

# VIRGIN MONEY HOME INSURANCE RED

## Your policy booklet

If you need to make a claim, please have your policy details to hand.

24/7 Claims Helpline: **0330 303 1124**

Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.



Virgin Money Home Insurance is provided by Ageas Insurance Limited

# VIRGIN MONEY HOME INSURANCE

Thank you for choosing Virgin Money Home Insurance. We know insurance can be a frustrating business, so we aim to make everything as painless as possible.

Your welcome pack includes all the documents you need for your Virgin Money Home Insurance Red policy. Top of the list is this one – your policy booklet. This booklet provides details about your home insurance including what is covered, making a claim, changing or cancelling your policy and how to complain, should you ever need to.

It might take a while to read through the detail, but it is important you understand exactly what you are insured for, so make a cuppa and find a comfy seat. Checking the documents now will mean you can relax, knowing the important things in your home are protected.

If you require this document in an alternative format such as Braille or large print please call us on **0330 303 1123**. Lines are open 8am to 8pm, Monday to Friday and 9am to 4pm on Saturdays. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

## Before you start

You will notice some words and phrases highlighted in bold, we have explained what these mean in section 7 at the back of this booklet. Please print this section off so you can refer to it as you read the rest of the document.

If you have any questions once you have read through this booklet, just call us - we will be happy to help.

# WHAT IS IN YOUR POLICY BOOKLET

**1. Your cover** **Page 4**

We want you to be happy that you have the right cover in place. Please review your policy details so you clearly understand what your policy covers and what is not included.

**2. Making a claim** **Page 16**

Our guide to make claiming on your policy as straightforward as possible.

**3. Changing or cancelling your policy** **Page 19**

Need to change or even cancel your policy? Not a problem. We can do this for you, without any fuss or annoying administration fees.

**4. Making a complaint** **Page 20**

We hope you will never have to, but just in case, this section covers our complaints process and how we will work hard to resolve any issue you may have.

**5. Keeping it legal** **Page 21**

Your Virgin Money Home Insurance policy is a legal contract. To help us all stay on the right side of the law, this section explains the regulations and laws that apply, your legal rights and how we deal with fraud.

**6. Protecting your personal details** **Page 22**

Your security is important to us. Find out how we use your personal details and what we do to keep your information safe.

**7. Important words and phrases** **Page 24**

This section contains a list of the important words and phrases used in this document and what we mean by them.

## 1. Your cover

We know **you** probably have a hundred other things to do now **your** insurance is sorted. But while **we** have **your** attention, please take some time to check that **you** are happy with **your** cover. Then **you** can tick it off **your** to-do list and file these documents somewhere safe.

### Please check **your policy schedule**

In **your** pack, **you** will find a **policy schedule**. This outlines the cover **you** have chosen and the details specific to **your** policy, which are listed below. Please check these and let **us** know straightaway if anything needs changing:

- > **Your** name and address.
- > **Your** policy start and end dates.
- > The address of the property insured (the 'risk address').
- > Whether **you** have **buildings** or **contents** cover, or both.
- > The **maximum claim limit** that applies to **your** policy.
- > The **excess** amounts **you** have chosen (including any voluntary and standard policy **excess**).
- > The individual limits that apply for specific items or situations.
- > Any extra cover **you** have asked for (like extended cover for cycles or **personal belongings**).
- > Any endorsements that apply (endorsements are specific clauses that relate to **your** circumstances).

### Understand **your maximum claim limits**

**Buildings insurance** covers the structure of **your home**: the roof, walls, windows and any permanent fixtures like fitted kitchens and bathroom suites. The **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of knocking down the existing **building** and removing debris.

**Contents insurance** – it may sound strange, but think of this as covering anything that would fall out if **you** turned **your home** upside down. The **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same quality and type, or the nearest equivalent.

**Optional (or extended) cover** is the extra insurance **you** have added to **your** standard policy to insure **personal belongings, high risk property** or any other **specified item**. The amount shown on the **policy schedule** must be enough to cover buying a new replacement for the specific item.

If **you** are worried the **maximum claim limits** shown in **your policy schedule** are not enough to cover any of the above, please call **us** on **0330 303 1123**.\*

### Check what is not covered

**Your policy schedule** will show **you** the cover **you** have chosen and which sections of this policy booklet apply. Please check the relevant sections as these spell out exactly what is and is not covered by **your buildings, contents** and optional extra insurance (whichever applies).

We know there is a lot to take in, but it is important **we** include the full detail, so **you** know exactly what **you** are covered for.

#### General exclusions

**Our** insurance will cover **you** for most things, however there are some 'general exclusions' that apply. **We** have given details of these in the list below.

**Your** policy does not cover:

- ✗ Claims arising from wear and tear or gradual deterioration. It is **your** responsibility to keep **your home** in a good condition.
- ✗ Property more specifically covered by another policy of insurance.
- ✗ Any criminal or deliberate act by **you** or **your family**.
- ✗ Any reduction in the market value of any property following its repair or reinstatement.
- ✗ Any loss, damage, injury or accident that started before this policy came into force.
- ✗ Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss. For the purpose of this exclusion an act of terrorism means using or threatening to use force and/or violence, or biological, chemical or nuclear force.  
The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

X Consequential or indirect losses (any loss, damage or additional expense, which happens as a result of, or as a side effect of, the event for which **you** are insured). This includes, but is not limited to:

- > Loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- > Any action taken to control or prevent terrorism.
- > Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
  - Riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands.
  - Riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation.
  - Property being confiscated or detained by customs or other officials.
  - Pressure waves caused by aircraft and other flying objects travelling at any speed.
  - Ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel.
  - The radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
  - War, invasion, revolution or any similar event.

X Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:

- > Did not happen suddenly.
- > Was the result of an intentional act.
- > Was, or should have been, expected.
- > Happened before the policy started.
- > Is not reported to **us** as soon as possible and within 30 days of the end of the **period of cover** in which it happened.

Keeping it legal

Please also check the fraud and misrepresentation paragraphs in section 5. These explain what happens if the information given for **your** policy is incomplete or incorrect.

## Buildings cover

It is important to remember that the most we will pay for loss of or damage to **buildings** is the **maximum claim limit** shown in **your policy schedule**. You will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

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

#### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

### 2. Riot, civil commotion and labour or political disturbances and strikes

#### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Loss or damage that is not reported to the police within seven days.

### 3. Malicious damage

#### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Malicious damage caused:
  - By **you** or **your family**.
  - By a person lawfully allowed to be in **your home**.
  - When **your home** is **unoccupied** or **unfurnished**.

### 4. Impact

#### ✓ What is covered?

- > The **buildings** being hit by:
  - Aircraft or other flying objects, or anything dropped from them.
  - Vehicles, trains or trams.
  - Fireworks.
  - Falling aerials, masts or satellite dishes.
  - Falling trees or branches.
  - Animals or birds.
  - Lamp posts or telegraph poles.

#### ✗ What is not covered?

- > Loss or damage:
  - Caused by domestic animals, birds or pets.
  - To aerials, aerial fittings, satellite dishes or masts.
  - Arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged **your buildings**.
  - To hedges, gates and fences.

### 5. Storm or flood

#### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Loss or damage:
  - To gates, fences or swimming pool, jacuzzi and hot tub covers.
  - Caused by frost.
  - Caused by **subsidence**, ground **heave** or **landslip** (this damage is covered under cause 6):
    - That happens gradually over a period of time.
    - That does not arise from one identifiable event.
    - Which directly and immediately caused the loss or damage.
  - To cellars and basements as result of a rise in the water table.

### 6. Subsidence or ground heave of the site the buildings stand on, or landslip

#### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Loss or damage:
  - To the **buildings** or their foundations because the materials they are built from shrink or expand.
  - Caused by the compaction of infill.
  - To the **buildings** or their foundations by **settlement**, unless the **settlement** is caused by **subsidence** of the site on which the **buildings** stand.
  - Caused by the sea or river wearing away the land.
  - Caused by defective materials, faulty design or faulty workmanship.
  - Caused by foundations which do not meet the building regulations at the time of construction.
  - Caused by foundations that do not meet the NHBC guidelines at the time of construction.
  - Caused by demolishing, structurally altering or repairing the **buildings**.
  - To solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.

- To walls, gates, hedges, **outbuildings**, fences, paths, drives, patios, terraces, service tanks, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause.
- For which compensation is provided by contract or legislation.
- Damage that started before this policy came into force.
- Loss of market value after repairs.

## 7. Escaping water

### ✓ What is covered?

- > Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.
- > **We** will also reimburse the costs that **you** have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings. **You** must get **our** agreement before work starts in order to receive this benefit. **We** will decide if finding the leak is the most practical and cost effective solution to the problem. For example, it may cost less to install new pipework than excavating walls or floors to find the original leak. This cover is provided within (not in addition to) the **maximum claim limit** for **buildings**.

### ✗ What is not covered?

- > Water leaks:
  - When **your home** is **unoccupied** or **unfurnished**.
  - That have been happening gradually over a period of time.
  - That would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay on starting repairs.
  - Caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.
- > **Subsidence, heave** or **landslip** of the site the **buildings** stand on caused by escape of water (this damage is insured under cause 6 and the corresponding exclusions and **excess** apply).
- > Repairs to the pipework or other parts of the water or heating system unless caused by freezing.
- > Costs that **we** have not agreed to.

## 8. Theft or attempted theft

### ✓ What is covered?

- > All of the causes covered under the **buildings** which are listed in **your policy schedule**.

### ✗ What is not covered?

- > Theft or attempted theft:
  - By **you** or any member of **your family**, **domestic employees**, lodgers, paying guests or tenants.
  - When **your home** is **unoccupied** or **unfurnished**.

## 9. Escaping oil

### ✓ What is covered?

- > Oil leaking from a domestic oil-fired heating system, including smoke or smudge caused by evaporation from a faulty oil heated system.
- > **We** will reimburse the costs that **you** have to pay to find where the oil is leaking from, including the cost of repairs to walls, floors or ceilings. **You** must get **our** agreement before work starts in order to receive this benefit. **We** will decide if finding the leak is the most practical and cost effective solution to the problem. For example, it may cost less to install new pipework than excavating walls or floors to find the original leak.
- > This cover is provided within (not in addition to) the **maximum claim limit** for **buildings**.

### ✗ What is not covered?

- > Oil leaks:
  - When **your home** is **unoccupied** or **unfurnished**.
  - That have been happening gradually over a period of time.
  - That would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.
  - Repairs to the pipework or other parts of the heating system.
  - Costs **we** have not agreed to.

## 10. Property owner's liability

### ✓ What is covered?

- > **We** will pay all amounts that **you** or a member of **your family** legally have to pay for causing:
  - Death, bodily injury, illness or disease.
  - Loss of, or damage to, property which is caused by an accident happening in or around the **buildings** during the **period of cover** and which arises:
    - From **you** owning, but not occupying, the **buildings**.
    - From faulty work on any private **home** within the United Kingdom which **you** sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date **your** policy ends or is cancelled, but will not apply if the policy is invalid or **your** liability is covered by a more recent policy).
- > The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **policy schedule**. If **you** die **we** will indemnify (protect) **your** legal representative against **you** or **your family's** liability.

### ✗ What is not covered?

- > Any amount for death, bodily injury, illness or disease to **you**, **your family** or any domestic employee.
- > Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to **you**.

- > Liability arising directly or indirectly from:
  - Any lift (other than a stairlift) **you** own or **you** are responsible for maintaining.
  - Any deliberate or malicious act.
  - Occupation of any land or building.
  - Using the **home** for any business, trade, profession or employment.
  - Any agreement unless **you** would have had that liability without the agreement.
- > Any claim where **you** would be entitled to be paid under any other policy if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the policy.
- > Any amount above the maximum claim limit shown in the **policy schedule**.

#### 11. Professional fees and costs

##### ✓ What is covered?

- > Expenses for rebuilding or repairing the **buildings** as a result of damage insured under this section, including:
  - Architect, surveyor and legal fees.
  - The cost of clearing debris from the site, clearing drains and demolishing or shoring up the **buildings**.
  - Other costs necessary to keep to government or local authority requirements, unless **you** had received notice to meet the requirements before the damage happened.

##### ✗ What is not covered?

- > The cost of preparing a claim.

#### 12. Rent and alternative accommodation

##### ✓ What is covered?

- > Rent **you** would have received or are responsible for paying while the **buildings** cannot be lived in because of damage insured by this section. **We** will also pay the costs for necessary alternative accommodation for **you**, **your family** and **your** domestic pets if the **buildings** cannot be lived in because of damage insured by this section.
- > The most **we** will pay in any one **period of cover** is shown in the **policy schedule**.
- > This cover is a separate benefit provided in addition to (not within) the **maximum claim limit** for **buildings**.

#### 13. Protection against damage caused by emergency services

##### ✓ What is covered?

- > **We** will pay for damage to **your buildings** caused by the emergency services if they cause damage while getting into **your home** to deal with an emergency.
- > **We** will also pay for damage to **your garden items** (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at **your home**.



## Buildings optional cover

Remember accidental damage cover only applies if it is shown as extended in **your policy schedule**. You will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

### 14. Accidental damage

#### ✓ What is covered?

- > Any unexpected and unintentional damage to **your buildings** which was caused by something sudden and external within the **home**.

#### X What is not covered?

- > Any unexpected and unintentional damage to **your buildings**:
  - By any cause or event already covered under this **buildings** policy.
  - Caused by wear and tear, loss of value or lack of maintenance.
  - Caused by movement of the land the **buildings** are on.
  - Caused by any part of the **buildings** moving, settling or shrinking.
  - Caused by demolishing or structurally altering or repairing the **buildings**.
  - Caused by insects, moths, **vermin**, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes.
  - Happening gradually over a period of time.
  - Caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the building.
  - Caused by frost.
  - Caused by faulty workmanship, design or materials.
  - Caused by chewing, scratching, tearing or fouling by domestic animals and pets.
  - Caused by the effects of chemicals.
  - Caused by electrical or mechanical breakdown.
  - Caused by a person **your home** or any part of it is lent, let or sublet to.
  - Caused by **storm** damage to fences, gates, hedges and swimming pool covers.
  - Caused maliciously by **you** or **your family** or by a person lawfully allowed to be in **your home**.
  - Arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged **your buildings**.
  - That does not arise from one identifiable event which directly and immediately caused the loss or damage.
  - That would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been an unnecessary delay in starting repairs.
  - Caused by rain or water entering the **home**, as a result of faulty workmanship, poor maintenance or wear and tear.
  - When **your home** is **unoccupied** or **unfurnished**.

- > Damage to hot tubs and jacuzzis.
- > Damage to drainage which did not meet the building regulations at the time of construction.
- > Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.
- > Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.
- > The cost of maintenance or routine redecoration.

## Contents cover

It is important to remember that the most we will pay for loss of or damage to the **contents** is the **maximum claim limit** shown in **your policy schedule**. You will need to pay the **excess** shown in **your policy schedule** for every **incident** you claim for.

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

#### ✓ What is covered?

- > All of the causes covered under the **contents** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

### 2. Riot, civil commotion and labour or political disturbances and strikes

#### ✓ What is covered?

- > All of the causes covered under the **contents** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Loss or damage that is not reported to the police within seven days.

### 3. Malicious damage

#### ✓ What is covered?

- > All of the causes covered under the **contents** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Malicious damage:
  - By **you** or **your family**.
  - By a person lawfully allowed to be in **your home**.
  - When **your home** is **unoccupied** or **unfurnished**.

### 4. Impact

#### ✓ What is covered?

- > Loss or damage to **your contents** as a result of being hit by:
  - An aircraft or other flying objects, or anything dropped from them.
  - Vehicles, trains or trams.
  - Fireworks.
  - Falling aerials, masts or satellite dishes.
  - Falling trees or branches.
  - Animals or birds.
  - Lamp posts or telegraph poles.

#### ✗ What is not covered?

- > Loss or damage:
  - Caused by domestic animals, birds or pets.
- > The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged **your contents**.
- > Damage caused by cutting down all or part of a tree.

### 5. Storm or flood

#### ✓ What is covered?

- > All of the causes covered under the **contents** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > **Storm** or flood damage to property away from **your home** and not in a building.
- > Loss or damage that happens gradually over a period of time that does not arise from one identifiable event which directly and immediately caused loss or damage.

### 6. Subsidence or ground heave of the site your home stands on, or landslip

#### ✓ What is covered?

- > All of the causes covered under the **contents** which are listed in **your policy schedule**.

#### ✗ What is not covered?

- > Loss or damage caused by:
  - The sea or river wearing away the land.
  - Faulty design or construction of the **buildings** or their foundations.
  - Demolishing, altering or repairing the **buildings**.
  - The foundations of the **buildings** or the materials from which they are built shrinking or expanding.
- > Loss or damage for which compensation is provided by contract or legislation.
- > Damage that started before this policy came into force.

### 7. Escaping water

#### ✓ What is covered?

- > Water leaking from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.

#### ✗ What is not covered?

- > Loss or damage:
  - To the fixed domestic water or heating system itself; or when the main building of **your home** is **unoccupied** or **unfurnished**.
  - That has been happening gradually over a period of time.
  - That would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.
  - Caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.

## 8. Theft or attempted theft

### ✓ What is covered?

- > The most **we** will pay for any one claim for theft of **contents** from an **outbuilding** or **garage** is the **maximum claim limit** for theft of **contents** in an **outbuilding** or **garage** shown in the **policy schedule**.
- > The most **we** will pay for any one claim for theft of **contents** from a **secured outbuilding** or **garage** built of brick, stone or concrete and kept in good repair is the **maximum claim limit** for theft of **contents** in a **secured outbuilding** or **garage** shown in the **policy schedule**.
- > The maximum amount **we** will pay following theft of jewellery or watches from the **home** is £10,000 unless stolen from a fixed, locked safe.

### ✗ What is not covered?

- > Theft or attempted theft:
  - By deception, unless entry only is gained by deception.
  - By **you** or any member of **your family, domestic employees, lodgers, paying guests or tenants**.
  - When **your home** is **unoccupied** or **unfurnished**.
  - When **your home** or any part of it is lent, let or sublet to or occupied by someone who is not a member of **your family**, unless force causing damage to the main building of the **home** was used to get into or out of the building.
  - Of **money**, unless force causing damage to the main building of the **home** was used to get into or out of the building.

## 9. Escaping oil

### ✓ What is covered?

- > Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.

### ✗ What is not covered?

- > Loss or damage:
  - To the fixed domestic oil-fired heating system itself.
  - That has been happening gradually over a period of time.
  - That would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.

## 10. Accidental loss of metered water or oil

### ✓ What is covered?

- > Accidental loss of metered water or oil in domestic heating systems.
- > The most **we** will pay is the **maximum claim limit** shown in the **policy schedule**. This cover is a separate benefit provided in addition to (not within) the **maximum claim limit** for **contents**.

### ✗ What is not covered?

- > Any amount above the amount shown in the **policy schedule**.
- > Loss while the **home** is **unoccupied** or **unfurnished**.

## 11. Public and personal liability

### ✓ What is covered?

- > **We** will pay all amounts **you** or a member of **your family** legally have to pay for causing:
  - Death, bodily injury, illness or disease.
  - Loss of, or damage to, property caused by an accident happening during the **period of insurance** and arising:
    - From **your** occupation (but not ownership) of the **buildings**.
    - In a private role not connected with owning the **buildings**.
    - From the employment by **you** or **your family** of **domestic employees**.
- > The most **we** will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the **policy schedule**, plus any costs and expenses **we** agree in writing.
- > If **you** die, **we** will indemnify (protect) **your** legal representative against **your** or **your family's** liability.

### ✗ What is not covered?

- > Death, bodily injury, illness or disease suffered by **you, your family** or a **domestic employee**.
- > Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to **you** or **your family**.
- > Liability arising out of owning, using or possessing any:
  - Mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over eight miles an hour and which are not licensed for road use, and pedestrian-controlled models or toys that cannot go over eight miles an hour.
  - Aircraft, except model aircraft that have a wing span of less than 10 feet.
  - Gliders, hang-gliders and microlights.
  - Hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand or foot-propelled boats.
  - Caravans, horse boxes, trailers or trailer tents.
  - Firearms, except legally-held sporting guns used for sporting purposes.
  - Animals – however, **you** are insured for domestic dogs, except those specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act.
  - Lift (other than a stairlift) **you** own or **you** are responsible for maintaining.
- > Injury or damage arising from:
  - A direct or indirect result of an assault or alleged assault.
  - Any deliberate or malicious act.
  - Hunting or racing of any kind, except on foot.
  - **Your** business, trade, profession or employment.
- > Any claim where **you** would be paid under any other policy if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the other policy.
- > Liability arising from any disease or virus that **you** pass on to another person.
- > Any liability **you** have under a contract, unless **you** would have had that liability without the contract.

- > Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man.
- > Any amount above the amount shown in the **policy schedule**.

## 12. Liability for domestic employees

### ✓ What is covered?

- > **We** insure **you** against **your** legal liability for all amounts **you** have to pay for accidental bodily injury which happens to any of **your domestic employees** during the course of their work or which is caused by **you** during the **period of cover**.
- > Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom.
- > The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **policy schedule**, plus any costs and expenses **we** agree in writing.

### ✗ What is not covered?

- > Any amount above the amount shown in the **policy schedule**.

## 13. Tenant's liability

### ✓ What is covered?

- > **We** insure **you** against **your** legal liability as a tenant of **your home** for all amounts **you** have to pay for:
  - Damage to the structure of **your home**, or to the landlord's fixtures, fittings and interior decorations, as a result of causes 1 to 9 within the **contents** cover section of this policy.
  - The cost of repairing **accidental damage** to the cables, underground pipes and drains (and their inspection covers) which serve **your home**.
  - Accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas.
  - Accidental breakage to fixed sanitary fittings and bathroom fittings.
- > The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **policy schedule**, plus any costs and expenses **we** agree in writing.
- > If **you** make a claim **you** will need to provide evidence that **you** are legally liable for the damage.

### ✗ What is not covered?

- > Any amount above the amount shown in the **policy schedule**.
- > Damage to the structure of **your home**, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 within the **contents** cover section of this policy, while **your home** is **unoccupied** or **unfurnished**.
- > Loss or damage excluded under any of the causes 1 to 9 within the **contents** cover section of this policy.

## 14. Unpaid damages

### ✓ What is covered?

- > **We** will pay the unpaid amount of any award made in **your** favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands.
- > **We** will pay the amount if:
  - **You** have not received full payment within three months of the date of the award.
  - The bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands.
  - **You** would have had a valid claim under cause 11 of this policy if the award had been made against **you**; and
  - There is not going to be an appeal.
- > After **we** have made a payment, **we** may enforce **your** rights against the person who should have made the payment. (In this case, **we** will keep any amounts **we** get back.)
- > The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **policy schedule**, plus any costs and expenses **we** agree in writing.

### ✗ What is not covered?

- > Any amount above the amount shown in the **policy schedule**.

## 15. Rent and alternative accommodation

### ✓ What is covered?

- > If **you** cannot live in **your home** because of damage insured under this section:
  - **We** will pay the cost for necessary alternative accommodation for **you, your family** and **your** domestic pets until **you** can live in **your home** again; and
  - If **you** are a tenant, **we** will also pay any rent **you** have to pay while **you** are not living in **your home**.
  - The most **we** will pay in any one **period of cover** is shown in the **policy schedule**.
  - This cover is a separate benefit provided in addition to (not within) the **maximum claim limit** for **contents**.

### ✗ What is not covered?

- > Any amount above the amount shown in the **policy schedule**.

## 16. Household removal

### ✓ What is covered?

- > If **your contents** are professionally packed and carried, **we** will insure **you** against loss or damage to the **contents** while they are:
  - Being transported anywhere in the United Kingdom, the Channel Islands or the Isle of Man between **your** old address and **your** new address.
  - On their way to or from a furniture depository.
  - Being loaded or unloaded.

### ✗ What is not covered?

- > Loss or damage to:
  - Glass or other fragile items.
  - Property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)

## Contents optional cover

Accidental damage cover only applies if it is shown as extended cover in **your policy schedule**. **You** will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

## 17. Accidental damage

### ✓ What is covered?

- > Any unexpected and unintentional damage to **your contents** which was caused by something sudden and external within the **home**.

### ✗ What is not covered?

- > Loss or damage:
  - By any cause or event already covered under this **contents** policy.
  - To clothing, including furs.
  - To documents or securities such as share or bond certificates.
  - To **money**.
  - To food and drink.
  - To sports equipment when it is being used.
  - To reeds, strings or drum skins of musical instruments.
  - To dentures while being used for eating.
  - To contact or corneal lenses.
  - To crowns, caps or fillings in teeth.
  - To pedal cycle tyres caused by cuts, bursts or punctures.
  - Caused by insects, moths, **vermin**, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.
  - Happening gradually over a period of time.
  - Caused by scratching or denting.
  - Caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item.
  - When **your home** is **unfurnished** or **unoccupied**.
  - Any amount over £500, unless **we** have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.
  - When **your home** or any part of it is lent, let, sublet or lived in only by someone who is not a member of **your family**.
  - Caused maliciously by **you** or **your family** or by a person lawfully allowed to be in **your home**.
  - Caused by chewing, scratching, tearing or fouling by domestic animals or pets.
  - Caused by electrical or mechanical breakdown.
  - Caused by **computer viruses**.
  - Caused by faulty workmanship or design.
  - That would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.
  - Of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time.

- To any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.
- Arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged **your contents**.
- That does not arise from one identifiable event which directly and immediately caused the loss or damage.
- Caused by **your** power supply being cut off by the supplier.
- Caused by a strike, a lockout or an industrial dispute.
- Caused by rain or water entering the **home**, as a result of faulty workmanship, poor maintenance or wear and tear.

## Contents optional cover

Unspecified personal belongings cover only applies if it is shown as extended cover in **your policy schedule**. **You** will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

### Unspecified personal belongings

#### ✓ What is covered?

- > **Your** or **your family's** pedal cycles are covered up to £500 for any one pedal cycle in the **European area**. Cover is also provided elsewhere in the world for up to 60 days in any **period of cover**.
- > **Your** or **your family's personal belongings, money and credit cards** are covered in the **European area**. Cover is also provided elsewhere in the world for up to 60 days in any **period of cover**.
- > Loss or damage to pedal cycles, **personal belongings, money and credit cards**.
- > Financial loss if **your credit card** is lost or stolen and someone else uses it.
- > **We** will provide this cover only if **you**:
  - Report the loss or theft to the local police within 24 hours of discovering the loss or theft.
  - Immediately report the loss or theft of any **credit card** to the **credit card** company.
  - Keep to the conditions of the **credit card**.
- > The most **we** will pay:
  - For **personal belongings**, for any one claim is the **maximum claim limit** shown in the **policy schedule**. The most **we** will pay for any one item is the **maximum claim limit** shown in the **policy schedule**.
  - For **money**, for any one claim is the **maximum claim limit** shown in the **policy schedule**.
  - For credit cards, for any one claim is the **maximum claim limit** shown in the **policy schedule**.
  - For records, compact discs, minidiscs, DVDs, cassettes, computer discs and tapes, for any one claim is the **maximum claim limit** shown in the **policy schedule**.
  - For mobile phones, for any one claim is the **maximum claim limit** shown in the **policy schedule**.
  - For pedal cycles, for any one claim is the **maximum claim limit** shown in the **policy schedule**.
  - It is important to remember that **we** treat a pair or set of items as a single item. **We** treat a bag of golf clubs, whether or not by the same manufacturer as a set.

**X What is not covered?**

- > Any loss or damage happening within the **home** to items which are not **high risk property**.
- > Any amount above the amount shown in the **policy schedule**.
- > Loss or damage:
  - As a result of causes 1 to 9 of this **contents** cover.
  - Caused by theft or attempted theft from an unlocked hotel room, motel room, bed and breakfast bedroom or other similar temporary lodging.
  - From wear and tear or loss of value.
  - Caused by moths, **vermin**, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.
  - Caused by scratching or denting.
  - Caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item.
  - Caused by chewing, scratching, tearing or fouling by domestic animals or pets.
  - To sports equipment when it is being used.
  - To reeds, strings or drum skins of musical instruments.
  - To camping equipment.
  - To documents and securities such as share or bond certificates.
  - To portable televisions, car audio or car audio-visual equipment and car phones.
  - To china or glass (except spectacles).
  - To contact or corneal lenses.
  - To dentures while being used for eating.
  - To crowns, caps or fillings in teeth.
  - To furniture or household goods.
  - To trees, shrubs or plants growing in the garden.
  - To animals.
  - To **motor vehicles**, trailers, caravans, boats or the accessories or associated equipment belonging to any of these.
  - To mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind.
  - To pedal cycles being used or while practising for racing, pacemaking or testing of any kind.
  - To pedal cycles **you** do not keep in **your home** when not in use.
  - To accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same **incident** as the pedal cycle.
  - To pedal cycle tyres caused by cuts, bursts or punctures.
- > Theft or attempted theft from an unattended **motor vehicle** or where a **motor vehicle** is stolen, unless:
  - The item is kept in a locked covered boot or glove compartment.
  - All access points to the vehicle are closed and locked.
  - Any extra security systems are turned on.
  - There is evidence that forcible and violent entry took place.
- > Theft or attempted theft of an unattended pedal cycle away from the **home** unless the pedal cycle is either in a locked **building** or **secured** by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.
- > Electrical or mechanical breakdown.

**Contents optional cover**

Specified personal belongings extension only applies if it is shown in **your policy schedule**. **You** will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

**Specified personal belongings****✓ What is covered?**

- > Loss or damage to **your** and **your family's specified personal belongings** and **high risk property** (that are individually listed in the **policy schedule**) are covered in the **European area**. Cover is also provided anywhere else in the world for up to 60 days in any **period of cover**:
  - **We** will pay a claim for loss or theft only if **you** report the loss or theft to the local police within 24 hours of discovering it.
  - The most **we** will pay for any **specified item** is the **maximum claim limit** shown in the **policy schedule** next to each item. If **you** make a claim, **you** will need to give **us** evidence that **you** own the item **you** are claiming for.
  - For any **specified item you** may need to provide a valuation; this will be indicated in **your policy schedule**.

**X What is not covered?**

- > Loss or damage:
  - To sports equipment when it is being used.
  - To reeds, strings or drum skins of musical instruments.
  - To dentures while being used for eating.
  - To crowns, caps or fillings in teeth.
  - From wear and tear or loss of value.
  - Caused by moths, **vermin**, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes.
  - Caused by scratching or denting.
  - Caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item.
  - Caused by chewing, scratching, tearing or fouling by domestic animals or pets.
- > Loss or damage caused by theft or attempted theft from an unattended **motor vehicle** or where a **motor vehicle** is stolen, unless:
  - The item is kept in a locked covered boot or glove compartment.
  - All access points to the vehicle are closed and locked.
  - Any extra security systems are turned on.
  - There is evidence that forced and violent entry took place.
- > Loss or damage to portable computers caused by theft or attempted theft from a motor vehicle between 7pm and 7am.
- > Items used for business and professional purposes unless it is a laptop computer and shown in the **policy schedule**.
- > Electrical or mechanical breakdown.

## Contents optional cover

Pedal cycles cover only applies if it is shown in **your policy schedule**. **You** will need to pay the **excess** shown in **your policy schedule** for every **incident you** claim for.

### Pedal cycles

#### ✓ What is covered?

- > **Loss or damage to you** and **your family's** pedal cycles (listed in the **policy schedule**) in the **European area**. Cover is also provided anywhere else in the world for up to 60 days in any one **period of cover**.
- > The most **we** will pay for pedal cycles is the amount shown against each cycle in the **policy schedule**.

#### ✗ What is not covered?

- > Theft or attempted theft of an unattended pedal cycle away from the **home** unless the pedal cycle is either:
  - In a locked **building**.
  - **Secured** by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.
- > Loss or damage:
  - To mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind.
  - To pedal cycles being used or while practising for racing, pacemaking or testing of any kind.
  - To pedal cycles **you** do not keep at **home** when not in use.
  - To accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same **incident** as the pedal cycle.
  - From wear and tear or loss of value.
  - Caused by moths, **vermin**, parasites, insects, atmospheric conditions, light or other gradual causes.
  - Caused by scratching or denting.
  - Caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle.
  - Mechanical breakdown.
  - Cuts, bursts or punctures to tyres.

## 2. Making a claim

0330 303 1124\*

### How to make a claim

**Our** home insurance claims team are here 24/7, so **you** can call **us** anytime to check what **you** are covered for and whether **you** can make a claim.

### What **you** need to know

Whether **you** have had a minor breakage or a major flood, **we** know making a claim can be stressful. **Our** specialist claims team will be on hand to help take the frustration out of claiming, so **you** can get everything ship-shape and back to normal as soon as possible.

**Our** step-by-step guide will take **you** through the claims process and explain what **you** need to do.

Just before **you** start, please take a moment to read the important points below, as these may apply when **you** make a claim.

### Before **you** call

Before **you** call to report a claim, please make sure:

- > **You** have taken any steps **you** can to track down a lost item.
- > **You** have done everything **you** can to protect **your** property from any further loss or damage.
- > **You** have reported the **incident** to the police as soon as reasonably possible, if **you** suspect theft or malicious damage.

### When **you** call

Once **you** have taken the steps above, call **us** to report **your** claim.

During the call **we** will:

- > Ask **you** for:
  - **Your** policy number.
  - Details of any written or verbal claims that have been made against **you**.
  - Details of **your** claim, what happened, when, where and details of the loss or damage.
- > Check **your** details to confirm **your** identity.
- > Let **you** know if **you** are covered for the loss or damage, and any **excess** that will apply.

### How **you** can help

To help **us** deal with **your** claim as speedily as possible, **we** will ask **you** to:

- > Provide a list of everything that has been lost or damaged.
- > Return to **us** within 30 days, any supporting information **we** have asked for, like proof of ownership, valuations or estimates.
- > Keep any damaged items until **we** agree they can be thrown away.



**What we will do**

Once **we** have taken the initial details **we** will get on with sorting out **your** claim. **Our** team will aim to settle claims on the first call where possible. Depending on the extent and type of damage **we** will either repair, replace, rebuild or raise payment.

**For repair or rebuild claims**

- > **We** will arrange for one of **our** approved repairers to contact **you** within two hours if the situation is an emergency, or within 24 hours for non-emergencies.
- > **You** can use **your** own supplier as long as **you** agree this with **us** beforehand. **We** will usually only pay the discounted amount that **we** would have paid **our** approved supplier.

**For replacement item claims**

- > **We** will arrange to replace any lost, damaged and stolen items directly to **you**, through one of **our** approved suppliers.

**For payment claims**

- > **We** will pay the lower of:
  - The amount by which the **buildings** and/or **contents** have gone down in value as result of the claim.
  - The estimated cost to rebuild and/or replace the **buildings** and/or **contents**.

**Settling your claim**

Once **we** have all the information **we** need:

- > Depending on the damage caused, **we** will repair or replace **your** property, arrange rebuild work where necessary or raise a payment to settle **your** claim.
- > If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding them. **We** will take off an amount (if appropriate) for wear and tear if **you** claim for:
  - Flat or felt roofs.
  - Gates or fences damaged by falling trees.
- > **We** will work on **your** behalf, to negotiate, defend or settle any claims made against **you**.
- > **We** will also take legal action in **your** name, but for **our** benefit, to get back any payment **we** have made under this policy.

**Shortfalls in cover**

If **you** make a claim and:

- > The **maximum claim limit** under **buildings** is less than the current cost of replacing, repairing or rebuilding the property as new; or
- > The **maximum claim limit** under **contents** is less than the cost of replacing all of the **contents** within **your home** with new items of the same or nearest equivalent and type; or
- > Any amount shown in the **policy schedule** for **personal belongings, high risk property, pedal cycle** or any other **specified item** is less than the current cost of replacing the item as new; **we** may apply the following:

**Buildings**

If at the time of any loss or damage, the **buildings** sum insured is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. If the correct sum insured is shown to exceed **our** acceptance terms and criteria **we** may refuse to pay **your** claim.

**Contents**

If at the time of any loss or damage, the **contents** sum insured is not enough to replace the entire **contents** of **your home** as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. If however, the correct sum insured is shown to exceed **our** acceptance terms and criteria, **we** may refuse to pay **your** claim.

**Other insurances**

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

**Matching pairs or sets**

**We** treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling an undamaged piece, or a piece which has not been lost or damaged, just because it forms part of a set, suite or is one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

## Cancelling **your** policy

### During the cooling-off period

We hope **you** are happy with **your** Virgin Money Home Insurance. If **you** do change **your** mind **you** have 14 days from when **you** receive **your** policy documents or the purchase date of **your** policy, whichever is later, to telephone or contact **us** via the customer portal if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy and cover has not started, then **we** will refund any premium paid.

If **you** cancel **your** policy and cover has started **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the **period of cover**, **you** must pay the full annual premium and **you** will not be entitled to any refund. If **you** do not cancel **your** policy during the cooling-off period, it will remain in force and **you** will be required to pay the premium for the **period of cover**.

### After the cooling-off period

If **you** need to cancel **your** policy outside of the 14-day cooling off period, **you** can do this at any time by telephoning or via **your** customer portal. As long as **you** have not made a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the **period of cover**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We have the right to cancel **your** policy at any time by sending **you** seven days' notice where there is a valid reason for doing so and **we** will set out the reason for cancellation in the notice.

Valid reasons include but are not limited to those listed below:

- > Changes to the information given on **your statement of insurance** or **policy schedule**, which result in the risk no longer being acceptable to **us**.
- > Where the circumstances of a new claim, or an **incident we** have become aware of which means that **we** no longer wish to provide cover.
- > Where **we** suspect fraud on this or any other related policy.
- > Where **you** fail to provide **us** with any reasonable information or documents that **we** ask for. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by providing **us** with the information or documents.)
- > Where **you** have failed to take reasonable care to provide **us** with accurate information when **you** took out, renewed or asked for any changes to be made to **your** policy.

- > Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation and confirming that a second attempt to collect the payment will be made.)
- > Where **we** are unable to collect a premium payment due to a Direct Debit Instruction being cancelled. (Notice will be sent to **you** allowing **you** an opportunity to rectify the situation by paying the full outstanding premium.)

As long as **you** have not made a claim and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged a proportion of **your** premium to reflect the time that **you** were covered under **your** policy. If any claim has been made or anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim during the **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

### Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

### Security

If **you** live in some areas, **we** may insist that **you** have high security locks and, in some cases, an alarm system fitted. To reduce **your** premium, **you** may have told **us** **you** have these locks or an approved alarm. **We** will print an endorsement on **your policy schedule** showing the security measures **you** have told **us** are fitted and when **you** must use them. The cover will not apply if **you** do not use them. If **we** have insisted that **you** have this security, but it is not fitted or **you** do not keep it in good working order, the cover under this policy will not be valid for theft, attempted theft or malicious damage.

## 3. Changing or cancelling your policy

**We** know things change and it is important to make sure **your** policy keeps up, so **you** always have the right cover for **your** needs. If **you** need to amend any details or even cancel **your** policy, just let **us** know. There are no annoying administration charges for making changes to **your** Virgin Money Home Insurance policy.

### Making changes

The **statement of insurance** enclosed in **your** pack confirms all the personal details **you** gave **us** for **your** quote. **We** have based **your** insurance cover on these details so please let **us** know straight away if anything changes, especially any of the following:

- > If **you** change **your** address.
- > If **you**, or any person named in **your policy schedule**, change job.
- > If **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served).
- > Any changes to **your buildings** that will increase the rebuilding costs.
- > Any increase in the value of **your contents** or **personal belongings**.
- > If someone other than a member of **your family** comes to live with **you**.
- > If **your home** will be **unoccupied** for more than 30 days in a row.

### What we will do

Whenever **we** make an agreed change to **your** policy, **we** will update the contract and send **you** a new **policy schedule** to replace the existing one in **your** pack. **We** will also send **you** a new policy booklet if **you** ask **us** to.

Any changes to **your** policy may also mean a change to **your** premium and/or excess. If **your** premium increases by £10 or less, **we** will not ask **you** to pay the difference. If **your** premium reduces by £2.50 or less **we** will not refund the difference.

**We** agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in the **policy schedule** for loss, damage, injury or liability that happens during the **period of cover**.

### Why it is important to keep us in the know

If **you** do not tell **us** about a change or **we** are not able to agree a change **you** have asked for, it may make **your** policy invalid. This means **your home** and/or **contents** will not be covered and **you** will not be able to make a claim if **you** need to in the future.

If something has changed and **you** are not sure if it is relevant, please call **us** on 0330 303 1123\* and **we** can let **you** know.

## 4. Making a complaint

**We** are committed to providing **you** with the best possible service. **We** recognise that sometimes things can go wrong, so if **you** are unhappy with something, please let **us** know so **we** can put it right as soon as possible.

**You** can contact **us** in the following ways:

### By phone

Call **us** on **0330 303 1123**. \* **We** are here from 8am to 8pm, Monday to Friday and 9am to 4pm on Saturdays.

\*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

### By email

**You** can contact **us** by email at **help@homeinsurance.virginmoney.com** please include **your** policy number and claim number if appropriate.

### In writing

Please write to **us** at:

Customer Relations Department  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke on Trent  
ST4 4TW

### Our complaints process

Whichever way you choose to contact **us**, **we** will try to resolve **your** complaint by the end of the third business day and send **you** a summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five business days to either tell **you** what **we** have done to resolve the problem or acknowledge **your** complaint and let **you** know when **you** can expect a full response.

### Financial Ombudsman Service

If **you** are not satisfied with either **our** summary resolution or final response letter, or if eight weeks have passed since **you** first raised the matter with **us**, **you** have the right to refer **your** case to the Financial Ombudsman Service.

**You** can refer **your** complaint to the ombudsman up to six months after **we** have given **our** summary resolution or final response. They will only consider **your** complaint after **you** have tried to resolve it with **us** first.

Please note that if you do not refer your complaint within the six months, the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Making a complaint will not affect **your** legal rights.

Contact details for the Financial Ombudsman are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

### Phone

0800 023 4567

Free for people phoning from a fixed line  
(for example, a landline at home).

0300 123 9123

Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

### Email

complaint.info@financial-ombudsman.org.uk

### Website

www.financial-ombudsman.org.uk

### Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or phone 0207 741 4100.

## 5. Keeping it legal

By taking out Virgin Money Home Insurance **you** are entering into a legal contract. Please read this section which covers the laws and regulations that apply, including **your** legal rights and how **we** deal with fraud.

### The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales. The contractual terms, conditions and other information relating to this contract will be in English language.

### Rights of third parties

Nothing contained in this contract gives anyone any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends that Act.

### Fraud, misrepresentation and non-disclosure

A person is committing fraud if they or anyone else insured by this policy or acting on their behalf knowingly:

- > Gives dishonest, inaccurate or misleadingly complete answers to **our** questions.
- > Misleads **us** in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence **us** to accept a claim.

**We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

If **we** find that fraud has been committed **we** will have the right to:

- > Void the policy and **we** may not refund any premium.
- > Refuse to pay the whole of the claim if any part is in any way fraudulent, false or exaggerated.
- > Recover any costs incurred by **us**, including investigation and legal costs.
- > Recover the cost of any previously paid claims.

**We** may also:

- > Inform the police, which could result in prosecution.
- > Inform other organisations as well as anti-fraud databases.

## 6. Protecting your personal details

**Your** security is important to **us**. Find out below how **we** use **your** personal details and what **we** do to keep **your** information safe.

Please read this notice carefully as it contains important information about how **we** use **your personal information**. Further details explaining how **we** use **your personal information** may be obtained by visiting [homeinsurance.virginmoney.com/privacypolicy](https://homeinsurance.virginmoney.com/privacypolicy) or contacting **us** at the address at the end of this section. **You** should show these notices to all persons shown in **your policy schedule** as this will also apply to them.

**We** will use **personal information** (including **sensitive personal data**) **we** hold about **you**:

- > To provide **you** with quotes, arrange and manage **your** insurance policy and provide **you** with the services described in **your** policy documents;
- > To prevent and detect crime; and/or
- > For management information purposes.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to void **your** insurance policy or it could impact **your** ability to claim.

**We** may share **your personal information**:

- > With other companies within the same group as **us**.
- > With other insurers and business partners or agents providing services on behalf of **us**.
- > With statutory bodies, regulatory authorities and other authorised bodies.
- > If required or permitted to do so by law.
- > With credit reference agencies.
- > With fraud prevention agencies: **Your personal information** will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agencies. This information will be accessed and used by **us**, law enforcement agencies and other organisations to prevent fraud and money laundering. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. If such companies suspect fraud, **we** will share **your personal information** with them. The information that **we** share may be used by those companies when making decisions about **you**.
- > With operators of registers available to the insurance industry to check information **you** provide. These include the Claims and Underwriting Exchange Register. **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers.

**We** may also:

- > Research, collect and use data about **you** from publicly available sources, including social media and networking sites;
- > Use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis; and
- > Check **your personal information** against databases held by **us**.

**You** can:

- > Ask for further information about how **we** use **your personal information**;
- > Request details of the relevant fraud prevention agencies and/or an explanation of how the information held by such agencies may be used;
- > Submit a complaint; and/or
- > Request a copy of **your personal information** held by **us**;

by writing to the Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Please include **your** name, address and insurance policy number. A small fee of £10 may be charged.

**You** have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information please go to [www.ico.org.uk](http://www.ico.org.uk)

# 7. IMPORTANT WORDS AND PHRASES

This section includes the important words and phrases shown in bold in **your** policy booklet and what we mean by them.

## words and phrases

### Accidental damage

Unexpected and unintended damage caused by something sudden and external.

### Bedroom

A room used as, or originally built to be, a **bedroom** even if it is now used for something else.

### Buildings

The **home** and fixtures and fittings, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings**, but not **garden items**.

### Business equipment

Desktop and laptop computers, keyboards, visual display units, printers, word processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones) and office furniture, **you** or **your family** own.

### Computer virus

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

### Contents

Household goods, **high risk property**, **business equipment**, pedal cycles, **money**, **credit cards** and **personal belongings you** or **your family** own, or are legally responsible for, but not:

- > Items held or used for business purposes (either totally or partly) other than **business equipment**.
- > **Motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories.
- > Animals, birds, fish or any living things.
- > Interior decorations.

### Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

### Domestic employees

A person employed to carry out domestic duties associated with **your home**, and not employed by **you** in connection with any business, trade, profession or employment.

### European area

This includes all countries in the European Union, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Sweden, Switzerland, Tunisia, Turkey, Vatican City, and islands in the Mediterranean.

### Excess

The amount **you** must pay towards each claim.

### Family

Any person who permanently lives with **you**, but not lodgers or any other paying guests.

### Garage

A structure originally built for storing a **motor vehicle** or **motor vehicles**.

### Garden items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the **buildings** but within the boundaries of **your home**.

### Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

### High risk property

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. **We** treat pairs or sets of items as one item.

### Home

The property shown at the address in the **policy schedule**, landlord's fixtures and fittings that **you** are responsible for, and the property's **garages** and **outbuildings**, all at the same address and all used by **you** for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless **we** indicate otherwise in the **policy schedule**, the main **building of your** property must be made of brick, stone or concrete, and have a slate, tile, metal or concrete roof.

### Incident

Any event that might lead to a claim.

### Landslip

Downward movement of sloping ground.

### Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **policy schedule**.

- > The **maximum claim limit** for Section 1 – **Buildings** is shown in **your policy schedule**.
- > The **maximum claim limit** for Section 2 – **Contents** is shown in **your policy schedule**.
- > The most **we** will pay for any one claim for **high risk property** is shown in **your policy schedule**.

The limit shown in the **policy schedule** for **high risk property** applies within (not in addition to) the **maximum claim limit** for Section 2 – **Contents** shown in **your policy schedule**.

If the limits shown in **your policy schedule** are not enough, please contact **your** insurance adviser.

### Money

Cash, cheques, gift cards, postal and **money** orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, travellers cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

### Motor vehicles

Electronically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). These do not include:

- > Domestic garden machinery that does not have to be licensed.
- > Wheelchairs.
- > Registered disabled persons' buggies that cannot go over eight miles an hour and which are not licensed for road use.



- > Electronically or mechanically propelled toys and models that cannot go over eight miles an hour.
- > Golf trolleys which are controlled by someone on foot.

### Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- > **Garages.**
- > Carports or other structures that are open on one or more sides.
- > Structures that are lived in.
- > Any structure which is not on a permanent foundation or base.
- > Tree houses.
- > Inflatable structures of any kind.
- > Any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses).
- > Any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

### Period of cover

The period of time covered by this policy, as shown in **your policy schedule** or until cancelled. Each renewal represents the start of a new **period of cover**.

### Personal belongings

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards**, or items held or used for business purposes.

### Personal information

Any information **we** hold about **you** and any information **you** provide to **us** about someone else.

### Policy schedule

The document that shows:

- > **Your** name and address.
- > The **period of cover**.
- > The sections of this policy booklet that apply.
- > The **excess**.
- > The premium **you** must pay.
- > The property insured.
- > The **maximum claim limit**.
- > Details of any extensions or endorsements.

**We** issue a **policy schedule** with each new contract of insurance when **you** renew the policy and when **we** change the policy cover.

### Secured

- > Outside doors are fitted with five-lever locks.
- > The windows can be locked with keys.
- > Up-and-over doors can be locked with keys.
- > Double doors can be locked with keys, and mortice bolts are fitted at the top and bottom of one of the doors.
- > **You** maintain the locks and bolts in full working order.
- > **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.
- > **Outbuilding** doors are fitted with a padlock or other key-operated security device; **outbuilding** windows are closed or sealed.
- > **Garage** doors are fitted with a padlock or other key-operated security device; **garage** windows are closed or sealed.

### Sensitive personal data

Some personal information that **we** will ask **you** to provide is known as **sensitive personal data**. This will include information relating to health issues, race, religion, and any criminal convictions.

### Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings**.

### Specified item

Any item that has been individually identified to **us** and is shown in **your policy schedule**.

### Statement of insurance

The **statement of insurance** contains information **you** gave **us** and includes information given on **your** behalf.

### Storm

**We** consider a **storm** to be strong winds of 48 Knots/55 mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute a **storm**, unless the rain or snow is so extreme that damage is caused to well-maintained properties of adequately designed construction.

Extreme rain or snow is:

- > 25 mm/1 inch or more of rain over a one-hour period, or a proportionate amount over a shorter time.
- > 30 cm/12 inches or more of snow within a 24-hour period (or less).

### Subsidence

Downward movement of the ground beneath the **buildings**, other than by **settlement**.

### Unfurnished

A **home** with not enough furniture for someone to live in it.

### Unoccupied

A **home** not lived in or not intended to be lived in for more than 30 days in a row. Regular visits to the **home** or occasional overnight stays do not represent a break in this period.

### Vermin

Badger, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

### We, our, us

Ageas Insurance Limited

Registered office address:

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568.

### You, your

The person or people shown in the **policy schedule** as the 'Policyholder'.

Virgin Money Home Insurance is promoted by Virgin Money Personal Financial Service Ltd, arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited. Virgin Money Personal Financial Service Ltd and Ageas Retail Limited are authorised and regulated by the Financial Conduct Authority.

Virgin Money Personal Financial Service Ltd (Co.Reg.No. 3072766) is registered in England and Wales. Reg. office: Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.

Ageas Retail Limited (Co.Reg.No. 1324965) and Ageas Insurance Limited (Co.Reg.No. 354568) are both registered in England and Wales. Reg. office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Extras like Home Emergency, Garden Cover and Legal Protection, are provided by one of a number of providers, see our Terms of Business Agreement for details.

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