

# Home Insurance



## Policy Document



Donations to Age UK's charitable work from Age Co sales are expected to reach £3 million each year

Age Co Home Insurance is administered by Ageas Retail Limited and provided by a limited panel of insurers. Details are available on request.

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# Very Important Notice

## Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



### Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



### Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

**Please note:** Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair. Please see below for further guidance.



### Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



### Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.

#### VERY IMPORTANT NOTICE

Please note that this home insurance policy is designed to insure **your** property against loss or damage. It does not cover the maintenance of **your home**. That means **we** will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance. **We** also do not cover damage that happens over time such as damp, rot or damage from **vermin**. **You** should keep **your** property in good repair, and take reasonable steps to avoid loss or damage. Useful information on home maintenance and advice on how to source further help is available from Age UK Advice on 0800 169 65 65.

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 7-9.

# Useful telephone numbers

## Age Co Home Insurance 24 hour claims helpline

Please refer to your insurance schedule for the telephone number

Age Co Home Insurance claims helpline is a response service with operators who can immediately confirm whether **your** policy covers **you** for the **incident**. The claims helpline is open 24 hours a day, 365 days a year.

## Age Co Home Insurance policy administration helpline

0345 128 7916

If **you** have any questions about this policy booklet or any documentation **you** have received or wish to make a change to **your** policy, please call the Age Co Home Insurance policy administration helpline.

The Age Co Home Insurance policy administration helpline is open 8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

**We** may record or monitor calls for training purposes or to improve the quality of **our** service.

**We** will not accept responsibility if any helpline service fails for reasons **we** cannot control.

When phoning, please have **your** policy number ready.

## For claims under section 1 - Buildings and section 2 - Contents

**Age Co Home Insurance repair and replacement service (This is available if you have a valid claim under this insurance).**

### Repairs

- If it is an emergency, **we** will arrange for one of **our** approved repairers to contact **you** within 2 hours;
- If it is not an emergency, **we** will arrange for an approved repairer to contact **you** within 24 hours.
- **We** will pay the bills for repairs if they are covered by this insurance. All **you** need to do is pay any policy **excess** to **our** repairer.

### Replacements

- **We** can arrange to replace any lost, damaged or stolen items directly to **you**.

## For claims under section 3 - Static caravan and section 4 - Touring caravan

Please see pages 14 and 15 of this policy booklet for more information about how **your** claim will be dealt with.

# Domestic and legal helplines

Provided by Arc Legal Assistance Limited. The advice is given free of charge. Available to all policyholders 24 hours a day. Please note, if any work or service is carried out by one of our approved contractors a pre payment by credit or debit card will be required.

- **Domestic Assistance Service - 0333 005 0354**

**We** have provided you access to a Domestic Assistance helpline service to help **you** arrange repairs if **you** have a domestic emergency in **your** property. **We** will arrange a contractor to assist **you**, but will not pay the contractors costs or call out fees. Before calling, please check **you** do not have this cover under either your home policy or a separate home emergency policy.

- **Childcare Assistance - 0344 770 1036**

If **you** need help in finding a child minder, nanny or children's nurse **we** will assist by giving **you** information on the organisations that hold details of accredited specialists in these areas. **We** will give **you** guidance to help **you** make an informed decision but **we** cannot recommend any particular individual or organisation.

- **Home Assistance - 0344 770 1036**

If **you** need help in finding cleaning staff, au pairs and housekeepers **we** will assist by giving **you** information on organisations that hold details of specialists in these areas. **We** will give **you** guidance to help **you** make an informed decision but **we** cannot recommend any particular individual or organisation.

- **Counselling - 0344 770 1036**

**We** will provide **you** with a confidential counselling service over the phone. This includes, where appropriate, referral to relevant voluntary or professional services. **You** will pay any costs for using the services which **we** refer **you** to. This helpline is open 24 hours a day, seven days a week.

- **Health and Medical Information Service - 0344 770 1036**

**We** will give **you** or another insured person information over the phone on general health issues and non-diagnostic information on medical matters. Information can be given on a wide variety of topics and on resources that provide further support. This helpline is open 24 hours a day, seven days a week.

- **Veterinary Assistance Service - 0344 770 1036**

If **your** pet is ill or injured, **we** will assist by giving **you** information on the organisations that hold details of vets in the local area. **We** will give **you** guidance to help **you** make an informed decision but **we** cannot recommend any particular individual or organisation.

- **European Legal & UK Tax Helpline**

Use the 24 hour advisory service for telephone advice on any private legal or taxation problem of concern to **you** or any member of **your** household.

In the event **you** are a victim of identity theft or are concerned about being a victim of identity theft please contact the Legal Helpline where an advisor can assist in providing telephone advice and guidance on protecting yourself.

Simply telephone **0333 0050353** and quote **"Age Co Personal Legal Protection"**.

# Introduction

This is **your** Age Co Home insurance policy. Age Co Home insurance is designed to meet some of the specific needs of those in later life. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. That information may have been given to **us** on a **proposal form**, on a **statement of fact** or during a phone conversation. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

To ensure that **you** have the right insurance policy for **your** needs, **you** must read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. If after reading these documents **you** are not satisfied that the cover meets **your** needs, **you** can cancel **your** policy. If **you** cancel **your** policy as long as **you** have not made a **claim**, **we** will give **you** a refund for the period of time that was left on **your** policy. For more about this, please see the Policy Conditions section of this booklet.

If **your** needs change or any of the information given on **your proposal form** or on a **statement of fact** or during a phone conversation, **we** might need to alter **your schedule**. Under the policy conditions, **you** must tell **us** about any changes. **We** will update the contract every time **we** agree to an alteration. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new policy booklet when **you** renew **your** policy.

If **you** have any questions about this policy booklet or any documentation **you** have received, please call the Age Co Home Insurance policy administration helpline on **0345 128 7916**.

**We** agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in **your schedule** for loss, damage, injury or liability that happens during the **period of insurance**. **Your schedule** tells **you** which sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 16 that apply to all of the contract of insurance.

**You** agree to pay the premium and to keep to the conditions of the policy.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438.

# Policy definitions

All through this Policy there are certain words printed in **bold**. These words have special meanings which are shown below and on pages 8 and 9.

## Accidental damage

Unexpected and unintended damage caused by something sudden and external.

## Buildings

The **home** and fixtures and fittings, garden walls, gates, 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 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 viruses

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

## Contents

Household goods, **valuables**, **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**;
- electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not), aircraft, caravans, trailers, boats or any parts and accessories inside, attached or intended to be used with caravans, trailers, boats or motor vehicles (this does not include domestic garden machinery that does not have to be licensed, wheelchairs, **pavement vehicles**, electrically or mechanically propelled toys and models that cannot go over eight miles an hour, or golf trolleys which are controlled by someone on foot);
- animals, birds, fish or any living thing; or
- trees, shrubs or plants.

## Credit cards

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

## Excess

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

## Family

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

## Garage

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

## Garden Items

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

## Home

The property shown at the address in the **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 **schedule**, the main building of **your** property must be made of brick, stone, concrete, flint or metal and have a slate, tile, metal, concrete, asphalt or turnerised roof.

## Key Safe

A safe fitted to the outside wall of a property to safely store house keys, using a pin number to gain access.

## Incident

Any event that might lead to a claim.

## Maximum claim limit

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

- The **maximum claim limit** for section 1 - **Buildings** is shown in **your schedule**.
- The **maximum claim limit** for section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for **valuables** is shown in **your schedule**.

The limit shown in the **schedule** for **valuables** applies within (not in addition to) the **maximum claim limit** for section 2 - **Contents** shown in the **schedule**.

- The **maximum claim limit** for section 4 - Static **caravan** and static **caravan equipment** is shown in **your schedule**.
- The **maximum claim limit** for section 5 - Touring **caravan** and touring **caravan equipment** is shown in **your schedule**.

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

## 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, traveller's cheques, travel tickets, season tickets and luncheon vouchers, gift tokens and pension books, but not items used for business purposes.

## Pavement Vehicles

Electrically powered wheelchairs or scooters that do not require a licence for road use under the Road Traffic Act and which can not exceed more than 8 miles an hour.

## Period of insurance

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

## Personal belongings

Items designed to be worn, used or carried by **you** or **your family** in daily life, but not **money** and **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 anyone else.

## Proposal form and statement of fact

The **proposal form** **you** signed or the **statement of fact** that contains information **you** gave **us** and any other information **you** gave **us**. This includes information given on **your** behalf.

## Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the sections of this policy booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured; and
- the **maximum claim limit**, and
- details of any extensions or endorsements.

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

## Special categories of personal information

Some **personal information** **we** will ask **you** to provide is referred to as '**special categories of personal information**' which was known as "sensitive personal information" under the Data Protection Act 1998. This includes, for example, information relating to health.

## Specified

**Specified** items are items that have been individually identified to **us** and are shown in **your schedule**.

## Storm

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

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

Extreme rain or snow is:

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

## Terrorism

Any act that the government of the United Kingdom considers to be an act of **terrorism**. The use of or threat of action, force or violence by any person or group of people acting alone or on behalf of any organisation or government for political, religious, ideological or similar beliefs. This includes trying to influence any government or intimidate the public.

## 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 60 days in a row.

## Valuables

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, antiques and antique furniture. **We** treat pairs or sets of items as one item.

## Vermin

Badgers, 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

The company shown in the schedule as 'the insurer' or Ageas Retail Limited (who administer the policy). In respect of page 5, 'we' refers to 'Arc Legal Assistance Limited'.



### **Wear and Tear**

The gradual deterioration of **your home** and contents over time, typically caused by usage, ageing or weathering.

### **You, your**

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

Please note that the words **caravan** and **caravan equipment** appear in bold in certain parts of the policy booklet outside section 3 - Static **caravan** and section 4 - Touring **caravan**. Please see these sections for the meanings of these words when they appear in bold.

# Policy Conditions

## 1 Your Policy

Your policy is based on the **statement of fact**, or the **proposal form** and declaration, this policy booklet and the **schedule**.

The insurance will not be valid if:

- any information **you** have given **us** is not true and accurate; or
- **you** do not keep to the conditions of the policy.

**You** cannot make a claim if the insurance is not valid.

## 2 The law that applies

English Law will apply to this contract unless **you** and **we** agree otherwise. However, if **you** live in Scotland, Northern Ireland or the Channel Islands, the law of that country will apply unless **you** and **we** agree otherwise. The contractual terms and conditions and other information relating to this contract will be in the English Language. (If **you** live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes between **us** and **you** in relation to it.)

## 3 Rights of third parties

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

## 4 Changes

Your policy is based on the answers on the **Statement of Fact** (or which is shown in a Statement of Insurance or given on **your Proposal Form**). **you** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.

In particular, **you** must tell **us**:

- if **you** change **your** address;
- if **you**, or any person named in **your 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);
- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or **personal belongings**; this is particularly important to remember when **you** have made any significant purchases.
- if someone other than a member of **your family** comes to live with **you**; and
- if **your home** will be **unoccupied** for more than 60 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make.

## 5 Small premium changes

**We** will not request from **you**, or refund to **you**, any difference in premium following a change being made to **your policy** during the **period of insurance** if it is less than £10.00.

## 6 Precautions

**You** must take reasonable care to:

- keep **your home** or **caravan** in a good state of repair; and
- avoid or limit any loss, damage or injury.

## 7 Security

If **you** live in certain 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** that **you** have these locks or an approved alarm. **We** will print an endorsement on **your schedule** showing the security measures, when **you** must use them and the cover that is excluded 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 the policy will not be valid for theft, attempted theft or malicious damage.

**Use** of a **key safe** is permitted as suitable storage of **your** keys provided it is fitted adhering to the manufacturer's instructions and using the correct security bolt fixing supplied with the device.

## 8 Cancelling the policy

- **You** can cancel by phoning **us** on 0345 128 7916. Cancellation can take effect immediately or from a later date, but cannot be backdated to any earlier date.

Cancelling any direct debit instruction does not mean **you** have cancelled the policy. **You** will still need to follow the instructions above.

If cover has not yet started, **we** will refund any premium paid in full. If cover has started, **you** will have to pay for any period of cover that has already been provided but not yet paid for.

If no claims have been made in the current **period of insurance**, **we** will refund a percentage of the premium in proportion to the period of insurance left unused.

If any claim has been made in the current period of insurance, **you** must pay the full annual premium and **you** will not be entitled to any refund.

- **We** can cancel this policy by sending **you** seven days notice to **your** last known address. The reason for cancellation will be set out clearly in the communication with **you**. Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on **your proposal form, statement of fact or schedule** which result in **us** no longer wishing to provide cover.
- Where the circumstances of a new claim, or an **incident we** have become aware of, result in **us** no longer wishing to provide cover.
- Where **we** suspect fraud on this or any other related policy.
- Where **you**, a person acting on **your** behalf, or any person covered by this policy uses threatening, intimidating or abusive behaviour or language towards **our** staff, suppliers or agents acting on **our** behalf.
- Where any person claiming cover under this policy fails to provide **us** with any reasonable information **we** ask for.
- Where a misrepresentation has been made that results in **us** no longer wishing to provide cover.
- 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 **your** last known address 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 **your** last known address allowing **you** an opportunity to rectify the situation by reinstating the previous Direct Debit instruction, providing a new Direct Debit instruction or by providing the full outstanding premium). **We** will refund a percentage of the premium in proportion to the **period of insurance** left unused.
- If **you** are paying by direct debit instalments **your** policy will automatically renew. **We** will write to **you** in good time before **your** renewal date with full details. Should **you** not wish to renew **you** can cancel by phoning **us** on 0345 128 7916.

## 9 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.

## 10 Fraudulent claims

**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.

## 11 Your information and what we do with it – Putting your mind at rest

Age Co Home insurance is arranged and administered by Ageas Retail Limited. **You** trust us to look after **your personal information** when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

### Your information and Age UK

Age UK Enterprises Limited would like to use **your personal information** for marketing and research purposes and share it with other companies and/ or charities within the Age UK Network. When **you** provide **your** information to **us**, **you** will be given the option to select **your** choices as to whether or not **you** wish to receive information from the Age UK Network by email, text, phone or post. **You** can change **your** marketing preferences at any time by phoning 0800 107 8977, writing to: FREEPOST Age UK Enterprises, London WC1H 9NA or emailing [contact@ageuk.org.uk](mailto:contact@ageuk.org.uk)

The Age UK Network includes the Age UK Group (comprising of the charity Age UK and its trading subsidiaries) and its National Partners (Age Cymru, Age Scotland and Age NI).

The Age UK Network will never sell **your** data and promises to keep it safe and secure. Age UK Enterprises will not share any of the **personal information** with companies beyond the Age UK Network, unless the information is needed to help prevent fraud or they are required to do so by law. **You** are entitled to receive a copy of the **personal information** Age UK Enterprises Limited hold about **you**. If **you** would like to receive a copy, or would like further information about, or would like to complain about the way that they use **your** personal information please write to FREEPOST, Age UK Enterprises London WC1H 9NA

For further information on how **your** information is used and stored by the Age UK Network please go to [www.ageuk.org.uk/help/privacy-policy/](http://www.ageuk.org.uk/help/privacy-policy/) For the following information only, please note that references to '**we**', '**us**' or '**our**' refers to Ageas Retail Limited and the underwriter.

For full details of **our** Privacy Notice, please go to [www.ageas.co.uk/legal/privacy-policy/](http://www.ageas.co.uk/legal/privacy-policy/) or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk) .

## Collecting your information

We collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- **special categories of personal information**, such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**
- price comparison websites, if **you** have used them to obtain a quotation for a policy, as well as credit reference agencies.

## Using your information

We use **your personal information** and/or **special categories of personal information** to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**. These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example
  - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
  - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

**Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as
  - keeping information about **your** current and past policies
  - preventing and detecting fraud, financial crime and anti-money laundering
  - carrying out processes such as research and analysis which may include computerised

processes that profile **you**

- providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
- recording and monitoring calls for training purposes
- contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

## Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

## Sharing your information

We may share **your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your personal information** to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your personal information** without the appropriate and necessary care and safeguards being in place.

## Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

## Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power

to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

### Dealing with others acting on your behalf

**We** will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

### Your rights

**You** have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your personal information**
- asking **us** to correct, delete or restrict use of **your personal information**
- ask **us** to move, copy or transfer **your personal information** to a third party (known as 'data portability')
- objecting to the use of **your personal information** or to an automated decision including profiling
- withdrawing any previously provided permission for **us** to use **your personal information**
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information, please see [www.ico.org.uk](http://www.ico.org.uk) or call the ICO on: 0303 123 1113.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

### 12 How to make a claim

If **you** are aware of an **incident** that might lead to a claim or **you** need to make a claim, **you** must do the following as soon as possible:

#### Buildings, contents, static or touring caravans

Call **our** claims helpline on the number shown on **your** Insurance Schedule.

#### What you must do for all claims

- Tell the police as soon as reasonably possible if something is lost or if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If **we** have asked **you** to fill in a claim form, send it back to **us** with everything **we** have asked for,

within 30 days of **us** sending it to **you**.

- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take reasonable action to protect the property from further loss or damage.

**You** must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

**We** can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**.

**We** can also take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this policy.

Further conditions for static and touring **caravans** and **caravan equipment**

- 1 Get an estimate for repairs from a local caravan repairer if **your caravan** is damaged.
- 2 Keep all invoices and receipts for work carried out.
- 3 **you** will not leave property for **us** to deal with unless **we** agree.

### 13 How we will settle your claim

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate;

- Repair
- Replace
- Rebuild
- Payment

**We** may offer to repair, replace or rebuild any loss or damage through one of **our** approved suppliers, however, should **you** prefer to use **your** own supplier **you** may, providing **you** agree this with **us** beforehand. Should **you** use **your** own supplier, any payment made would not normally exceed the discounted amount **we** would have paid **our** approved supplier. All **our** repairs are guaranteed for one year.

If **we** decide it is not appropriate to repair, rebuild or replace **your buildings** and/or **contents**, **we** will send **you** a payment representing:

- the amount by which the **buildings** and/or **contents** has gone down in value as a result of the claim; or
- the estimated cost to repair, replace or rebuild **your buildings** and/or **contents**; whichever is the lowest.

If **you** are insured for **your** buildings and **your** **contents** under the same policy, **we** will take off the **excess** under only one cover if **you** make a claim under both covers for the same **incident**. **We** may take any outstanding premium from any payment **we** make.

## Important

**You** must make sure that the **maximum claim limit** is correct.

- Under section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents of your home** with new items of the same or nearest equivalent quality and type. Calculating how much it would cost to replace all home contents regularly can help **you** make sure **your personal belongings** are covered at the correct value.
- For **specified** items of **personal belongings, valuables** or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

- Under section 1 - **Buildings**, if at the time of any loss or damage, the **buildings** sum insured is not enough to reconstruct **your buildings we** will reduce the amount of any claim payment by the percentage by which **you** have under-paid **your** premium. An example calculation is shown below. If however the correct sum insured is shown to exceed **our** acceptance terms and criteria shown on **your schedule, we** may refuse to pay **your** claim.
- Under section 2 - **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 reduce the amount of any claim payment by the percentage by which **you** have under-paid **your** premium. An example calculation is shown below. If however the correct sum insured is shown to exceed our acceptance terms and criteria shown on **your schedule, we** may refuse to pay **your** claim.
- For **specified** items of **personal belongings, valuables** or any other **specified** item, if at the time of any loss or damage, the item sum insured is not enough to replace the item as new, **we** will reduce the amount of any claim payment by the percentage by which **you** have under-paid **your** premium. An example calculation is shown below. If however the correct sum insured is shown to exceed our acceptance terms and criteria shown on **your schedule, we** may refuse to pay **your** claim.

Example calculation

If the premium **you** have paid is equal to 75% of what **your** premium would have been, if **your** sum insured was correct, then **we** will pay up to 75% of any claim made by **you**.

## Pairs, sets and suites

**We** will pay for the cost of repairing or replacing the damaged part or parts. If there are undamaged parts which form part of a pair, set, suite or part of a common design and **we** cannot get a reasonable match in colour or design, **we** will pay 50% of the cost of replacing the undamaged parts.

## Setting Up of Replacement Goods

Following a claim, for example, tuning a television or plumbing in a washing machine.

## Building section

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing or rebuilding the **buildings**.

## Protecting sums insured

The **maximum claim limit** under the **buildings** and **contents** sections will not be reduced if **you** make a claim.

## Static and touring caravans

**We** will settle any claim under these sections in the following ways.

- If an engineer inspects the damage to **your caravan** and decides that **your caravan** can be repaired, **we** will pay the cost of repairing this damage. Any repair cost will be paid directly to the repairer. **You** will be responsible for paying any policy **excess**.
- If **your caravan** is stolen and remains missing or an engineer decides that **your caravan** is beyond economical repair (written off), **we** will pay **you** the market value of **your caravan** or the **maximum claim limit** shown on **your schedule**, whichever is lower. **You** will be responsible for paying any policy **excess**.

If **your caravan** has been stolen, **we** will need:

- the original purchase invoice for the **caravan**;
- all keys for the **caravan**;
- keys for the wheel clamp (for touring **caravans**);
- any photographs of the **caravan**; and
- an estimate for replacing the **caravan equipment**.
- If within 12 months of buying **your caravan** as brand new, **your caravan** is:
  - stolen and not recovered; or
  - damaged beyond economical repair; **we** will either:
    - replace **your caravan** with a new **caravan** of the same make and model (or the nearest equivalent); or
    - send **you** a cheque for the cost of replacing **your caravan** as brand new at the time of loss.

The maximum **we** can pay in these circumstances is the **maximum claim limit** shown on **your schedule** plus 10%, less **your excess** amount. The **maximum claim limit** on **your caravan** will not be reduced after **we** pay a claim.

### ● Caravan equipment

- We will settle any of these claims by:
  - paying the amount of loss or damage to these items; or
  - paying the cost of repairing or replacing these items.

### 14 Your Policy

Your policy is based on the answers that **you** gave about **yourself** which allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed **us** to decide what premium to charge **you** and what conditions should apply to **your** cover.

If any of the answers were incorrect or have changed and **you** have not received **our** written agreement to the change or addition of extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. If **you** are in any doubt about whether a piece of information is relevant, please ask **us**. **We** will be happy to give advice.

As a guide, here are a few examples. The list does not cover all possible changes.

#### Example a

The contract of insurance covers **you** if **your home** is **unoccupied** for up to 60 days in a row. **You** have told **us** that **your home** will not be left **unoccupied** for more than 60 days in a row. If this changes and **your home** will be left **unoccupied** for longer than 60 days in a row, **you** must tell **us**. If the **home** is left **unoccupied** for more than 60 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, **our** assessment of the risk would be different for an **unoccupied** property.

#### Example b

The property covered by this policy is shown in **your schedule** of insurance. If **you** change **your** address, this may influence the premium or the cover **we** are prepared to provide. **You** may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a fact **you** should report to **us** before **you** move.

### 15 Index-linking

**Your** sum insured for **buildings** will be £500,000, or a higher amount as **you** may have advised or is shown on **your** policy **schedule**. If **you** have given **us** a sum insured amount for **buildings** or **contents** cover on which to base **your** premium, **we** will change the **maximum claim limit** each month. **We** will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**.

The amended **maximum claim limit** and the renewal premium will be shown in **your** renewal notice.

**We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

The **maximum claim limit** for static and touring **caravans** and static and touring **caravan equipment** are not index-linked. It is **your** responsibility to make sure that these **maximum claim limits** meet **your** needs.

# General policy exclusions

The policy does not cover the following.

- Acts of **terrorism**.
- 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; or
  - war, invasion, revolution or any similar event.
- 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 expected or should have been expected;
  - happened before the policy started; or
  - is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.
- Consequential or indirect losses. That is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured. This includes but is not limited to the following: loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any loss or damage resulting directly or indirectly from criminal actions of a tenant who is renting the **home**.
- Any reduction in the market value of any property following its repair or reinstatement.

## VERY IMPORTANT NOTICE

Please note that this home insurance policy is designed to insure **your** property against loss or damage. It does not cover the maintenance of **your home**.

That means **we** will not cover the cost of wear and tear or maintenance costs such as defective rendering, re pointing chimneys or general roof maintenance.

**We** also do not cover damage that happens over time such as damp, rot or damage from **vermin**. **you** should keep **your** property in good repair, and take reasonable steps to avoid loss or damage.

Useful information on home maintenance and advice on how to source further help is available from Age UK Advice on 0800 169 65 65



# Section 1 - Buildings

(This section applies only if shown in the schedule)

## What is insured

Your **buildings** are covered under this section.

## The most we will pay

The most **we** will pay for loss of or damage to the **buildings** is the **maximum claim limit** shown in the **schedule**.

## The causes covered

The **buildings** identified in the **schedule** are covered for loss or damage caused by any of the following;

- 1 Fire, smoke, explosion, lightning or earthquake.
- 2 Riot, civil commotion and labour or political disturbances and strikes.
- 3 Malicious damage.
- 4 The **buildings** being hit by:
  - aircraft or other flying objects or anything dropped from them;
  - fireworks;
  - vehicles, trains or trams;
  - falling aerials, masts or satellite dishes;
  - falling trees or branches;
  - animals or birds; or
  - lamp posts or telegraph poles.
- 5 **Storm** or flood.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.

- 1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
- 2 Loss or damage that is not reported to the police within seven days.
- 3 Malicious damage caused:
  - by **you** or **your family**; or
  - when **your home** is **unoccupied** or **unfurnished**.
- 4 Loss or damage:
  - caused by domestic animals, birds or pets; or
  - to aerials, aerial fittings, satellite dishes or masts.
- 5 Loss or damage:
  - to gates or fences;
  - caused by subsidence, ground heave or landslip (this damage is covered under cause 6);
  - that happens gradually over a period of time; or
  - that does not arise from one identifiable event which directly and immediately caused the loss or damage.
  - caused by weight of snow.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

- 6** Subsidence or ground heave of the site the **buildings** stand on, or landslide.

**7** Escaping Water.

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 pay the costs **you** have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**. The **excess** for cause 6 - subsidence heave or landslide is reduced to £100 if the main building of the **home** was built within the last 10 years.

**6** Loss or damage:

- to the **buildings** or their foundations because the materials they are built from shrink or expand;
  - 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 faulty design;
  - caused by foundations which do not meet the Building Regulations at the time of construction;
  - caused by faulty workmanship or faulty materials;
  - caused by demolishing, structurally altering or repairing the **buildings**;
  - to walls, gates, outbuildings, fences, paths, drives, patios, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or
  - for which compensation is provided by contract or legislation.
  - that started before this policy came into force.
- Loss of market value after repairs.

**7** Loss or damage when **your home** is **unoccupied** or **unfurnished**.

Repairs to the pipework or other parts of the water or heating system unless caused by freezing.

Costs **we** have not agreed to.

Loss or damage caused by subsidence, ground heave or landslide (this damage is covered under cause 6).

Any amount above the amount shown in the **schedule**.

Loss or damage that has been happening gradually over a period of time.

Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths, as a result of taps being left on.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**8** Theft or attempted theft.

**9** 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.

**We** will also pay the costs **you** have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings.

The most **we** will pay for finding where the oil is leaking from is the amount shown in the **schedule**.

**10** Property owner's liability.

**We** will pay all amounts **you** or a member of **your family** legally have to pay for causing;

- death, bodily injury, illness or disease; and
- loss of or damage to property; which is caused by an accident happening in or around the **buildings** during the **period of insurance** and which arise:

- from **you** owning but not occupying the **buildings**; or
- from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) 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 under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule**.

If **you** die, **we** will indemnify (protect) **your** legal representative against **your** or **your family's** liability.

### What is not insured

● The **excess** shown in the **schedule** for every **incident**.

**8** Theft or attempted theft:

- by **you** or any member of **your family**, domestic employees, lodgers, paying guests or tenants; or
- when **your home** is **unoccupied** or **unfurnished**.

**9** Repairs to the pipework or other parts of the heating system.

Costs **we** have not agreed to.

When **your home** is **unoccupied** or **unfurnished**.

Any amount above the amount shown in the **schedule**.

Loss or damage that has been happening gradually over a period of time.

**10** 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; and
- 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.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

- 11** Professional fees and costs.  
Expenses for rebuilding or repairing the **buildings** as a result of damage insured under this section, including:
- architects', surveyors' and legal fees;
  - the cost of clearing debris from the site, clearing drains and demolishing or shoring up the **buildings**; and
  - other costs necessary to keep to government or local-authority requirements, unless **you** had received notice to meet the requirements before the damage happened.
- 
- 12** Underground pipes, drains and cables.  
The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving **your home** and for which **you** are responsible.
- 
- 13** Glass and sanitaryware.  
Accidental breakage to:
- fixed glass and ceramic hobs built into cookers that are permanent fixtures in **your home**;
  - sanitary fixtures and fittings in **your home**; and
  - solar panels.
- 
- 14** Rent and alternative accommodation.  
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 of 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 insurance** is shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.
- 
- 11** The cost of preparing a claim.  
Any amount above the **maximum claim limit** under this section, shown in the **schedule**.
- 
- 12** Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.  
Natural failure, **wear and tear** of drains.  
Deterioration of materials, faulty design and 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.
- 
- 13** Loss or damage caused by scratching or denting.  
Damage caused when **your home** is **unoccupied** or **unfurnished**.
- 
- 14** Any amount above the amount shown in the **schedule**.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 15 Buyer's cover.

If **you** have exchanged contracts to sell **your home**, **we** will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.

##### 16 If **you** sell **your home**.

If **you** have exchanged contracts to sell **your home**, **we** will continue to provide cover until the sale goes through as long as:

- this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of 'conclusion of missives'); and
- **you** have already insured **your new home** under this policy.

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

**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**.

The most **we** will pay under this section for any one claim is the **maximum claim limit** shown in the **schedule**.

##### 18 Protection against squatters.

If squatters live in **your home**, **we** will pay up to the **maximum claim limit** shown in the **schedule** towards **your** legal costs for removing them. **You** must get **our** agreement in writing before **you** start proceedings to receive this benefit.

The most **we** will pay in any one **period of insurance** is shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 18 Legal costs for removing the squatters while **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**; or
- **unoccupied** or **unfurnished**.

Costs **we** have not agreed to in writing.

Any amount above the amount shown in the **schedule**.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**19** Accidental loss of metered water or oil in domestic heating systems.

The most **we** will pay under this section for any one claim is the **maximum claim limit** shown in the **schedule**.

If **you** insure both **your buildings** and **your contents** under this policy and make a claim for accidental loss of metered water or oil in domestic heating systems, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same **incident**.

**20** Emergency Unoccupancy.

If **your home** is **unoccupied** as a result of unforeseeable and unavoidable circumstances affecting **you** or **your family**, **we** will not class **your home** as being **unoccupied** until it has not been lived in for more than 90 days in a row.

**21** Replacement Locks and Keys.

**We** will pay the cost of replacing and installing locks on outside doors if:

- **your** keys are lost outside the **home** or are stolen; or
- they are damaged inside the **home** by an event insured under this section

If **you** insure both **your buildings** and **contents** under this policy and make a claim for replacement locks and keys, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same **incident**.

The most **we** will pay for any one claim is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

**19** Any amount above the amount shown in the **schedule**.

Loss or damage while the **home** is **unoccupied** or **unfurnished**.

**20** Any amount above the amount shown in the **schedule**.

**21** Any amount above the amount shown in the **schedule**.

## Section 1 - Buildings continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

#### 22 Compulsory evacuation alternative accommodation.

**We** will pay the cost of alternative accommodation for **you, your family, your** domestic pets and horses if the **buildings** cannot be lived in because a local authority prohibits **you** from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation.

If **you** insure both **your buildings** and **contents** under this policy and make a claim for compulsory evacuation, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same **incident**.

The most **we** will pay in any one **period of insurance** is shown in the **schedule**.

#### 23 Newly acquired fixtures.

**We** will cover **your** newly acquired fixtures for loss or damage covered under this section for a period of 60 days from the date that **you** purchase them if **your buildings maximum claim limit** is exceeded. **We** reserve the right not to insure any newly acquired fixtures after the 60th day. For this cover to apply **you** must agree to increase the **buildings** maximum claim limit and pay any additional premium that is due. The most that **we** will pay for any one claim is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

#### 22 Any amount above the amount shown in the **schedule**.

#### 23 Any amount above the amount shown in the **schedule**.

# Section 1 - Buildings optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

## What is insured

**Your buildings** are covered under this section.

## The most we will pay

The most **we** will pay is the **maximum claim limit** under the **buildings** section.

## The causes covered

### 24 Accidental damage.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.

### 24 Damage caused by or resulting from:

- wear and tear, loss of value or lack of maintenance;
  - movement of the land the **buildings** are on;
  - any part of the **buildings** moving, settling or shrinking;
  - demolishing or structurally altering or repairing the **buildings**;
  - insects, moths, **vermin**, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;
  - altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the **building**;
  - frost;
  - rain or water entering the **home**, as a result of faulty workmanship, poor maintenance or wear and tear;
  - faulty workmanship, design or materials;
  - chewing, scratching, tearing or fouling by domestic animals or pets; or
  - the effects of chemicals;
  - electrical or mechanical breakdown;
  - the cost of maintenance or routine redecoration.
- Damage to hot tubs and jacuzzis.  
Damage caused by a person that **your home** or any part of it is lent, let or sublet to.  
Damage when **your home** is **unoccupied** or **unfurnished**.



# Section 2 - Contents

(This section applies only if shown in the schedule)

## What is insured

Your and your family's contents are covered when they are:

- in the **buildings** of the **home**; and
- in the open but within the boundary of the **home**.

## The most we will pay

The **contents** are covered up to the **maximum claim limit** shown in the **schedule** when in the main building of **your home**. However, the following limits apply.

### Valuables

- The most **we** will pay for any one claim is the **maximum claim limit** for **valuables** shown in the **schedule**.
- The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.

### Business equipment

- The most **we** will pay for any one claim is the **maximum claim limit** for **business equipment** shown in the **schedule**.
- The most **we** will pay for any one item of **business equipment** is the **maximum claim limit** shown in the **schedule**.

**Contents** in the open (but within the boundary of **your home**)

- The most **we** will pay for any one claim is the **maximum claim limit** for **contents** in the open shown in the **schedule**.

### Money

- The most **we** will pay for any one claim is the **maximum claim limit** for **money** shown in the **schedule**.

### Credit cards

- The most **we** will pay for any one claim is the **maximum claim limit** for **credit cards** shown in the **schedule**.

### Deeds and documents

- The most **we** will pay for any one claim is the **maximum claim limit** for deeds and documents shown in the **schedule**.

### Metered oil or water

- The most **we** will pay for any one claim is the **maximum claim limit** for metered oil or water shown in the **schedule**.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.
- Anything more specifically insured in another part of this policy.
- Any amount above the amount shown in the **schedule**.
- Any item lost or misplaced within the **home** unless **personal belongings** cover is included.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

The **contents** are covered for loss or damage caused by the following;

- 1 Fire or smoke, explosion, lightning or earthquake.
- 2 Riot, civil commotion and labour or political disturbances and strikes.
- 3 Malicious damage.
- 4 **Your home** 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; or
  - lamp posts or telegraph poles.
- 5 **Storm** or flood.
- 6 Subsidence or ground heave of the site **your home** stands on, or landslip.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

- 1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
- 2 Loss or damage that is not reported to the police within seven days.
- 3 Malicious damage caused:
  - by **you** or **your family**;
  - when **your home** is **unoccupied** or **unfurnished**; or
  - by **computer viruses**.
- 4 Loss or damage caused by domestic animals, birds or pets.
- 5 **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.  
Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.  
Loss or damage caused by weight of snow.
- 6 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**; or
  - the foundations of the building 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.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

- 7** Escaping water.  
Water leaking from any fixed domestic water or drainage installation, heating system, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.
- 
- 8** Theft or attempted theft.
- 
- 9** 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 insured

- The **excess** shown in the **schedule** for every **incident**.
- 
- 7** Loss or damage:
- to the fixed domestic water or heating system itself;
  - caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on;
  - when the main building of **your home** is **unoccupied** or **unfurnished**;
  - that has been happening gradually over a period of time.
- 
- 8** 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**;
  - of **money**, unless access to the property was gained by force; or
  - 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 in or out of the building. The most **we** will pay for theft or attempted theft from an outbuilding is the **maximum claim limit** shown in the **schedule**.
- 
- 9** Loss or damage to the fixed domestic oil-fired heating system itself.  
Loss or damage that has been happening gradually over a period of time.  
Loss or damage when **your home** is **unoccupied** or **unfurnished**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**10** Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and recorders or desk-top computers.

**11** Accidental breakage in **your home** to:

- fixed glass in furniture (but not glass in pictures or clocks);
- glass shelves;
- glass tops to furniture;
- fixed glass in mirrors; or
- ceramic hobs in free-standing cookers and ceramic tops in free-standing cookers.

**12** Accidental loss of metered water or oil in domestic heating systems.  
The most **we** will pay under this section for any one claim is the **maximum claim limit** shown in the **schedule**.

If **you** insure both **your buildings** and **contents** under this policy and make a claim for accidental loss of metered water or oil in domestic heating systems, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same **incident**.

### What is not insured

● The **excess** shown in the **schedule** for every **incident**.

**10** Damage:

- to items designed or intended to be hand-held, carried or portable;
- to television sets, caused whilst using electronic gaming equipment;
- to musical instruments;
- to laptop computers;
- to records, compact discs, computer disks, cassettes, tapes, DVDs or other data storage devices;
- caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item;
- caused by wear and tear or deterioration;
- caused by electrical or mechanical breakdown;
- from light, or atmospheric or climatic conditions;
- caused by scratching or denting; or
- caused by **computer viruses**.

Loss, destruction or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time.

Loss of data or information arising as a result of any computer data-processing equipment or similar equipment failing to correctly recognise any date or time.

**11** Loss or damage caused by scratching or denting.

**12** Any amount above the amount shown in the **schedule**.

Loss while the **home** is **unoccupied** or **unfurnished**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**13** Damage to food in any refrigerator or deep freezer caused by:

- a rise or fall in temperature; or
- contamination by refrigerant or refrigerant fumes.

**14** Public and personal liability.

**We** will pay all amounts **you** or a member of **your family** legally have to pay for causing:

- death, bodily injury, illness or disease; or
- loss of or damage to property; which is 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**; or
- from the employment by **you** or **your family** of domestic staff.

The most **we** will pay under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **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 insured

- The **excess** shown in the **schedule** for every **incident**.

**13** Loss or damage caused by:

- **your** power supply being cut off by the supplier; or
- a strike, a lockout or an industrial dispute. Any amount above the amount shown in the **schedule**.

**14** 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, **pavement vehicles** 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 ten 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 dogs specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or
- 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; or
- **your** business, trade, profession or employment.

Liability arising from any disease or virus that **you** pass on to another person.

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.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**14** Public and personal liability - continued.

**15** Liability for domestic employees.

**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 insurance**.

Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.

The most **we** will pay under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule** plus any costs and expenses **we** agree in writing.

**16** Tenant's liability.

**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 any of the causes 1 to 9 under section 2 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; and
- accidental breakage to fixed sanitary fittings, bathroom fittings and ceramic hobs.

The most **we** will pay under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule** plus any costs and expenses **we** agree in writing.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

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 **schedule**.

**15** Any amount above the amount shown in the **schedule**

**16** Any amount above the amount shown in the **schedule**.

Damage to the structure of **your home**, or to the landlord's fixtures, fixings and interior decorations as a result of any of the causes 1 to 9 under section 2 of this policy, while **your home** is **unoccupied** or **unfurnished**.

Loss or damage excluded under any of the causes 1 to 9 of section 2 - **Contents**.

If **you** make a claim, **you** will need to provide evidence that **you** are legally liable for the damage.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 17 Unpaid damages.

**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:

- a **you** have not received full payment within three months of the date of the award;
- b the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands;
- c **you** would have had a valid claim under cause 14 of this policy if the award had been made against **you**; and
- d 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 under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule** plus any costs and expenses **we** agree in writing.

##### 18 Contents temporarily removed.

**Your contents** are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from **your home** but within the United Kingdom, the Isle of Man or the Channel Islands.

However, for theft of **your contents** (excluding **money**), the theft must be from:

- any bank or safe deposit, or while **you** or any member of **your family** are taking the items to or from the bank or safe deposit;
- a **home** or a building **you** or **your family** are working or living in temporarily; or
- any other building if there are visible signs that force or violent means were used to get into or out of the building.

**Money** is covered away from **your home** only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 17 Any amount above the amount shown in the **schedule**.

##### 18 Loss or damage:

- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- caused by **storm**, flood or malicious damage to items not in a building;
- to any item taken out of **your home** to sell, display or exhibit;
- during removals; or
- when **your contents** are in a caravan, mobile home or motor home.

Any amount above the amount shown in the **schedule**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 19 Rent and alternative accommodation.

If **you** cannot live in **your home** because of damage insured under this section:

- **we** will pay the cost of 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 insurance** is shown in the **schedule**.

##### 20 Replacement locks and keys.

**We** will pay the cost of replacing and installing locks on outside doors, alarm key switches and locks for safes if:

- **your** keys are lost outside the **home** or are stolen; or
- they are damaged inside the **home** by an event insured under this section.

If **you** insure both **your buildings** and **contents** under this policy and make a claim for replacement locks and keys, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and contents cover for the same **incident**.

The most **we** will pay for any one claim is the amount shown in the **schedule**.

##### 21 Household removal.

**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; and
- being loaded or unloaded.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 19 Any amount above the amount shown in the **schedule**.

##### 20 Any amount above the amount shown in the **schedule**.



## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 22 Fatal injury.

If **you** or any member of **your family** have a fatal injury as a result of one of the causes 1 to 9 listed on the previous pages, **we** will pay the amount shown in the **schedule** for the person who dies, but only if they die within three months of the **incident** that led to the fatal injury.

##### 23 Wedding and Civil Partnership Ceremony Insurance.

The **maximum claim limit** under this section is increased by the amount shown in the **schedule** for 30 days before and 30 days after **you** or any member of **your family's** wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, **we** will insure the wedding or civil partnership ceremony gifts against loss or damage when they are:

- in **your home**
- in the building where the wedding or civil partnership ceremony reception is held; or
- being transported between **your home** and the reception.

##### 24 Birthday increase.

The **maximum claim limit** under this section is increased by the amount shown in the **schedule** 30 days before any member of **your family's** birthday, to cover birthday gifts purchased for members of **your family**.

##### 25 Religious Festival increase.

The **maximum claim limit** under this section is increased by the amount shown in the **schedule** during the month of **your** religious festival to cover gifts and extra food and drink bought for the religious festival.

##### 26 Guests' personal belongings.

**We** will cover **contents** belonging to **your** guests or visitors while in **your home** as a result of causes 1 to 9 listed on the previous pages if they are not insured under any other policy.

The most **we** will pay is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 22 Any amount above the amount shown in the **schedule**.

##### 23 Any amount above the amount shown in the **schedule**.

This will only affect the **maximum claim limit** and does not affect any other limits shown in the policy **schedule**.

##### 24 Any amount above the amount shown in the **schedule**.

This will only affect the **maximum claim limit** and does not affect any other limits shown in the policy **schedule**.

##### 25 Any amount above the amount shown in the **schedule**.

This will only affect the **maximum claim limit** and does not affect any other limits shown in the policy **schedule**.

##### 26 Any loss or damage excluded under any of the causes 1 to 9 listed on the previous pages.

Loss or damage if any item is insured under any other policy.

Any amount above the amount shown in the **schedule**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 27 Shopping in transit.

Loss of or damage to food and other items while **you** are bringing them to **your home** from the shop or shops where **you** bought them.

The most **we** will pay is the amount shown in the **schedule**.

##### 28 Tenant's **home** improvements.

If **you** are a tenant of **your home**, **we** will pay for loss of or damage to interior decorations and any **home** improvements **you** have paid for, as long as this loss or damage is as a result of any of the causes covered in this section.

The most **we** will pay in any one **period of insurance** is the **maximum claim limit** shown in the **schedule**.

##### 29 **Accidental damage** to wheelchairs and stairlifts in the **home**.

**We** will pay for **accidental damage** to wheelchairs, **pavement vehicles** and their accessories and stairlifts which are owned by or the responsibility of members of **your family**, but only while in the **home**.

**We** also provide liability cover for **your** wheelchairs or **pavement vehicles**, see cause 14 Public and personal liability for full details.

If **you** wish to extend cover for **your** wheelchairs or **pavement vehicles** away from the **home**, please contact **us** on **0345 603 5669**.

##### 30 Counselling Fees.

If **you** or members of **your family** suffer emotional stress as a result of a cause insured under this section, **we** will pay **you** the cost of any professional counselling provided:

- **We** have approved the counselling;
- Counselling has been recommended by a qualified medical practitioner.

The most **we** will pay is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 27 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 activated; or
- there is evidence that forcible and violent entry took place.

Any amount above the amount shown in the **schedule**.

##### 28 Any amount above the amount shown in the **schedule**.

##### 29 Loss or damage:

- caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing;
- from wear and tear or loss of value;
- caused by going over the weight load capacity;
- to stairlifts made by companies who are not a member of the Lift and Escalator Industry Association (LEIA); or
- caused by faulty workmanship, design or lack of maintenance;
- caused by electrical or mechanical breakdown.

##### 30 Any amount above the amount shown in the **schedule**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 31 Dual Contents Cover.

**We** will cover **your contents** up to the **maximum claim limit** shown in **your schedule** while they are in a new **home** that **you** have exchanged, but not completed contracts on, one week before **you** move into the new **home**.

The most **we** will pay is the amount shown in the **schedule**.

##### 32 Garden cover.

**We** will pay for loss or damage caused to hedges, lawns, and plants that **you** own, which are outside the building but within the boundaries of the **home**, by any of the following:

- Theft;
- Fire, lightning or explosion;
- **Storm** or flood;
- Malicious damage;
- **Accidental damage** caused by any person other than **you** or **your family**;
- Wild animals;
- Television aerials, satellite dishes and masonry falling from the building;
- Branches falling from trees.

**We** will also pay for loss or damage to trees and shrubs caused by theft.

##### 33 Emergency Unoccupancy.

If **your home** is **unoccupied** as a result of unforeseeable and unavoidable circumstances affecting **you** or **your family**, **we** will not class **your home** as being **unoccupied** until it has not been lived in for more than 90 days in a row.

##### 34 Jury Service.

**We** will pay for loss of earnings and other expenses if **you** have to attend Jury Service.

##### 35 Fraudulent use of credit cards.

If **your credit cards** are stolen from **your home** **we** will cover the financial loss if 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; and
- keep to the conditions of the credit card.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 31 Any amount above the amount shown in the **schedule**.

##### 32 Malicious damage caused by:

- **you** or **your family**; or
- a person lawfully allowed to be in **your home**.

Loss or damage:

- caused by wear and tear or deterioration;
- caused by natural ageing;
- caused by domestic animals, birds or pets;
- caused by frost;
- caused by subsidence, landslip or heave;
- caused by smoke or bonfires;
- from light or atmospheric or climatic conditions; or
- caused by insects, **vermin**, rot, mildew, fungus or poisoning;

Loss or damage caused in connection with **your** trade, business or profession.

Any amount above the amount shown on the **schedule**.

##### 33 Any amount above the amount shown in the **schedule**.

##### 34 Any amount that **you** can claim back elsewhere. Any amount above the amount shown in the **schedule**.

##### 35 Any amount above the amount shown in the **schedule**.

Loss unless **you** have adhered to all the terms and conditions of **your** credit card agreement.

Any amount that **you** claim back elsewhere.

Unauthorised use by any member of **your family**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 36 Theft by Bogus officials.

**We** will pay for the theft of **money** following unforced entry into **your home** by a person/persons falsely claiming to be an official.

##### 37 Items covered whilst **you** are living in a nursing home, residential care home or staying with **family** and friends.

**Your contents** are covered for loss or damage as a result of causes 1 to 9 of this section when they are kept in a nursing **home** and when staying with **family** or friends but within the United Kingdom, the Isle of Man or the Channel Islands.

However, for theft of **your contents** (excluding **money**), the theft must be from:

- any bank or safe deposit, or while **you** or any member of **your family** are taking the items to or from the bank or safe deposit;
- any other building if there are visible signs that force or violent means were used to get into or out of the building.

##### 38 Medical equipment on loan.

**We** will cover specialist medical equipment (e.g. wheelchair or walking aid) that **you** are responsible for if **you** have been loaned these from a hospital, the Red Cross or other mobility shops, as a result of causes 1 to 9 listed in this section, if they are not insured under any other policy

The most **we** will pay is the amount shown in the **schedule**.

##### 39 Carers Contents.

**We** will cover **contents** belonging to **your** carer while in **your home** as a result of causes 1 to 9 listed in this section if they are not insured under any other policy.

The most **we** will pay is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 36 Any amount above the amount shown in the **schedule**.

Any theft that has not been reported to the police within 24 hours.

##### 37 Loss or damage:

- of any **money**
- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- caused by **storm**, flood or malicious damage to items not in a building;
- to any item taken out of **your home** to sell, display or exhibit;
- during removals; or
- when **your contents** are in a caravan, mobile home or motor home.

Any amount above the amount shown in the **schedule**.

##### 38 Any amount above the amount shown in the **schedule**.

Any amount that can be claimed back elsewhere. Any loss or damage excluded under any of the causes 1 to 9 listed on the previous pages.

##### 39 Any amount above the amount shown in the **schedule**.

Any loss or damage excluded under any of the causes 1 to 9 listed on the previous pages. Loss or damage if any item is insured under any other policy.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

#### 40 Students belongings.

**You** or **your family's contents** are covered for loss or damage as a result of causes 1 to 9, to **contents** belonging to or responsibility of **you** or a member of **your family** when they are in halls of residence or any other term time student accommodation where **you** or a member of **your family** are living while attending boarding school, college or university, as long as this is within the United Kingdom, the Isle of Man or the Channel Islands.

However, for theft of **your contents** (excluding **money**), the theft must be from:

- any bank or safe deposit, or while **you** or any member of **your family** are taking the items to or from the bank or safe deposit;
- a **home** or a building **you** or **your family** are studying at or living in temporarily; or
- any other building if there are visible signs that force or violent means were used to get into or out of the building.

**Money** is covered away from **your home** only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.

#### 41 Compulsory evacuation alternative accommodation.

**We** will pay the cost of alternative accommodation for **you, your family, your** domestic pets and horses if the **buildings** cannot be lived in because a local authority prohibits **you** from living in them following loss or damage to a neighbouring property. This cover will operate for a period of 30 days from the date of compulsory evacuation.

If **you** insure both **your buildings** and **contents** under this policy and make a claim for compulsory evacuation, **we** will make one claims payment under either **your buildings** or **contents** section of cover. It is not possible to make a claim under both **buildings** and **contents** cover for the same **incident**. The most **we** will pay in any one **period of insurance** is shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

#### 40 Loss or damage:

- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- caused by **storm**, flood or malicious damage to items not in a building;
- to any item taken out of **your home** to sell, display or exhibit;
- during removals; or
- when **your contents** are in a caravan, mobile home or motor home;
- whilst outside of University term time.

Any amount above the amount shown in the **schedule**.

#### 41 Any amount above the amount shown in the **schedule**.

## Section 2 - Contents continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 42 Loss or damage to downloaded data.

**We** will pay for loss or damage covered under this section to non-recoverable electronic data that **you** or a member of **your family** have legally downloaded. If **you** make a claim for downloaded data **we** will ask **you** for proof that **you** downloaded this data. The most **we** will pay in any one **period of insurance** is the amount shown in the **schedule**.

##### 43 Newly acquired contents.

**We** will cover **your** newly acquired **contents** for loss or damage covered under this section for a period of 60 days from the date that **you** purchase them if **your contents maximum claim limit** is exceeded.

**We** reserve the right not to insure any newly acquired **contents** after the 60th day. For this cover to apply **you** must agree to increase the **contents maximum claim limit** and pay any additional premium that is due. The most **we** will pay for any one claim is the amount shown in the **schedule**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 42 Any amount above the amount shown in the **schedule**.

##### 43 Any amount above the amount shown in the **schedule**.

# Section 2 - Contents optional cover - Accidental damage extension

(This section applies only if shown in the **schedule**)

## What is insured

### The most we will pay

The most **we** will pay is the **maximum claim limit** under the **contents** section.

### The causes covered

**44** Accidental damage.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.

**44** Damage caused by or resulting from:

- chewing, scratching, tearing or fouling by domestic animals or pets;
- washing, cleaning, dyeing, restoring, adjusting, repairing or maintaining;
- moths, **vermin**, insects, parasites, wet or dry rot;
- frost;
- rain or water entering the **home**, as a result of faulty workmanship, poor maintenance or wear and tear;
- any gradual cause;
- wear and tear or loss in value; or
- electrical or mechanical breakdown.

Damage to:

- contact lenses;
- dentures while being used for eating;
- crowns, caps or fillings in teeth; or
- films, tapes, records, cassettes, cartridges or discs.

Damage caused 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**.

Loss or damage when the **home** is **unoccupied** or **unfurnished**.

Loss or corruption of computer software or data caused by **computer viruses** or where no back-up copies have been kept.

# Section 2 - Contents optional cover - Unspecified personal belongings extension

(This section applies only if shown in the schedule)

## What is insured

**Your** or **your family's** pedal cycles, wheelchairs and **pavement vehicles, personal belongings, money** and **credit cards** are covered anywhere in the world, including **your home**, during the **period of insurance**.

**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.

## The causes covered

- Loss of or damage to pedal cycles, wheelchairs and **pavement vehicles, personal belongings, money, credit cards** and mobile phones.
- 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; and
- 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**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**. The most **we** will pay for any one item is the **maximum claim limit** shown in the **schedule**.
- For **money**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For **credit cards**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For mobile phones, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For pedal cycles, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.
- For **pavement vehicles**, the most **we** will pay for any one claim is the **maximum claim limit** shown in the **schedule**.

**We** also provide liability cover for **your** wheelchairs or **pavement vehicles**, see clause 14 Public and personal liability for full details.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.

Any amount above the amount shown in the **schedule**.

Loss or damage caused:

- as a result of causes 1-9 of section 2 - Contents
- by washing, cleaning, dyeing, adjusting, restoring, maintaining or repairing;
- by frost;
- by moths, **vermin**, parasites or insects;
- to musical instruments while in transit, unless they are packed in a suitable container;
- to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless bought pre-recorded when **we** will pay up to the maker's latest list price;
- by wear and tear or electrical or mechanical breakdown;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth; or
- by sports equipment breaking while in use.

Loss or damage caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging. Loss or corruption of computer software or data caused by **computer viruses** or where no back-up copies have been kept.

**Accidental damage:**

- happening in the **home** while all or part of it is let to anyone other than **your** relatives or personal friends; or
- arising from any gradual cause.

Theft or attempted theft 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 in or out of the building.

Loss or damage that happens in the **home** when **your home** is **unoccupied** or **unfurnished**.

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; or
- there is evidence that forcible or violent entry took place.



## Section 2 - Contents optional cover - Unspecified personal belongings extension continued

(This section applies only if shown in the **schedule**)

### What is insured

### What is not insured

Any amount above the amount shown in the **schedule** for theft or disappearance of property from unattended locked motor vehicles.

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.

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; cuts, bursts or punctures to tyres.

# Section 2 - Contents optional cover - Specified personal belongings extension

(This section applies only if shown in the schedule)

## What is insured

**Your** and **your family's specified personal belongings** and **valuables** (that are individually listed in the **schedule**) are covered anywhere in the world, including **your home**, during the **period of insurance**.

## The causes covered

Loss or damage to the **specified personal belongings** or **valuables** listed in the **schedule**.

## The most we will pay

The most **we** will pay for any **specified personal belongings** or item of **valuables** is listed in the **schedule**. Please make sure that **you** notify **us** of any changes and that **your schedule** is kept up to date.

## What is not insured

- The **excess** shown in the **schedule** for every **incident**.

Loss or damage caused:

- by washing, cleaning, dyeing, adjusting, restoring, repairing or maintaining;
- by frost;
- by moths, **vermin**, parasites or insects;
- to musical instruments while in transit, unless they are packed in a suitable container;
- to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless bought pre-recorded when **we** will pay up to the maker's latest list price;
- by wear and tear or electrical or mechanical breakdown;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth; or
- by sports equipment breaking while in use.

Loss or damage caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging.

Loss or corruption of computer software or data caused by **computer viruses** or where no back-up copies have been kept.

### Accidental damage:

- happening in the **home** while all or part of it is let to anyone other than **your** relatives or personal friends; or
- arising from any gradual cause.

Theft or attempted theft 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 in or out of the building.

Loss or damage that happens in the **home** when **your home** is **unoccupied** or **unfurnished**.

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; or
- there is evidence that forcible or violent entry took place.

## Section 2 - Contents optional cover - Specified personal belongings extension continued

(This section applies only if shown in the **schedule**)

### What is insured

### What is not insured

Any amount above the **maximum claim limit** shown in the **schedule** for theft or disappearance of property from unattended locked motor vehicles.

## Section 2 - Contents optional cover - Pedal cycles extension

(This section applies only if shown in the **schedule**)

### What is insured

**Your** and **your family's** pedal cycles and accessories (listed in the **schedule**) are covered anywhere in the world during the **period of insurance**.

### The causes covered

Loss or damage to the pedal cycles listed in the **schedule**.

### The most we will pay

The most **we** will pay for any pedal cycle is the **maximum claim limit** shown in the **schedule** next to each item.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

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.

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; or
- that happens in the **home** when **your home** is **unoccupied** or **unfurnished**.

Theft or attempted theft when **your home** or any part of it is lent, let, sublet 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 in or out of the building.

Mechanical breakdown.

Cuts, bursts or punctures to tyres.

# Section 3 - Static caravan

(This section applies only if shown in the schedule)

## Personal belongings

This section does not cover items such as jewellery, watches, cameras, sports equipment, clothing, **money** or pedal cycles. If **you** would like them to be insured while **you** are away from **your home**, please ask for cover under section 2 - Contents.

## Definitions of words

These are in addition to the words given a special meaning in the policy definitions section of the policy booklet on pages 7, 8 and 9.

## Caravan

The static **caravan** shown in **your schedule** plus its fixtures and fittings, awnings and outbuildings, all situated at the address shown on **your current schedule**.

## Caravan equipment

Bedding, household linen, luggage, **utensils**, domestic appliances, glassware, kitchenware, food, gas bottles and toilet tents which **you** or members of **your family** own. It does not include property held for business or professional purposes. It also includes television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top personal computers up to £500 in total. **Caravan equipment** is only covered while it is in the **caravan** and in direct transit between the **caravan** and the **home**.

## Unoccupied

For the purposes of this section, **unoccupied** means a static **caravan** that someone does not stay in overnight for more than 30 days in a row.

## Utensils

Crockery, cutlery and portable cooking equipment.

## Section 3 - Static caravan continued (This section applies only if shown in the **schedule**)

### What is insured

Your **caravan** and if selected **caravan equipment** are covered under this section.

### The most we will pay

The most **we** will pay for loss or damage to the **caravan** is the **maximum claim limit** shown in the **schedule**.

The most **we** will pay for loss or damage to the **caravan equipment** is the **maximum claim limit** shown in the **schedule**.

### The causes covered

The **caravan** and if selected **caravan equipment** identified in the **schedule** are covered for loss or damage caused by any of the following:

- 1 Fire, explosion, lightning or earthquake.
- 2 Riot, civil commotion and labour or political disturbances and strikes.
- 3 Malicious damage.
- 4 The **caravan** or **caravan equipment** being hit by:
  - aircraft or other flying objects or anything dropped from them;
  - vehicles or trains;
  - falling trees or branches; or
  - lamp posts or telegraph poles.

#### 5 Storm.

### What is not insured

- 3 Malicious damage caused:
  - by **you** or **your family**; or
  - to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top computers when **your caravan** is **unoccupied** or while the caravan site is closed.
- 4 Loss or damage:
  - caused by domestic animals, birds or pets; or
  - to aerials, aerial fittings, satellite dishes or masts.
- 5 Loss or damage:
  - that happens as a result of water seeping through seams or seals on the **caravan**;
  - to awnings or toilet tents;
  - that happens gradually over a period of time; or
  - that does not arise from one identifiable event which directly and immediately caused the loss or damage.

## Section 3 - Static caravan continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

- 6 Flood.
- 
- 7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation or washing machine.
- 
- 8 Theft or attempted theft.
- 
- 9 Oil leaking from a fixed domestic oil-fired heating installation.
- 
- 10 Any aerial, fixed satellite dish or their fittings and masts breaking or collapsing.
- 
- 11 Accidental breakage to:
- fixed glass and ceramic hobs built into cookers that are permanent fixtures of **your caravan**; and
  - Accidental breakage to sanitary fixtures and fittings in **your caravan**.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.
- 
- 6 Loss or damage:
- that happens gradually over a period of time; or
  - that does not arise from one identifiable event which directly and immediately caused the loss or damage.
- 
- 7 Loss or damage:
- while **your caravan** is **unoccupied**;
  - while the caravan site is closed;
  - that happens between 1 November to 31 March if the escape of water is caused by water freezing in fixed domestic water or drainage installations, heating installations or washing machines, unless the **caravan** has been lived in overnight during the 24 hours immediately before the loss or damage; or
  - that has been happening gradually over a period of time.
- 
- 8 Theft or attempted theft:
- by **you** or any member of **your family**;
  - when **your** caravan is lent, let or sublet to or occupied by someone who is not a member of **your family**, unless force or violence is used to get in or get out of the **caravan**; or
  - to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top computers when **your caravan** is **unoccupied** or while the caravan site is closed.
- 
- 9 Loss or damage that has been happening gradually over a period of time.

## Section 3 - Static caravan continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

**12 Accidental damage** to fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure.

**13** Accidental breakage in **your caravan** to:

- fixed glass in furniture (but not glass in pictures or clocks);
- fixed glass in mirrors;
- glass tops to furniture; or
- glass shelves.

**14 Accidental damage** to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top personal computers up to £500 in total.

**15** Professional fees and costs.  
Expenses agreed by **us** as a result of damage insured under this section including the cost of clearing debris from the **caravan** site, shoring up the **caravan** and any fees, resiting and delivery charges agreed by **us**.

The most **we** will pay under this section is the **maximum claim limit** for the **caravan** shown in **your schedule**.

This **maximum claim limit** includes amounts **we** will pay under causes 1 to 14.

### What is not insured

● The **excess** shown in the **schedule** for every **incident**.

**12** Loss or damage:

- while **your caravan** is **unoccupied**;
- while the site is closed between 1 November and 31 March if the escape of water is caused by water freezing in fixed domestic water or drainage installations, heating installations or washing machines, unless the **caravan** has been lived in overnight during the 24 hours immediately before the damage.

**13** Loss or damage caused by scratching or denting.

**14** Loss or damage:

- while **your caravan** is **unoccupied**;
- while the caravan site is closed;
- when **your caravan** is lent, let or sublet to or occupied by someone who is not a member of **your family**, unless force or violence is used to get in or get out of the **caravan**;
- caused by domestic animals, birds or pets;
- caused by moths, **vermin**, parasites or insects;
- caused by wear and tear or loss of value;
- caused by electrical or mechanical breakdown;
- caused by cleaning, washing, dyeing, restoring, adjusting, maintaining, repairing or misusing the item; or
- that has been happening gradually over a period of time.

**15** The cost of preparing the claim.

## Section 3 - Static caravan continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 16 Loss of hire charges.

If **you** cannot hire out **your caravan** due to loss or damage covered by this section which happened after bookings were made, **we** will pay **you** for loss of hire charges as long as **you** keep full written details of all hirings and **we** can look at these details at any time.

The maximum amount that **we** will pay for any one claim or in any one **period of insurance** is shown on **your schedule**.

##### 17 Alternative accommodation.

**We** will pay the costs of alternative accommodation so **you** can complete **your** holiday.

The maximum amount that **we** will pay for any one claim or in any one **period of insurance** is shown on **your schedule**.

##### 18 Liability to third parties.

**We** will pay all amounts **you** or any person **you** authorise to use **your caravan** legally have to pay for causing:

- bodily injury, illness or disease; and
- loss of or damage to property;

which is caused by an accident involving **your** caravan or **caravan equipment** during the **period of insurance**.

**We** will also pay solicitors' fees for representation at any coroner's inquest or fatal accident enquiry and defence in any court arising out of a possible claim.

The most **we** will pay under this section for any one claim or series of claims arising from one cause is the **maximum claim limit** shown in the **schedule**.

If **you die**, **we** will indemnify (protect) **your** legal representative against **your** or **your family's** liability.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

- 18 Any amount for bodily injury, illness or disease, or loss or damage to property belonging to **you, your family** or any domestic employee.

Liability directly or indirectly arising:

- while **your caravan** is being towed by a mechanically propelled vehicle;
- out of the employment, business or profession of any member of **your family**;
- from any disease or virus **you** pass on to another person;
- animals - however, **you** are insured for domestic dogs, except those dogs specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or
- from any agreement or contract, unless liability existed if the agreement or contract did not exist.



# Section 4 - Touring caravan

(This section applies only if shown in the schedule)

## Personal belongings

This section does not cover items such as jewellery, watches, cameras, sports equipment, clothing, **money** or pedal cycles. If **you** would like them to be insured while **you** are away from **your home**, please ask for cover under section 2 - Contents.

## Definitions of words

These are in addition to the words given a special meaning in the policy definitions section of the policy booklet on pages 7, 8 and 9.

## Caravan

The touring **caravan** shown in **your schedule** plus its fixtures, fittings and awnings.

## Caravan equipment

Bed linen, **utensils**, domestic appliances, groundsheets, food, gas bottles and toilet tents. It also includes television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and desk-top personal computers up to £500 in total. **You** or members of **your family** must own or be responsible for these items. It does not include property held for business or professional purposes or motor vehicles, **caravans**, trailers, aircraft, watercraft or parts and accessories.

## Utensils

Crockery, cutlery and portable cooking equipment.

## Section 4 - Touring caravan continued (This section applies only if shown in the **schedule**)

### What is insured

Your **caravan** and if selected **caravan equipment** are covered under this section.

### The most we will pay

The most **we** will pay for loss or damage to the caravan is the **maximum claim limit** shown in the **schedule**.

The most **we** will pay for loss or damage to the **caravan equipment** is the **maximum claim limit** shown in the **schedule**.

### The causes covered

The **caravan** and if selected **caravan equipment** identified in the **schedule** are covered for loss or damage caused by any of the following:

- 1** Loss or damage to the **caravan** or **caravan equipment**:
  - anywhere in the British Isles;
  - while in Europe for up to 60 days in any **period of insurance**; or
  - during a period of sea transit between ports in the British Isles and Europe and during loading and unloading, as long as the recognised sea passage is not longer than 65 hours.
- 2** Liability for customs duty on the **caravan** following temporary importation into any country within Europe, as long as this liability results from any loss or damage covered by cause 1.
- 3** Recovery costs.

If **your caravan** can't be towed due to loss or damage covered by cause 1, **we** will pay the reasonable cost of protecting it and taking it to the nearest competent repairer. **We** will also deliver it after it has been repaired to **your home** address or the address where **your caravan** is normally kept.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

### 1 and 2

Loss or damage:

- caused by the **caravan** being stolen at any time, unless it is fitted with a hitchlock or wheel clamp which is working properly;
- caused by theft from **your caravan** while it is left unattended, unless it is securely locked;
- caused by chewing, scratching, tearing or fouling by domestic animals or pets;
- caused by cleaning, washing, dyeing, restoring and reproofing;
- caused by adjusting, maintaining and repairing;
- from wear and tear;
- that has been happening gradually over a period of time;
- caused by moths, **vermin** or insects;
- to tyres by punctures, cuts or bursts; or
- to **your caravan** while it is lent, let or sublet to or occupied by someone who is not a member of **your family**.
- caused by electrical or mechanical breakdown.

## Section 4 - Touring caravan continued (This section applies only if shown in the **schedule**)

### What is insured

#### The causes covered

##### 4 Alternative accommodation.

**We** will pay **you** for reasonable and necessary alternative accommodation so **you** can complete a holiday or journey which is interrupted as a result of loss or damage to **your caravan**.

The maximum amount that **we** will pay for any one claim is £300. However **we** will only pay up to £10 for each person, every day.

##### 5 Liability to third parties.

**We** will pay all amounts **you** or any person **you** authorise to use **your caravan** legally have to pay for causing:

- bodily injury, illness or disease; and
- loss of or damage to property

which is caused by an accident involving **your caravan** or **caravan equipment** during the **period of insurance**.

**We** will also pay solicitors' fees for representation at any coroner's inquest or fatal accident enquiry and defence in any court arising out of a possible claim.

The most **we** will pay under this section for any one claim or series of claims arising from one cause is the **maximum claim limit** shown in the **schedule**.

If **you** die, **we** will indemnify (protect) **your** legal representative against **your** or **your family's** liability.

### What is not insured

- The **excess** shown in the **schedule** for every **incident**.

##### 5 Any amount for bodily injury, illness or disease, or loss or damage to property belonging to **you**, **your family** or any domestic employee.

Liability directly or indirectly arising:

- while **your caravan** is being towed by a mechanically propelled vehicle;
- out of the employment, business or profession of any member of **your family**;
- from any disease or virus **you** pass on to another person;
- animals - however, **you** are insured for domestic dogs, except those dogs specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act;
- from any agreement or contract, unless liability existed if the agreement or contract did not exist.

# What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will endeavour to sort this out as quickly and fairly as possible.

If **your** complaint is about the sale or administration of **your** policy, **you** can telephone the Customer Services department on 0345 128 7916.

If **you** have a complaint regarding **your** claim, please telephone or write to **us** using the contact number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below (please include **your** policy number and claim number if appropriate).

**Customer Services Adviser**  
**Age Co Home Insurance**  
**Ageas House**  
**Hampshire Corporate Park**  
**Templars Way**  
**Eastleigh**  
**Hampshire**  
**SO53 3YA**

## Service standards

**We** will try to resolve **your** complaint by the end of the third working day and send **you** a summary resolution letter. If **we** are unable to do this, **we** will write to **you** within five working days to let **you** know what **we** are doing to resolve **your** complaint.

**We** aim to provide **you** with a full response within four weeks of receiving **your** complaint. If this does not happen, within eight weeks of **us** receiving **your** complaint **you** will receive a final response or, if this is not possible, **we** will explain the reason for the delay and give an indication of when a final response will be provided.

## Financial Ombudsman Service

**You** have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter. **You** can contact the Financial Ombudsman Service as follows:  
In writing:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman 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.

Following the above procedure does not affect **your** right to take legal proceedings.

# 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. **you** can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **0800 678 1100** or **0207 741 4100**.





# For general enquiries on products and services



Call **0800 085 3741\***

Lines open 8am to 8pm Monday to Friday, 9am to 1pm Saturday.



Visit [ageco.co.uk/homeinsurance](https://ageco.co.uk/homeinsurance)

**A range of products and services  
designed with you in mind, including:**



Car Insurance



Travel Insurance



Motor Breakdown

**Age Co Home, Car and Travel Insurance and Motor Breakdown were previously sold under the trading name Age UK Home, Car and Travel Insurance and Motor Breakdown.**

**Age Co Car Insurance is administered by Ageas Retail Limited and provided by a limited panel of insurers.\***

**Age Co Travel Insurance is administered by Ageas Retail Limited.**

**Age Co Motor Breakdown is provided by Call Assist Ltd.**

\*If you call the 0800 number you will be dealing with an Age UK office or Ageas Retail Limited.

Calls may be recorded for monitoring and training purposes.

\*Details are available on request.

Age UK Enterprises Limited trades under the trading name Age Co Insurance Services. Age UK Enterprises Limited is a trading subsidiary company of Age UK (registered charity, no. 1128267) and donates its net profits to Age UK. Products offered by Age Co Insurance Services are arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited, both of which are authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS Register number: 312468. Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS Register number: 311438. Calls may be recorded for monitoring and training purposes.

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