Option plus covers 23-27 of the Contents Accidental Damage Option if it has been selected. The limit or sum insured shown on the schedule will increase by £3,000 for one month before and one month after the wedding day, civil partnership ceremony or birthday of any of your family.	Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.
13. Religious festivals. Loss or damage by covers 1-11 of this Option plus covers 23-27 of the Contents Accidental Damage Option if it has been selected, for contents purchased as a result of a religious festival. The limit or sum insured shown on the schedule will increase by £3,000 for one month before and one month after a religious festival.	Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover
14. Freezer food. The cost of replacing food in a freezer in the home, that has been spoiled by an accidental change in temperature.	Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to the home. Any amount exceeding £1,000.
We also provide cover for contents when they are away from the home or outside the home:	
15. Temporary removal. Loss or damage to contents caused by covers a)-i) below while they are moved temporarily away from the home to a building or residence where your family is living, working, or studying at university, college or school, or to other premises all within the British Isles.	Any amount exceeding £20,000.

Contents Option

This Option sets out the cover we provide for contents, unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
a) Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
b) Storm or flood.	Loss or damage to any movable contents in the open.
c) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.
d) Riot, civil commotion.	
e) Malicious acts or vandalism.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.
f) Theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage to any contents in the open.
g) Falling trees or branches.	
h) Falling aerials or satellite receiving equipment, their fittings or masts.	
i) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
16. Contents in the open. Loss or damage to the contents by covers a) -h) below while in the open on the land belonging to the home caused by:	Any amount exceeding £750.
a) Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
b) Storm or flood.	
c) Riot, civil commotion.	
d) Malicious acts or vandalism.	Loss or damage: <ul style="list-style-type: none"> • if the home has not been lived in by your family for more than 60 days in a row; • while anyone who is not a member of your family is living in the home.

Contents Option

This Option sets out the cover **we** provide for contents, unless the schedule states 'Not insured under this policy':

What is covered	What is not covered
<p>16. Contents in the open continued</p> <p>e) Theft or attempted theft.</p>	<p>Loss or damage while:</p> <ul style="list-style-type: none"> • anyone who is not a member of your family is living in the home. • while the home is used to receive visitors or paying guests in connection with your business.
f) Falling trees or branches.	
g) Falling aerials or satellite receiving equipment, their fittings or masts.	
h) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
<p>17. Emergency services.</p> <p>We will pay for damage to the contents caused by the emergency services while getting into the home to deal with an emergency.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Contents Option.</p> <p>Any amount exceeding £1,000.</p>
<p>18. Alternative Accommodation.</p> <p>The cost of Alternative Accommodation for your family if the home is uninhabitable as a result of damage to the contents by covers 1-11 of this Option plus covers 23-27 of the Contents Accidental Damage Option if it has been selected, we will pay the:</p> <ul style="list-style-type: none"> • additional cost of similar short-term accommodation including that required for any pets living with you; • cost of temporary storage of the contents. <p>If you are a tenant this cover will be provided as long as no other insurance covers this loss.</p>	<p>Any costs you:</p> <ul style="list-style-type: none"> • have to pay once the home becomes habitable again; • agree to pay without our written permission. <p>The cost of alternative accommodation for anyone who is not a member of your family. Any costs arising from loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p> <p>Any amount exceeding £10,000.</p>

Contents Option

This Option sets out the cover **we** provide for contents, unless the schedule states 'Not insured under this policy'.

What is covered	What is not covered
<p>19. Tenants liability. If you are legally liable under the terms of your tenancy agreement (not as owner, leaseholder or landlord), for damage to the home we will provide covers 1-9 and 12 of the Buildings Option.</p>	<p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover. Any amount exceeding £10,000.</p>
<p>20. Tenants improvements. Damage by covers 1- 9 and 12 of the Buildings Option to fixed improvements and fixed internal decorations which you have added as a tenant of the home.</p>	<p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover. Any amount exceeding £10,000.</p>
<p>21. Locks & keys. Accidental damage to the locks of, or loss of the keys to the outside doors of your home or to safes and alarms in your home. We will pay for the replacement of the lock mechanism or change the locks. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by any process of repair or restoration. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. Any amount exceeding £750.</p>

How to make a claim.

If **you** wish to claim under this Option please follow the steps on page 65.
You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Please remember that Contents Option does not include items under the Personal Item, Technology & Entertainment or the Garden Option

Contents Option

This Option sets out the cover **we** provide for contents, unless the schedule states 'Not insured under this policy'.

Legal Liability

What is covered	What is not covered
<p>In addition we provide the following cover:</p> <p>22. Legal Liability. The personal legal liability of your family:</p> <ul style="list-style-type: none"> • as occupier of the home and its land; • as individuals; • as an employer to any of your family's domestic employees; <p>to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone; • accidental damage to physical property. <p>The most we will pay is £2,000,000, except where there is accidental bodily injury to a domestic employee where the most we will pay is £10,000,000</p> <p>We will also pay defence costs agreed by us in writing.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose</p>	<p>Anything owned by or the legal responsibility of your family.</p> <p>Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Injury, death disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • any employment, trade, profession or business of any of your family; • any of your family passing on any disease or virus; • the ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models), gliders, hang-glifters, caravans or trailers; • any of your family owning land or buildings; • The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>

Contents Accidental Damage Option

The following additional cover is also provided for contents but only if the schedule states 'Accidental damage included'. This Option can only be chosen if the Contents Option has also been selected.

What is covered	What is not covered
<p>Damage to your contents caused by the following:</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 23, 24, 25, 26 & 27 and is shown on the schedule. Damage if the home has not been lived in by your family for more than 60 days in a row this applies to covers 23, 26 & 27.</p> <p>Damage while anyone who is not a member of your family lives in the home, unless we have agreed to provide the Accidental Damage Option and this cover is shown as insured on the schedule.</p> <p>Deterioration of food.</p>
<p>23. Accidental damage. Accidental damage this means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Damage by:</p> <ul style="list-style-type: none"> • water entering the home other than by storm or flood; • mechanical, electrical or electronic fault or breakdown; • any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.
<p>24. Accidental breakage of mirrors, ceramic hobs in free standing cookers 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>25. Professional removal. Accidental damage or loss while a professional removal firm is moving the contents from the home directly to your new permanent home in the British Isles.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • by mechanical, electrical or electronic fault or breakdown; • while the contents are in storage or being moved to or from storage. <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p>

Contents Accidental Damage Option

The following additional cover is also provided for contents but only if the schedule states 'Accidental damage included'. This Option can only be chosen if the Contents Option has also been selected.

What is covered	What is not covered
26. Accidental loss of liquid petroleum gas or oil at the home.	Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover. Any amount exceeding £2,000.
27. Accidental loss of metered water at the home.	Any amount exceeding £5,000.
Please remember that Contents Option does not include items under the Personal Item, Technology & Entertainment or the Garden Option	

How to make a claim

If you wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Personal Items Option

This Option sets out the cover **we** provide for **your** Personal items in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

Personal Items includes	What is not included
<p>Personal items means clothing when taken outside the home, jewellery, watches, medals and other items which your family normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, pedal cycles and their accessories, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use all owned by your family or your family's responsibility under contract.</p>	<p>Items covered under the Contents, Technology & Entertainment or Garden Options. Anything used for trade, professional or business purposes. Breakage of sports equipment while in use. Credit, debit, charge or cash dispenser cards not issued in the British Isles. Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection. Motorised pedal cycles. Gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft. Trailer tents. Any amount exceeding the Personal Items sum(s) insured shown on the schedule and limits shown on page 10-11. Any amount exceeding £2,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>Please remember that Personal Items does not include items included in Technology & Entertainment Option – aerials, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all of which are owned by your family or your family's responsibility under contract. Please refer to pages 38-40 for further cover details on this Option.</p>	

Personal Items Option

This Option sets out the cover **we** provide for **your** Personal items in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

Please remember that Personal Items does not include items included in the Garden Option – trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues. Please refer to pages 45-47 for further cover details on this Option.

What is covered	What is not covered
<p>Loss or damage in the British Isles and temporarily outside the British Isles for 60 days in any insurance period while in the possession of any of your family.</p> <p>Credit, debit, charge or cash dispenser cards</p> <p>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 lost or stolen credit, debit, charge or cash dispenser 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 excess, this is the first part of any claim that you must pay and is shown on the schedule.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked boot or locked compartment. <p>Any amount exceeding £1,500 for items left in an unattended motor vehicle.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> • by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies; • caused by water entering the home other than by storm or flood; • from the home if the home has not been lived in by your family for more than 60 days in a row; • caused by theft or attempted theft from an unlocked hotel room; • if items have been outside the British Isles for a total of more than 60 days in any insurance period; • to any pedal cycle which is left unattended unless the pedal cycle is locked to an object that cannot be moved.

Personal Items Option

This Option sets out the cover **we** provide for **your** Personal items in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

What is covered	What is not covered
	<p>Loss in the home by theft, malicious acts or vandalism when the home is:</p> <ul style="list-style-type: none">• lived in by anyone other than your family;• used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of the home.</p> <p>Loss which results from any authorised cardholder not following the terms and conditions under which the credit, debit, charge or cash dispenser card was issued.</p> <p>Use of credit, debit, charge or cash dispenser cards by any of your family without the permission of any authorised cardholder.</p> <p>Loss of value or loss due to errors or omissions in receipts, payments or accountancy.</p> <p>Loss of money not reported to the police within 24 hours of discovery.</p> <p>There is no excess payable for credit, debit, charge or cash dispenser cards.</p> <p>In most cases, you will only be liable for the first £50 per credit, debit, charge or cash dispenser card.</p>
<p>Please remember that the Personal Items Option does not include items included in the Technology & Entertainment, Garden, Contents or Buildings Options.</p>	

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Technology & Entertainment Option

This Option sets out the cover **we** provide for Technology & Entertainment equipment in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

Technology & Entertainment includes	What is not included
<p>Technology & Entertainment equipment means aerials, cameras, digital receivers, discs, disc players and recorders, computers including notebook, laptops, desktop computers and palm tops, electronic data downloads, fax machines, film downloads, game players including hand held and consoles, games, mobile phones, music downloads, music players, music recorders, musical instruments, navigation equipment that is not permanently fixed in motor vehicles, portable media players, printers, videos, video players and recorders, satellite dishes & receivers, televisions and parts or accessories for any of them all owned by your family or your family's responsibility under contract.</p>	<p>Items covered under the Contents, Personal Items or Garden Options. Motor parts or accessories other than removable entertainment and navigation equipment while removed. Anything used for trade, professional or business purposes (other than notebook computers, laptops, desktop computers, palm tops, faxes, printers and mobile phones). Any amount exceeding the Technology & Entertainment sum insured shown on the schedule and limits shown on page 11. Any amount exceeding £2,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse.</p>
<p>Please remember that Technology & Entertainment does not include items included in the Personal items Option – clothing when taken outside the home, jewellery, watches, medals, and other items which your family normally wear or carry, credit, debit, charge or cash dispenser cards, current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, sports and camping equipment, pedal cycles and their accessories, wheelchairs or similar electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use all of which are owned by your family or your family's responsibility under contract. Please refer to pages 35-37 for further cover details on this Option.</p>	
<p>Please remember that Technology & Entertainment does not include items included in the Garden Option – trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues. Please refer to pages 45-47 for further cover details on this Option.</p>	

Technology & Entertainment Option

This Option sets out the cover we provide for Technology & Entertainment equipment in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

What is covered	What is not covered
<p>1. Loss or damage in the British Isles and temporarily outside the British Isles for 60 days in any insurance period while in the possession of any of your family.</p>	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 1 & 2 and is shown on the schedule.</p> <p>Loss or damage caused by</p> <ul style="list-style-type: none"> • mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies; • theft or attempted theft from an unlocked hotel room; • water entering the home other than by storm or flood. <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked boot or locked compartment. <p>Any amount exceeding £1,500 for items left in an unattended motor vehicle.</p> <p>Loss or damage from the home if the home has not been lived by your family for more than 60 days in a row;</p> <ul style="list-style-type: none"> • Loss or damage by theft, malicious acts or vandalism while the home is used to receive visitors or paying guests in connection with any business, unless force and violence is used to get into or out of the home.

Technology & Entertainment Option

This Option sets out the cover **we** provide for Technology & Entertainment equipment in or away from the home, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

What is covered	What is not covered
	Loss by deception unless the only deception is someone tricking their way into the home. Loss or damage if items have been outside the British Isles for a total of more than 60 days in any insurance period . The cost of replacing non-recoverable music, film or electronic data.
2. Music, film or electronic data downloads The cost of replacing non-recoverable music, film or electronic data legally downloaded by your family , from a legitimate website following loss or damage to technology & entertainment equipment.	The cost of remaking or recreating any non-recoverable music, film or electronic data. Any data not commercially available at the time of loss. Any amount exceeding £2,500.

Please remember that the Technology & Entertainment Option does not include items included in the Personal Items, Garden or Contents Options.

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Home Emergency Assistance Option

This Option sets out the cover **we** provide for Home Emergency Assistance, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Buildings or Contents Options have also been selected.

What is covered	What is not covered
<p>The Home Emergency Assistance Option only covers you against the costs of certain household situations, which you will find described in covers 1-7 in this Option.</p> <p>We will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by us to carry out temporary or permanent repairs in the circumstances detailed, which if not dealt with immediately upon discovery will make the home unsafe or insecure for you, cause damage to the home or its contents, or result in the home losing its main source of heating, lighting or water (hot or cold).</p> <p>Home Emergency Assistance Option does not cover everything which you might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.</p> <p>If a permanent repair is necessary, the authorised tradesman will carry it out provided it can be effected at a similar expense to a temporary repair. This cover may not provide the cost of full repair or replacement.</p> <p>An authorised tradesman is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to our contractor.</p> <p>The most we will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is up to £500.</p>	<p>Any incident not reported to us immediately upon discovery.</p> <p>Garages (unless integral to the home), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.</p> <p>Land belonging to the home.</p> <p>Gas leaks other than under cover 7.</p> <p>Any subsequent repairs for the same damage or system.</p> <p>Permanently replacing or removing paths or driveways in order to deal with the emergency.</p> <p>Any repair arising from circumstances known to you before you asked us to provide cover.</p> <p>Any system, equipment or facility having reached the end of its expected working life.</p> <p>Damage caused as a result of any system, equipment or facility having reached the end of its expected working life.</p> <p>The normal day to day maintenance of the home, system(s) or facility.</p> <p>Any heating system or equipment not installed or repaired correctly by an authorised tradesman (approved by a regulatory body) following manufacturer's instructions.</p> <p>Any heating system not operated in accordance to manufacturer's instructions.</p> <p>Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.</p> <p>Domestic appliances.</p>

Home Emergency Assistance Option

This Option sets out the cover **we** provide for Home Emergency Assistance, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Buildings or Contents Options have also been selected.

What is covered	What is not covered
	<p>Damage if the home has not been lived in by your family for more than 60 days in a row.</p> <p>Damage while the home is lent, let or sub-let to anyone other than your family.</p> <p>Repairs which are made by anyone other than the tradesman authorised by us.</p> <p>Costs incurred without our agreement.</p> <p>Any loss expenses or costs of any kind that are not directly caused by the event that led to your claim.</p> <p>Any home used for any trade, professional or business purposes except clerical business.</p> <p>Any amount exceeding the sum insured shown on the schedule.</p>
<p>We will pay the cost of the repair, parts and call out charges for:</p>	
<p>1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system.</p>	<p>Cesspits, septic tanks and associated fittings.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Shared drainage facilities, except on the land belonging to the home.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Escape of water outside of the home, which is not causing damage to the interior of the home or its contents.</p>

Home Emergency Assistance Option

This Option sets out the cover **we** provide for Home Emergency Assistance, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Buildings or Contents Options have also been selected.

What is covered	What is not covered
<p>We will pay the cost of the repair, parts and call out charges for:</p> <ol style="list-style-type: none"> Loss of heating as a result of complete failure or breakdown of the Primary heating system of the home during the period 1st October to 30th April (inclusive). 	<p>Boilers over 10 years old. Any boiler with an output of 60kW or more. The cost of repairing a heating system that, in our opinion, is beyond economical repair. The cost of replacing the heating system. Complete or partial breakdown of the primary central heating system outside the period 1st October to 30th April. Failure of the electricity and or gas supplies as a result of:</p> <ul style="list-style-type: none"> industrial action by a public service company. the electricity and or gas supply being deliberately or accidentally cut or turned off. <p>Failure or breakdown of a component which affects only the efficiency of the primary heating system. Any loss or damage caused as a result of the lack of fuel. Where the primary heating system is not regularly maintained and serviced as recommended by the manufacturer and carried out by an authorised tradesman (approved by a regulatory body). Proof will be required and the service must have been conducted within 15 months of the last service. Descaling and any work arising from hard water scale deposits. Any mains service which is the responsibility of a public service company. Damage to radiators, however we will pay to isolate leaking radiators. Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain. Removing asbestos unless necessary to undertake insured repair.</p>

Home Emergency Assistance Option

This Option sets out the cover **we** provide for Home Emergency Assistance, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Buildings or Contents Options have also been selected.

What is covered	What is not covered
We will pay the cost of the repair, parts and call out charges for;	
3. Complete failure of the electricity supply within the home.	Failure of the electricity supply as a result of: <ul style="list-style-type: none"> • industrial action by a public service company. • the electricity supply being deliberately or accidentally cut off. Any mains service which is the responsibility of a public service company.
4. Removing rats, mice or squirrels or the treatment and removal of wasps nests that occur inside the home or are attached to the main structure of the home.	Damage outside of the home, which is not causing damage to the interior of the home or its contents. We will not pay for more than 2 incidents in any one insurance period .
5. Securing the home as a result of damage or breakage to the frame or glazing of the outside doors or windows of the home which leaves the home unsafe or insecure.	Damage caused deliberately by your family .
6. Repairs necessary to make the roof of the home watertight and prevent further damage.	The cost of replacing flat roofs.
In addition you are covered for the following:	
7. The cost of overnight accommodation for your family including that required for any pets normally living with you if we agree that the home cannot be lived in.	The cost of overnight accommodation for anyone who is not a member of your family .

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

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Garden Option

This Option sets out the cover **we** provide for Garden items, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

If this Option is selected and is shown as included on the schedule and if the Contents Accidental Damage Option is also selected and is shown as included on the schedule **we** will automatically add Accidental Damage cover for the items covered in the Garden Option.

Garden includes	What is not included
<p>Garden means trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues all owned by your family or your family's responsibility under contract.</p>	<p>Items covered under the Buildings, Contents, Technology & Entertainment and Personal Items Options.</p> <p>Accidental damage unless the Contents accidental damage Option has been selected.</p> <p>Motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles, (other than garden machinery) or parts or accessories for any of them whether attached or detached.</p> <p>Anything used for trade, professional or business purposes.</p> <p>Any amount exceeding the sum insured shown on the schedule and limit on page 11.</p>

Garden Option

This Option sets out the cover **we** provide for Garden items, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

If this Option is selected and is shown as included on the schedule and if the Contents Accidental Damage Option is also selected and is shown as included on the schedule **we** will automatically add Accidental Damage cover for the items covered in the Garden Option.

What is covered	What is not covered
Loss or damage to the garden and items in the garden at the address shown on the schedule including items in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	The excess, this means the first part of any claim that you must pay. It applies to covers 1-9 and is shown on the schedule. Loss or damage if: <ul style="list-style-type: none"> • the home has not been lived in by your family for more than 60 days in a row; • anyone who is not a member of your family is living in the home; both apply to covers 4 and 5.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm or flood.	Damage to trees, shrubs, plants, hedges and lawns.
3. Riot, civil commotion.	
4. Malicious acts or vandalism	
5. Theft or attempted theft.	Loss or damage if the home and/or garden are used to receive visitors or paying guests in connection with your trade, profession or business.
6. Falling trees or branches.	Damage to shrubs, plants, hedges and lawns.
7. Falling aerials or satellite receiving equipment, their fittings or masts.	
8. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.

Garden Option

This Option sets out the cover **we** provide for Garden items, unless the schedule states 'Not insured under this policy'. This Option can only be chosen if the Contents Option has also been selected.

If this Option is selected and is shown as included on the schedule and if the Contents Accidental Damage Option is also selected and is shown as included on the schedule **we** will automatically add Accidental Damage cover for the items covered in the Garden Option.

What is covered	What is not covered
<p>9. Accidental Damage Accidental damage this means sudden, unexpected and visible damage which has not been caused on purpose This cover only applies if the Contents Accidental Damage Option has been selected.</p>	<p>Damage to trees, shrubs, plants, hedges and lawns.</p> <p>Damage while anyone who is not a member of your family lives in the home, unless we have agreed to provide the Contents Accidental Damage Option and this cover is shown as insured on the schedule.</p> <p>Damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover.</p>
<p>In addition we provide the following cover:</p>	
<p>10. We will pay for the re-landscaping of your gardens at the home as a result of damage by the emergency services.</p>	<p>Loss or damage by any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover except for damage to trees, plants, shrubs, hedges and lawns.</p> <p>Any amount exceeding £5,000.</p>
<p>Please remember that the Garden Option does not include items covered under the Buildings, Contents, Technology & Entertainment and Personal Items Options. Building means – the buildings of the part of the home in which you live including its detached annexes, outbuildings, garages, sheds and greenhouses, the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live. Please refer to pages 16-22 for further cover details on this Option.</p>	

How to make a claim

If **you** wish to claim under this Option please follow the steps on page 65.

You should also read the claims conditions and policy & claims exclusions on pages 59-65.

Legal Expenses Option

The words with special meaning which apply to this Option are listed on pages 48-49. **You** should look at these.

This Option explains the cover **we** provide for **legal expenses** up to £50,000 for **any one claim** unless **your** schedule states 'Not insured under this policy'.

This Option provides **you** with access to a wide range of effective solutions, including professional mediation, that are designed to address **your** individual circumstances.

The cover at a glance

- Personal injury
- Consumer protection
- Residential
- Employment
- Tax

If you need legal advice.

If **you** or **your family** need legal advice on any personal or domestic matter or are unsure of the best way forward, just call **our** free legal helpline on the number shown on **your** schedule for expert advice and guidance at any time of the day or night.

If you think you might have a claim.

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible in writing by filling in a claim form that can be obtained from Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.

Words with special meanings.

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

There are other words with special meanings listed on page 14 and **you** should also look at these.

Any one claim.

All **legal proceedings**, including appeals, arising from or relating to the same original cause or event.

Arbitration.

A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.

Court.

A **court**, or other appropriate authority.

Disbursements.

Money that **your** solicitor has spent on **your** behalf in dealing with **your** case.

These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.

Expert Witness.

A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

Legal Expenses Option

Full enquiry.

Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of **your** tax affairs in detail.

Goods.

Items **you** own or for which **you** are legally responsible, except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

Household.

You, your husband, wife, **partner**, children, parents and relatives who all normally live with **you** at **your** home.

Insurer.

Royal & Sun Alliance Insurance Ltd.

We have appointed Arc Legal Assistance to administer claims for **legal expenses** on **our** behalf.

Legal expenses.

Your representative's fees, costs and **disbursements** which we have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties **you** have to pay. Anything more than is allowed on the **standard basis** must be paid by **you**.

Legal proceedings.

Legal action in a civil **court** to protect **your** rights in a dispute.

Partner.

A person **you** have a continuous relationship with who lives with **you** at **your** home.

Representative.

The solicitor or other suitably-qualified person appointed to act for **you**.

Standard Basis.

The basis for charging costs:

- a) in England and Wales under Civil Procedure Rules rule 44.4; or b) in Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.

Territorial limits.

Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City and Islands in the Mediterranean.

We, us, our.

Arc Legal Assistance, a third party provider approved by Royal & Sun Alliance Insurance Ltd., which handles claims on behalf of the **insurer**.

You can contact **us** at: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.

You, your.

The person named as **policyholder** on **your** schedule and members of your household.

Legal Expenses Option

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

A. Personal injury

What is covered	What is not covered
The cost of you taking legal proceedings against another person or organisation as a result of an event which causes your death, or bodily injury.	Anything that is excluded on page 55 of this policy. Any illness or injury which happens gradually or is not caused by a sudden or specific accident. Any illness or injury which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner. Defending civil legal proceedings that are connected with: <ul style="list-style-type: none">• death, disease or illness of or bodily injury to anyone; or• loss or destruction of, or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage). Any claim to do with your use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle). Any claim where the amount in dispute is less than £250.

Legal Expenses Option

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

B. Consumer Protection

What is covered	What is not covered
<p>1. The cost of you taking legal proceedings against another person or organisation as a result of:</p> <ul style="list-style-type: none">a. a dispute over a contract for buying, selling or renting goods or services;b. a person or organization breaking the requirements of Part II, Section 13 of the Data Protection Act 1998; and where breaking those requirements results in you losing money. <p>2. The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services.</p>	<p>Anything that is excluded on page 55 of this policy.</p> <p>Any dispute over a contract that arises less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing your home.</p> <p>Any dispute connected with letting, sub-letting, or allowing another person to live in your home.</p> <p>Anything to do with a motor vehicle, its parts or accessories.</p> <p>Any claim where the amount in dispute is less than £250.</p> <p>Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.</p>

Legal Expenses Option

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

C. Residential

What is covered	What is not covered
<p>1. The cost of you taking legal proceedings against another person or organisation as a result of:</p> <ul style="list-style-type: none"> a. a person or organization interfering with your legal rights relating to your home. (You must be legally entitled to live in your home); b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant; or c. an event which causes loss of or damage to your home. <p>2. The cost of defending legal action brought against you as a result of:</p> <ul style="list-style-type: none"> a. you allegedly interfering with another person's legal rights in connection with you owning or living in your home. (You must be legally entitled to live in your home.) b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant. 	<p>Anything that is excluded on page 55 of this policy.</p> <p>An event that happens less than 90 days after the insurance first started.</p> <p>Any legal proceedings over loss or damage covered under a more specific insurance policy.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing your home.</p> <p>Any dispute about letting, sub-letting or allowing another person to live in your home.</p> <p>Legal proceedings between you and a government department or a local authority, unless you could lose money if your case is not successful.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.</p> <p>Any event which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.</p>

Legal Expenses Option

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

D. Employment

What is covered	What is not covered
<p>1. The cost of you taking legal proceedings against your employer over your contract of employment. As soon as you knew of the dispute, you must have taken and followed legal advice from us.</p> <p>2. The cost of defending legal action brought against you in the territorial limits as a result of prosecution which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, the Data Protection Act 1998, or any Acts which replace or change these.</p>	<p>Anything that is excluded on page 55 of this policy.</p> <p>A dispute with your employer or legal action brought against you less than 90 days after the insurance first started.</p> <p>Any matter connected with a moneymaking activity other than a dispute with your employer over your contract of employment.</p> <p>Defending any motoring prosecutions.</p> <p>Defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.</p>

Legal Expenses Option

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising.

We must have given **our** agreement to support **your** claim.

E. Tax

What is covered	What is not covered
<p>The cost of your representative acting for you in a full enquiry by the Inland Revenue into your income and records to decide how much tax you have to pay under the following sections of the Taxes Act 1988.</p> <p>1. Section 19, Schedule E of the Taxes Act 1988 on:</p> <ul style="list-style-type: none"> • Your wages or salary; and • Your pension. <p>2. Section 18, Schedule D of the Taxes Act 1988 where it relates to income you have received on:</p> <ul style="list-style-type: none"> • Investments in the UK; and • Investments overseas; <p>in securities listed on a recognised national or international stock exchange. This cannot be your main source of income.</p>	<p>Anything that is excluded on page 55 of this policy.</p> <p>Any tax, interest or penalties you may have to pay to the Inland Revenue.</p> <p>Any case where you or your tax advisor have not taken every reasonable care to act according to tax legislation.</p> <p>Anything to do with a tax return which you sent to the Inland Revenue and which arrived after the legal deadline.</p> <p>An enquiry by the Inland Revenue which is only concerned with one or more specific areas of your tax return and which is not considered by the Inland Revenue to be a full enquiry.</p> <p>Any change in an Inland Revenue investigation or enquiry when it becomes clear that they suspect serious fraud.</p> <p>Any income you have earned as a self employed person.</p> <p>Any matter connected with a moneymaking activity (other than your contract of employment or a normal private investment) or personal liability including:</p> <ul style="list-style-type: none"> • your business, trade or profession; • a personal venture for gain; • a share in a partnership or a joint venture for gain; • an investment which is not listed on a recognised national or international stock exchange; or • a personal guarantee or indemnity. <p>Any money which the insurer has already paid if you later withdraw, without our agreement, from the defence of a full enquiry by the Inland Revenue.</p> <p>Any money which has to be paid because you withdraw without our agreement from the defence of a full enquiry by the Inland Revenue.</p> <p>Any matter connected with any freehold or leasehold property which you own and is not your permanent residence.</p>

Legal Expenses Option

Exclusions

Exclusions applying to the **Legal expenses** Option.

The exclusions below apply to all the cover which the **insurer** provides under this **Legal expenses** Option. **You** should also refer to the specific exclusions shown under each part of the **Legal expenses** Option on pages 50-54 and to the general policy exclusions shown on pages 59-60 of this policy.

What is not covered.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event which **you** report to **us** more than six months after it happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending **legal proceedings** that are connected with:
 - death, disease or illness of or bodily injury to anyone;
 - **your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - the loss or destruction of or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage.)
10. Any application for judicial review.
11. Any **legal proceedings** between any members of **your family**. (This does not apply to accidents involving motor vehicles.)
12. Any **legal proceedings** between **you** and **your** husband, wife or **partner** or former husband, wife or **partner**. This includes **legal proceedings** relating to custody, access or maintenance.
13. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
14. Any dispute with **us** or the **insurer** that is not dealt with under the **arbitration** condition on page 56.

Legal Expenses Option

Policy conditions

You will need to meet the policy conditions set out in the 'Conditions and exclusions' on pages 59-65 as these conditions apply to the whole policy. In addition, for this Option **you** must also meet the following conditions.

1. Preventing legal proceedings

You must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible. The legal helpline is available 24 hours a day 7 days a week, to provide **you** with advice concerning **your** problem.

2. Arbitration

If there is a dispute between **you** and **us** or the **insurer** about this Option of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If we cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

Claims conditions

You will need to meet the claims conditions set out in the 'Conditions and exclusions' on pages 59-65 as these conditions apply to the whole policy. In addition, for this Option **you** must also meet the following conditions.

1. Telling us about the claim

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

2. Giving our agreement

We will agree if all of the following apply:

- **We** think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome.
- The **legal proceedings** arise from a cause of action which is covered by this insurance. This cause of action must happen within the **territorial limits** and during the **insurance period**.
- The **legal proceedings** will be dealt with by a **court** within the **territorial limits**.
- **You** have kept to the terms and conditions of the policy and none of the exclusions listed on page 55 apply.

In circumstances where **we** have chosen a **representative** to act on **your** behalf **we** will pay **legal expenses** incurred for providing the initial assessment of the claim irrespective of the prospects of success or whether the claim is covered under this policy.

Where **you** have chosen **your** own **representative** any legal expenses incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the **legal proceedings** and the claim is covered under all other terms and conditions of the policy.

Legal Expenses Option

Claims conditions (continued)

The decision to grant consent will take into account the advice of **your representative** as well as that of **our own advisers**. **We** may require, at **your** expense, an opinion of Counsel on the merits of the **legal proceedings**. If the claim is subsequently admitted **your** costs in obtaining such an opinion and providing such advice will be covered under this insurance.

If, during the claim, **we** think that there is no longer a reasonable chance of **your** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**. If **we** do not carry on with **your** claim, **we** will tell **you** why.

If **you** decide to commence or continue **legal proceedings** for which **we** have denied support under this Claims Settlement Condition and are successful, **we** will pay legal expenses as if **we** had given **our** consent in the first instance.

3. Choosing a representative

In the period before **Court** papers need to be issued (or have been received) **we** may refer **your** case to a suitably qualified **representative** to act on **your** behalf.

At the point where **Court** papers need to be issued (or have been received), or where there is a conflict of interest, **you** are free to choose a suitably qualified **representative**.

You will need to satisfy **us** that **your representative** has the appropriate experience and skills to handle **your** claim.

Where **we** agree to the appointment of a **representative** of **your** choice **you** must confirm that **your representative** will not charge more than a **representative** chosen or suggested by **us**, or that **you** will pay any difference between **your** chosen **representative's** fees and those of a **representative** chosen or suggested by **us**. **We** will not pay **your** choice of **representative** more than **we** would pay **our** own choice of **representative**.

In selecting the **representative** **you** shall have a duty to minimise the cost of **legal proceedings**. If **your** choice of **representative** has to undertake work to familiarise themselves with the work already undertaken on the case, **we** will not pay for this work to be done. Any **representative** **you** choose is appointed to act for **you**.

If **we** and **you** cannot agree whether **court** papers need to be issued or the choice of **representative**, **you** can take the matter to an independent arbitrator. This process is set out on page 56.

4. Rights and responsibilities

You must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without getting **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

You must send **us** all bills for the **representative's** legal expenses as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute are acceptable and that **we** may pay the bill for **you**.

You and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses** which the **insurer** has paid or has been asked to pay.

If the **insurer** pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to end **your** case, the **insurer** and **you** will share any **legal expenses** that are recovered.

Legal Expenses Option

Claims conditions (continued)

The **insurer** and **you** will each receive the same percentage as originally paid.

5. Information **your representative** will need from **you**

You must give **your representative** all the information and help he or she may need. This will include a truthful account of the facts of **your** case and any paperwork to do with **your** case. You owe the same obligations to **us** as to **your representative**.

6. What **you** and **your representative** must do for **us**

We must be able to contact **your representative**. **You** and **your representative** must co-operate and tell **us** about developments to do with **your** case. If **we** ask for this, **we** must be able to have access to **your representative's** files. This includes the truthful account of the facts of **your** case and any paperwork **you** have supplied to **your representative**.

If **your representative** wants to consult a barrister or **expert witness**, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or **expert witness**, and the reasons why **you** need one.

7. Appealing against a **court's** decision

If **you** want to appeal against a **court's** decision, **you** must give **us your** reasons for bringing the appeal. **We** will give **you our** agreement if all of the following apply.

- **You** tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of claims condition 2 on page 56.
- **Your** appeal meets the requirements of claims condition 2 in the same way as **your** initial claim for **legal expenses**.

8. What action **we** may take

We may take over, in **your** name, all legal action in any of the following circumstances:

- If the dispute is for an amount which is under £5,000 or if the dispute could be dealt with by the small claims **court**.
- If **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement which is reasonable.

If **we** ask, **you** must tell **your representative** to get the **court** to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

If **you** withdraw from defending a **full enquiry** by the Inland Revenue without **our** agreement, **we** will be entitled to recover from **you** any amounts the **insurer** paid during the defence.

Conditions and Exclusions

Policy Exclusions

These exclusions apply to all the Options of the policy with the exception of Pollution or contamination and Rot which do not apply to the *Legal expenses* Option.

This insurance does not cover:

Uninsurable risks

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

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

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from, the following (except as covered by Home Emergency Cover if you've chosen this for your policy):

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

Existing and deliberate damage

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

Illegal activities

Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

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

Conditions and Exclusions

Policy Exclusions (continued)

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.

Date change and computer viruses (continued)

- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Pollution or contamination

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

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation,

and which was not the result of an intentional act, and, which occurs during any **insurance period**.

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

Radioactive contamination

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

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

Sonic bangs

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

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.

War risks

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

Conditions and Exclusions

Policy Conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. There are other separate conditions of insurance applicable to the Legal Expenses Option on page 56. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Taking care

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

Changes in your circumstances

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

- **you** are going to move home permanently;
- someone other than **your family** is going to live in the home;
- the home is going to be used for less than 6 days each week or as a holiday home;
- the 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 **insurance period**;
- work is to be done on the home which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to the home;
- the number of bedrooms in the home has changed;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of the home is going to be used for any trade, professional or business purposes;

There is no need to tell **us** about trade, professional or business use if:

- the trade, professional or business use is only clerical; and
 - **you** do not have staff employed to work from the home; and
 - **you** do not have any visitors to the home in connection with **your** trade, profession or business; and
 - **you** do not keep any business money or stock in the home.
- any increase in the value of **your** items or the rebuilding cost of **your** Buildings.

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Conditions and Exclusions

Policy Conditions (continued)

Fraud

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

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Transferring your interest in the policy.

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

Cancelling the policy

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

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

Cancellation by you after the first 14 days

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

Where we cancel your policy

Please also refer to the Fraud condition on page 62 of the policy and to the Changes in Circumstances condition on page 61 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as;

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

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days notice.

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

Conditions and Exclusions

Policy Conditions (continued)

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

Cancelling the monthly premium instalment agreement

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

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

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

Financial Sanctions

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

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

Claims Conditions

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

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

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 65.

You should also check the information on 'How **we** settle claims' for each Option of **your** policy which covers the loss or damage, e.g. contents, buildings.

What you must do

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

Conditions and Exclusions

Claims Conditions (continued)

If **you** wish to make a claim under Home Emergency Assistance **you** must report any situation to **us** immediately upon discovery;

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

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

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

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

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

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

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

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, 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 from anyone else any payments that have already been made.

You must provide **us** with any information and assistance **we** may require about any claim.

You must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

Conditions and Exclusions

When **you** call **us** **we** will advise **you** of **our** requirements, which will be either:

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

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

Other 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.

How to make a claim – call us on 0800 197 1613

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

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

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

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

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

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

Conditions and Exclusions

How we settle claims

For all claims except Legal Expenses.

Matching items.

We will not pay for:

- any loss of value to undamaged items in a matching set as a result of another item in the set being lost or damaged;
- replacing or changing undamaged items which belong to a set or suite or which have a common design or use when the damage is restricted to a specific part or clearly defined area. For example each separate item of a matching set of sanitary fittings, fitted kitchen units, matching sofas and chairs or other fixtures and fittings is regarded as a single item.

Each separate item of a matching set is regarded as a single item.

We will only pay for lost or damaged items and not for the cost of replacing, recovering or remodeling undamaged pieces, or pieces which have not been lost or damaged.

For all claims except Home Emergency Assistance and Legal Expenses.

Where **you** have to pay an excess this will be taken off the amount of **your** claim.

How we settle claims for buildings

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

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

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

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

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

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

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

Conditions and Exclusions

How we settle claims (continued)

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

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

How we settle claims for Contents, Personal Items, Technology & Entertainment and Garden Options

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
- 2 **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- 3 The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your** items insured under the Options **you** have selected as new but not more than the sum insured or any limits shown on the schedule or in this policy wording.
- 4 If loss or damage happens and the sum insured on the schedule is less than the cost of replacing all **your** items as new **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.

How we settle claims for Home Emergency Assistance

The Home Emergency Assistance Option covers **you** against the costs of certain household situations, which **you** will find described in 'What is covered' in this Option. It does not cover everything which **you** might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

Conditions and Exclusions

How we settle claims (continued)

If a permanent repair is necessary, the authorised tradesman will carry it out provided it can be effected at a similar expense. This cover may not provide the cost of full repair or replacement.

An authorised tradesman is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to **our** contractor.

If the claim is a result of an incident which is also covered under the Buildings Option or the Buildings Accidental Damage Option of **your** policy, **you** may be able to claim for any further repair costs under that Option. Please call **our** claims helpline on **0800 197 1613** and **we** will be happy to check this for **you**.

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

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

No claims discount

This part of the policy explains how No claim discount works and only applies if 'No claim discount' is shown on **your** schedule.

If no incident occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal Items, Technology & Entertainment or Garden Options **your** No claim discount will increase in line with **our** scale at the renewal of the policy.

For each incident that occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal Items, Technology & Entertainment or Garden Options, **your** No claim discount may reduce in line with **our** scale at the renewal of the policy.

The No claim discount will not be reduced for claims under the Personal Items Option, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.

You cannot transfer **your** No claim discount to anyone else.

How to make a complaint

Complaints procedure

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

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

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

Step 2

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

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

Email: crt.halifax@uk.rsagroup.com

How to make a complaint

If you are still not happy

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

Post: The 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 complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

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

How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance Ltd (RSA), we provide commercial and consumer insurance products and services under a number of brands. We also provide insurance services in partnership with Virgin Money.

Why do we collect and use your personal information?

Our privacy notice details how we collect, use, share, and protect your personal information. It can be found by going to our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>. If you would like a physical or large print copy of the full notice, please call us.

We obtain your personal information and that of any joint policy holders who are covered by your policy from you or those individuals, your insurance broker if you have one, claims handling suppliers and third parties such as Credit Reference Agencies, DVLA and Insurance related sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange and fraud prevention databases).

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

- manage your policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new products and services; and
- meet our legal and regulatory requirements.

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

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

We will retain your personal information for as long as we have a relationship with you. Once our relationship has ended (for example, your policy has expired, your application is declined or you do not go ahead with a quotation) we will only retain your personal data for as long as is necessary to satisfy any legal, accounting or reporting obligations, or as necessary to resolve disputes.

The General Data Protection Regulation gives you various rights over your personal information. More details of these rights can be found in our privacy notice.



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