



Home Insurance

uinsure
simplicity, choice, reward

Policy Wording Booklet



Please keep this document safe.

Customer Services: **0330 100 9602**

Claims Line: **0330 102 6023**

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Protecting your home

Hints and tips to help you 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.



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.

Introduction to your policy

Thank you for choosing home insurance from **Uinsure**.

This policy wording describes what is insured and the events **you** are insured against happening during the **period of insurance**. It also details the procedures to follow should **you** need to make a claim and clearly outlines what the policy does not cover.

Please read this alongside **your schedule** and **statement of insurance** to ensure that this policy meets **your** needs. If any of the information **you** have provided **us** is incorrect or changes, **you** must tell **us**. Failure to do so could mean **we** reduce or reject **your** claim or even make **your** policy invalid. Please refer to policy condition 3 on page 6 for examples of changes **we** need to know about.

Your policy is designed to be as simple and as clear as possible and **we** want **you** to be fully aware of **your** rights under it. If however **you** have any queries please call **us** on 0330 102 6023.

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **our** service does not meet **your** expectations **we** want to hear about it so **we** can try to put things right. Please refer to page 55 for guidance on what to do if **you** need to make a complaint.

You have 14 days from when **you** receive **your** policy documents or the commencement date of **your** policy, whichever is later, to call **us** or write to **us** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium and **policy administration fee**. If any claim has been made during the period of cover provided, no refund of premium will be allowed.

You may cancel **your** policy at any time after the cooling-off period. Please refer to policy condition 9 on page 7 for full details about how **you** can cancel **your** policy.

By taking out a **Uinsure** Home Insurance policy, **you** will automatically enter into two separate contracts.

The first contract is with **Uinsure** for arranging and administering **your** insurance policy on **your** behalf. The terms and conditions of this first contract are included within the Welcome Pack that is posted to **you** when **you** apply for **your** policy.

The second contract will be between **you** and the insurer detailed on **your schedule** and this will be for the provision of **your** insurance.

If **you** purchase any additional products, such as Home Emergency Cover or Family Legal Expenses Cover, **you** will enter into further contracts with each insurer on the same basis as the second contract.

For convenience, the insurance premium(s) and the **policy administration fee** will together make up the payment that **we** will collect as shown on **your schedule**.

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.

You agree to pay the premium and to keep to the conditions of the policy. In return for **you** paying **your** premium, **we** will provide the cover shown on **your schedule** on the terms and conditions of this policy wording booklet during the **period of insurance**.

Thank **you** for choosing **Uinsure** Home Insurance. **We** hope **you** will continue to be a **Uinsure** customer for many years to come.

Signed



Simon Taylor
Chief Executive Officer
Uinsure Limited

Definitions

Throughout this policy there are certain words printed in **bold**. These words have special meanings which are shown below and on pages 4-5.

Please note that these words do not apply to Section 3 (Family Legal Expenses Insurance) and Section 4 (Home Emergency Cover) which have their own definitions.

Accidental damage

Unexpected and unintended damage caused by something sudden and external.

Bedroom

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

Buildings

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

Business equipment

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

Computer viruses

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

Contents

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

- a) items held or used for business purposes (either totally or partly) other than **business equipment**;
- b) **motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories;
- c) animals, birds, fish or any living thing; and
- d) interior decorations.

Credit cards

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

Direct Group

Direct Group Limited. Registered in England and Wales No. 2461657. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.

Direct Group Limited is authorised and regulated by the Financial Conduct Authority.No 307332 and handles claims and undertakes certain policy administration functions on behalf of **Uinsure** and the insurer named on your **schedule**.

Domestic employees

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

Endorsement

An agreed change to the terms of the policy as shown in **your policy schedule**.

European area

Europe, Madeira, the Canary and Mediterranean Islands and countries which border on the Mediterranean, but not countries of the Russian Federation or former USSR.

Excess

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

Family

The person **you** are married to or live with as if **you** were married, **your** children, foster children and any other person who permanently lives with **you**, but not lodgers or any other paying guests.

Garage

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

Garden items

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

Heave

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

High-risk property

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

Home

The property shown at the address in the **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. Unless **we** indicate otherwise in the **schedule**, the

Definitions

main building of **your** property must be made of brick, stone or concrete (excluding pre-fabricated concrete), and have a slate, tile or concrete roof.

Incident

Any event that might lead to a claim.

Landslip

Downward movement of sloping ground.

Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **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 **high-risk property** is shown in **your schedule**.

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

- The **maximum claim limit** for section 3 - Family Legal Expenses Insurance is shown in **your schedule**.
- The **maximum claim limit** for section 4 - Home Emergency Cover is shown in **your schedule**.

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

Money

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

Motor vehicles

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use;
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- golf trolleys which are controlled by someone on foot.

Outbuildings

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

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

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

Policy administration fee

The amount charged and retained by **Uinsure** for the services provided to **you** in setting up and administering the policy. The **policy administration fee** is identified separately on **your schedule**.

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;
- 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.

Secured

- **Outbuilding** doors are fitted with a padlock or other key-operated security device; **outbuilding** windows are closed or sealed.
- **Garage** doors are fitted with a padlock or other key-operated security device; **garage** windows are closed or sealed.

Definitions

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.

Specified items

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

Statement of insurance

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

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 so extreme that damage is caused to well-maintained properties of 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).

Subsidence

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

Uinsure

The policy administrator.

Uinsure Limited. Registered in England and Wales No. 06046870

Registered office: 8 St John Street, Manchester, M3 4DU.
Trading office: Uinsure Limited, PO Box 5524, Manchester, M61 0QR.

Uinsure Limited is authorised and regulated by the Financial Conduct Authority.No 463689.

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. Regular visits to the **home** or occasional overnight stays do not represent a break in this period.

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 insurer named on **your schedule**, **Direct Group** and **Uinsure**.

You, your

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

Policy conditions

These are the conditions of the insurance that **you** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or a claim payment could be reduced. In some circumstances **your** policy may become invalid.

Please note that these conditions do not apply to Section 3 - Family Legal Expenses optional cover insurance and Section 4 - Home Emergency optional insurance cover which have their own policy conditions.

1. The contract of insurance

This policy is a contract of insurance between **you** and **us**.

The following elements form the contract of insurance between **you** and **us**, please read them and keep them safe:

- **your** policy wording booklet;
- **your schedule**;
- any **endorsements** on **your** policy, as set out in **your schedule**;
- any changes to **your** home insurance policy contained in notices issued by **us** at renewal;

In return for **you** paying **your** premium, **we** will provide the cover shown on **your schedule** on the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

2. Information you have given us

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that you deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims. If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim.

For example, **we** will:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance which may impact how **we** deal with a claim;
- reduce the amount **we** pay. On valid claims **we** will pay in proportion to the premium that has been paid. For example, if **you** have paid half the premium **you** should have, then **we** will only pay half of **your** claim; or
- cancel **your** policy.

We will write to **you** if **we**:

- intend to treat **your** policy as if it never existed; or
- need to amend the terms of **your** policy.

If **you** become aware that the information **you** have given **us** is inaccurate, **you** must inform **us** as soon as practical.

Your schedule and **statement of insurance** show the cover **you** have selected. The choices **you** have made will depend on **your** personal circumstances. **You** should check **your schedule** and **statement of insurance** carefully to ensure **you** have the level of cover **you** require.

3. Changes

We have relied 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 extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim.

As a guide, here are a few examples of changes that **you** must tell **us** about. The list does not cover all possible changes.

- if **you** change **your** address;
- if **you** or **your family** receive a conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- if **you** commence any conversions, extensions, renovations or structural work to **your buildings** (Please note: Painting, decorating, tiling, internal joinery, electrical work, plastering, window replacement, installation of central heating or replacement of bathroom and/or kitchen fixtures and fittings do not need to be disclosed);
- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or **personal belongings**;
- if someone other than a member of **your family** comes to live with **you**; 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. These changes may result in a change to **your** premium and/or **excess**.

4. The law that applies

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

5. 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.

6. 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.

Policy conditions

7. Precautions

You must take care to:

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

8. Security

In certain circumstances (such as if **you** live in a particular area), **we** may insist that **your home** meets **our** minimum security requirements and **our** Minimum standards of security **endorsement** detailed on page 52 will apply to **your** policy and **we** will print an **endorsement** on **your schedule**.

9. Cancelling the policy and the cooling-off period

You have 14 days from when **you** receive **your** policy documents or enter into this contract, whichever is later, to contact **Uinsure** if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium and **policy administration fee**. If any claim has been made during the period of cover provided, no refund of premium or **policy administration fee** will be allowed.

You may cancel **your** policy any time after the cooling-off period by contacting **Uinsure**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days' notice in writing. **We** will send the notice to the last known address **we** have for **you**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund. **We** will only cancel this insurance for a valid reason. Examples of valid reasons include but are not limited to:

- non payment of premium;
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-cooperation or failure to supply any information or documentation **we** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

For cancellation of Section 3 – **Family Legal Expenses**, please see page 43 of **your** policy.

For cancellation of Section 4 – **Home Emergency Cover**, please see page 50 of **your** policy.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

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. Data Protection Notice

Please refer to the Data Protection Notice on page 54, which contains important information about **our** use of **your** personal details.

Please make sure that **you** read the Data Protection Notice carefully.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information in this way. As the terms of the Data Protection Notice will also apply to anyone else insured under **your** policy, **you** should also show the Data Protection Notice to anyone else whose name **you** give to **us** in connection with **your** policy.

12. Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

13. How to make a claim

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

Buildings and/or Contents

Call **our** claims helpline on 0330 102 6023 to report the **incident**.

- Tell the police as soon as 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 this back to **us** within 30 days of **us** sending it to **you**.
- To help prove **your** claim **we** may require **you** to provide **us** with documentation, for example: original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **your** property; **We** will only ask for information relevant to **your** claim.
- To help assist in dealing with **your** claim **we** may require **you** to obtain estimates for the replacement or repair of damaged property.
- Without undue delay send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take action to protect the property from further loss or damage.

Policy conditions

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.

Family Legal Expenses Insurance

If **you** or **your family** are claiming for legal protection, please phone 0344 770 1040 between the hours of 9.00am and 5.00pm, Monday to Friday.

Home emergency cover

If **you** or **your family** are claiming for home emergency cover, please phone 01384 884 040. Lines are open 24 hours 7 days a week.

14. 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 as new
- Rebuild
- Payment

We may offer to repair, replace as new 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 as new **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 as new or rebuild **your buildings** and/or **contents**;

whichever is the lowest.

If **we** can repair or replace as new an item but **we** agree to a cash settlement **we** will only pay what it would cost **us** to repair or replace as new the item using **our** own suppliers.

If **we** pay a claim for the same cause happening at the same time under more than one of the **buildings**, **contents** or personal possessions sections, **we** will only take off one **excess**.

This will be the highest **excess** shown in **your schedule** for the sections concerned.

Important

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

- 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.
- For **specified items** of **personal belongings**, **high-risk property** or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

- if the **maximum claim limit** under any section is less than the current cost of replacing as new, repairing or rebuilding the property as new; or
- if any amount shown in the **schedule** for **personal belongings**, **high-risk property**, pedal cycles or any other **specified** item is less than the current cost of replacing the item as new;

we will apply the following:

- If, at the time of any loss or damage, the **buildings maximum claim limit** is not enough to reconstruct **your buildings** **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **maximum claim limit**. For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings maximum claim limit** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

If however the correct **maximum claim limit** is shown to exceed **our** acceptance terms and criteria **we** will refuse to pay **your** claim.

- If, at the time of any loss or damage, the **contents maximum claim limit** is not enough to replace the entire **contents** of **your home** as new, **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **maximum claim limit**. For example, if the premium **you** have paid for **your contents** insurance is equal to 75% of what **your** premium would have been if **your contents maximum claim limit** was enough to replace the entire **contents** of **your home** as new, then **we** will pay up to 75% of any claim made by **you**.
- If, at the time of any loss or damage, the **personal belongings**, **high-risk property**, pedal cycles or any other **specified item maximum claim limit** is not enough to replace the item as new **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **maximum claim**

Policy conditions

limit. For example, if the premium **you** have paid for **your** item is equal to 75% of what **your** premium would have been if **your** cover was enough to replace **your** item, then **we** will pay up to 75% of any claim made by **you**.

If however the correct **maximum claim limit** is shown to exceed **our** acceptance terms and criteria **we** will refuse to pay **your** claim.

Matching pairs or sets

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

This loss of value is not covered by the policy.

Matching carpets

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

Buildings section

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

15. Index-linking

If **you** have not requested a specific **maximum claim limit** amount for **buildings** or **contents** index linking will not apply.

16. Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

17. Lapsed policy warning

In some situations (for example, if **you** live in an area likely to flood) if **you** decide not to renew **your** policy with **us**, **you** may find it difficult to arrange alternative cover or start a new policy with **us** at a later date. To avoid any breaks in **your** cover, **you** should make sure **your** new insurance application has been accepted before **your** current policy expires.

18. Renewal

For **your** convenience and protection **we** will write to **you** in good time before the end of the **period of insurance** confirming next year's premium, any changes to **your** policy and whether **you** need to contact **us** to complete **your** renewal.

Uinsure may annually review **your** policy, including **your** insurer and **your** renewal price, and will write to **you** prior to **your** renewal date, confirming any change in **your** insurer or policy terms and conditions.

19. Several liability clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require, this should be read as a reference to contracts in the plural.

Policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability caused by or in connection with 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.

- 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 reduction in the market value of any property following its repair or reinstatement.
- **Your** policy does not cover claims arising from wear and tear or gradual deterioration. It is **your** responsibility to keep **your home** in a good condition.
- Any loss, damage, injury or accident that commenced before this policy came into force.

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>Your buildings are covered under this section.</p> <p>The most we will pay</p> <p>The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.</p> <p>The causes covered</p> <p>The buildings identified in the schedule are covered for loss or damage caused by any of the following:</p>	<p>The excess shown in the schedule for every incident.</p>
1. Fire, smoke, explosion, lightning or earthquake.	1. Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
2. Riot, civil commotion and labour or political disturbances and strikes.	2. Loss or damage that is not reported to the police within seven days.
3. Malicious damage.	3. Malicious damage caused: <ul style="list-style-type: none">• by you or your family;• by a person lawfully allowed to be in your home; or• when your home is unoccupied or unfurnished.
4. The buildings being hit by: <ul style="list-style-type: none">• 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.	4. Loss or damage <ul style="list-style-type: none">• caused by pets;• to aerials, aerial fittings, satellite dishes or masts;• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings;• or• to hedges, gates and fences.
5. Storm or flood.	5. Loss or damage <ul style="list-style-type: none">• to gates, fences or swimming-pool, Jacuzzi and hot tub covers;• caused by frost;• caused by subsidence, ground heave or landslip (this damage is covered under cause 6);• that happens gradually over a period of time;• that does not arise from one identifiable event which directly and immediately caused the loss or damage; or• to cellars and basements as a result of a rise in the water table.

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
6. Subsidence or ground heave of the site the buildings stand on, or landslip .	6. Loss or damage: <ul style="list-style-type: none">• to the buildings or their foundations because the materials they are built from shrink or expand;• caused by the compaction of infill;• to the buildings or their foundations by settlement of the site on which the buildings stand;• caused by the sea or river wearing away the land;• caused by defective materials, faulty design or faulty workmanship;• caused by foundations which do not meet the Building Regulations at the time of construction;• caused by foundations that do not meet the NHBC guidelines at the time of construction;• caused by demolishing, structurally altering or repairing the buildings;• to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause;• to walls, gates, hedges, outbuildings, fences, paths, drives, patios, 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. Damage that started before this policy came into force. Loss of market value after repairs.

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>7. 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.</p> <p>We will also reimburse costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings (Trace and Access cover). You must get our agreement before work starts in order to receive this benefit. We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for buildings.</p>	<p>7. Loss or damage:</p> <ul style="list-style-type: none"> to the fixed domestic water or heating system itself; or when the main building of your home is unoccupied or unfurnished; subsidence, heave or landslip of the site the buildings stand on caused by escape of water (this damage is insured under cause 6 and the corresponding exclusions and excess apply); that has been happening gradually over a period of time; that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on (covered under cause 22 Accidental Damage if operative). <p>Repairs to the pipework or other parts of the water or heating system unless caused by freezing.</p> <p>Costs we have not agreed to.</p>
<p>8. Theft or attempted theft</p>	<p>8. Theft or attempted theft:</p> <ul style="list-style-type: none"> by you or any member of your family, domestic employees, lodgers, paying guests, anybody visiting your property in relation to your business, tenants; or when your home is unoccupied or unfurnished.
<p>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.</p> <p>We will also reimburse costs you have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings. You must get our agreement before work starts in order to receive this benefit. We will decide if finding the leak is the most practical and cost effective solution to the problem. For example it may cost less to install new pipework than excavating walls or floors to find the original leak.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for buildings.</p>	<p>9. Loss or damage:</p> <ul style="list-style-type: none"> when your home is unoccupied or unfurnished; that has been happening gradually over a period of time; or that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. <p>Repairs to the pipework or other parts of the heating system.</p> <p>Costs we have not agreed to.</p>

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p> <p>10. Property owner's liability</p> <p>We will pay all amounts you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none">• death, bodily injury, illness or disease; and• loss of or damage to property; <p>which is caused by an accident happening in or around the buildings during the period of insurance and which arise:</p> <ul style="list-style-type: none">• 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). <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>The excess shown in the schedule for every incident.</p> <p>10. Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee.</p> <p>Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you.</p> <p>Liability arising in connection with:</p> <ul style="list-style-type: none">• 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; or• any agreement unless you would have had that liability without the agreement. <p>Liability arising from the Third Party Wall etc. Act 1996.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>11. Professional fees and costs</p> <p>Necessary expenses for rebuilding or repairing the buildings as a result of a valid claim under this section, including:</p> <ul style="list-style-type: none">• 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.	<p>11. The cost of preparing a claim.</p>
<p>12. Underground pipes, drains and cables</p> <p>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.</p>	<p>12. Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>Natural failure, wear and tear of drains.</p> <p>Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction.</p> <p>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.</p>

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>13. Glass and sanitaryware</p> <p>Accidental breakage to:</p> <ul style="list-style-type: none">• fixed glass in windows and doors;• ceramic hobs built into cookers that are permanent fixtures in your home;• sanitary fixtures and fittings in your home; and• solar panels.	<p>13. Loss or damage caused by scratching or denting.</p> <p>Damage caused when your home is unoccupied or unfurnished.</p> <p>The cost of replacing undamaged items.</p> <p>Damage to window or door frames.</p>
<p>14. Rent and alternative accommodation</p> <p>Rent you would have received or are responsible for paying while the buildings cannot be lived in because of a valid claim under this section. We will also pay the costs of necessary alternative accommodation for you, your family and your pets if the buildings cannot be lived in because of damage insured by this section.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>14. Any amount above the amount shown in the schedule.</p>
<p>15. Buyer's cover</p> <p>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.</p>	<p>15. Any amount above the amount shown in the schedule.</p>
<p>16. If you sell your home</p> <p>If you have exchanged contracts to sell your home, we will continue to provide cover until the sale goes through as long as:</p> <ul style="list-style-type: none">• 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.	
<p>17. Protection against damage caused by emergency services.</p> <p>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.</p> <p>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.</p>	

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p> <p>18. Protection against squatters</p> <p>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.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>The excess shown in the schedule for every incident.</p> <p>18. Legal costs for removing the squatters while your home or any part of it is:</p> <ul style="list-style-type: none">• lent, let or sublet to or occupied by someone who is not a member of your family; or• unoccupied or unfurnished. <p>Costs we have not agreed to in writing.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>19. Replacement locks and keys</p> <p>We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none">• your keys are lost outside the home or are stolen; or• they are damaged inside the home by an event insured under this section. <p>If you insure both your buildings and contents under this policy and make a valid 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.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within the maximum claim limit for buildings.</p>	<p>19. Any amount above the amount shown in the schedule.</p>
<p>20. Compulsory evacuation alternative accommodation</p> <p>We will pay the cost of necessary alternative accommodation for you, your family, and your pets 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.</p> <p>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.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>20. Any amount above the amount shown in the schedule.</p>

Section 1

Buildings

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>21. Newly acquired fixtures</p> <p>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 with us to increase the buildings maximum claim limit and pay any additional premium that is due.</p> <p>The most that we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>21. Any amount above the amount shown in the schedule.</p>

Section 1

Buildings optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>Your buildings are covered under this section.</p> <p>The most we will pay</p> <p>The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.</p> <p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>22. Accidental damage</p>	<p>22. Loss or damage:</p> <ul style="list-style-type: none">• by any cause or event already covered under section 1 buildings;• caused by wear and tear, loss of value or lack of maintenance;• caused by movement of the land the buildings are on;• caused by any part of the buildings moving, settling or shrinking; demolishing or structurally altering or repairing the buildings;• caused by insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;• happening gradually over a period of time;• caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the building;• caused by frost;• caused by faulty workmanship, design or materials;• caused by chewing, scratching, tearing or fouling by pets;• caused by the effects of chemicals;• caused by electrical or mechanical breakdown;• caused by a person when your home or any part of it is lent, let or sublet to;• caused by storm damage to fences, gates, hedges and swimming pool covers;• caused maliciously by you or your family or by a person lawfully allowed to be in your home;• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings;• that does not arise from one identifiable event which directly and immediately caused the loss or damage;

Section 1

Buildings optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

What is insured	What is not insured
	<ul style="list-style-type: none">• that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been an unnecessary delay in starting repairs;• caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear;• when your home is unoccupied or unfurnished;• damage to hot tubs and Jacuzzis;• to drainage which did not meet the Building Regulations at the time of construction; and• 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. <p>Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>The cost of maintenance or routine redecoration.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured

You 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.

High-risk property

- The most **we** will pay for any one claim is the **maximum claim limit** for **high-risk property** 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.

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**.

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
1. Fire, smoke, explosion, lightning or earthquake.	1. Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
2. Riot, civil commotion and labour or political disturbances and strikes	2. Loss or damage that is not reported to the police within seven days.
3. Malicious damage.	3. Malicious damage caused: <ul style="list-style-type: none"> • by you or your family; • by a person lawfully allowed to be in your home; • when your home is unoccupied or unfurnished; or • by computer viruses.
4. Your home being hit by: <ul style="list-style-type: none"> • 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. 	4. Loss or damage caused by pets. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your contents . Damage caused by cutting down all or part of a tree.
5. Storm or flood.	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.
6. Subsidence or ground heave of the site your home stands on, or landslip .	6. Loss or damage caused by: <ul style="list-style-type: none"> • 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

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>7. Escaping water</p> <p>Water leaking from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</p>	<p>7. Loss or damage:</p> <ul style="list-style-type: none">to the fixed domestic water or heating system itself; or when the main building of your home is unoccupied or unfurnished;that has been happening gradually over a period of time;that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; orcaused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on (covered under cause 22 Accidental Damage if operative).
<p>8. Theft or attempted theft.</p> <p>The most we will pay for any one claim for theft of contents from an outbuilding or garage is the maximum claim limit for theft of contents in an outbuilding or garage shown in the schedule.</p> <p>The most we will pay for any one claim for theft of contents from a secured outbuilding or garage built of brick, stone or concrete and kept in good repair is the maximum claim limit for theft of contents in a secured outbuilding or garage shown in the schedule.</p> <p>The maximum amount we will pay following theft of jewellery or watches from the home is £10,000 unless stolen from a fixed, locked safe.</p>	<p>8. Theft or attempted theft:</p> <ul style="list-style-type: none">by deception, unless entry only is gained by deception;by you or any member of your family, domestic employees, lodgers, paying guests, anybody visiting your property in relation to your business, or tenants;when your home is unoccupied or unfurnished;when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building; orof money, unless force causing damage to the main building of the home was used to get into or out of the building.
<p>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.</p>	<p>9. Loss or damage to the fixed domestic oil-fired heating system itself.</p> <p>Loss or damage that has been happening gradually over a period of time.</p> <p>Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>10. Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and games consoles capable of playing DVDs or desktop personal computers.</p>	<p>10. Damage:</p> <ul style="list-style-type: none"> • to items designed or intended to be hand-held, carried or portable, including e-readers, smartphones, netbooks, tablet computers, MP3 players, satellite navigation systems and laptop computers. • to laptop computers; • to musical instruments; • to television sets, caused whilst using electronic gaming equipment; • 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; • when your home is unfurnished or unoccupied. <p>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.</p> <p>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.</p>
<p>11. Accidental breakage in your home to:</p> <ul style="list-style-type: none"> • 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. 	<p>11. Loss or damage caused by scratching or denting.</p>
<p>12. Accidental loss of metered water or oil in domestic heating systems.</p> <ul style="list-style-type: none"> • The most we will pay is the maximum claim limit shown in the schedule. • This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents. 	<p>12. Any amount above the amount shown in the schedule. Loss while the home is unoccupied or unfurnished.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>13. Damage to food in any refrigerator or deep freezer caused by:</p> <ul style="list-style-type: none"> • a rise or fall in temperature; or • contamination by refrigerant or refrigerant fumes. <p>The most we will pay is the maximum claim limit shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>13. Loss or damage caused by:</p> <ul style="list-style-type: none"> • your power supply being cut off by the supplier; or • a strike, a lockout or an industrial dispute. <p>Loss or damage when your home is unoccupied or unfurnished.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>14. Public and personal liability</p> <p>We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; or • loss of or damage to property; <p>which is caused by an accident happening during the period of insurance and arising;</p> <ol style="list-style-type: none"> a) from your occupation (but not ownership) of the buildings; b) in a private role not connected with owning the buildings; or c) from the employment by you or your family of domestic employees. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>14. Death, bodily injury, illness or disease suffered by you, your family or a domestic employee.</p> <p>Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family.</p> <p>Liability arising out of owning, using or possessing any:</p> <ul style="list-style-type: none"> • mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour; • aircraft (including model aircraft, gliders, hang-gliders, microlights and drones); • 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; • dog of a type 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. <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> • in connection with 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. <p>Liability arising from the Third Party Wall etc. Act 1996.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
	Liability arising from: <ul style="list-style-type: none"> • Any disease or virus that you pass on to another person. • Any liability you have under a contract, unless you would have had that liability without the contract. • Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man. Any amount above the amount shown in the schedule .
<p>15. Liability for domestic employees</p> <p>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.</p> <p>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.</p> <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>15. Any amount above the amount shown in the schedule.</p>
<p>16. Tenant's liability</p> <p>We insure you against your legal liability as a tenant of your home for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy; • damage to carpets and flooring caused by accidental damage, or by 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 and bathroom fittings. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you make a claim you will need to provide evidence that you are legally liable for the damage.</p>	<p>16. Any amount above the amount shown in the schedule.</p> <p>Loss or damage while your home is unoccupied or unfurnished.</p> <p>Loss or damage excluded under any of the causes 1 to 9 of section 2 - Contents.</p> <p>Damage to carpets and flooring caused by domestic pets.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p> <p>17. Unpaid damages</p> <p>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.</p> <p>We will pay the amount if:</p> <ol style="list-style-type: none">you have not received full payment within three months of the date of the award;the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands;you would have had a valid claim under cause 14 of this policy if the award had been made against you; andthere is not going to be an appeal. <p>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.)</p> <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>The excess shown in the schedule for every incident.</p> <p>17. Any amount above the amount shown in the schedule.</p>
<p>18. Contents temporarily removed</p> <p>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:</p> <ul style="list-style-type: none">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; orany other building if there are visible signs that force or violent means were used to get into or out of the building. <p>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.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>18. Loss or damage:</p> <ul style="list-style-type: none">to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions);caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;by storm, flood or malicious damage to items not in a building;in halls of residence or student accommodation;to any item taken out of your home to sell, display or exhibit;during removals; orfrom a caravan, mobile home or motor home. <p>Any amount above the amount shown in the schedule.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p> <p>19. Rent and alternative accommodation</p> <p>If you cannot live in your home because of damage insured under this section:</p> <ul style="list-style-type: none">• we will pay the cost of necessary alternative accommodation for you, your family and your 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. <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>The excess shown in the schedule for every incident.</p> <p>19. Any amount above the amount shown in the schedule.</p>
<p>20. Replacement locks and keys</p> <p>We will pay the cost of replacing and installing locks on outside doors if:</p> <ul style="list-style-type: none">• your keys are lost outside the home or are stolen; or• they are damaged inside the home by an event insured under this section. <p>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.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>20. Any amount above the amount shown in the schedule.</p>
<p>21. Household removal</p> <p>If your contents are professionally packed and carried, we will insure you against loss or damage to the contents while they are:</p> <ul style="list-style-type: none">• 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.	<p>21. Loss of or damage to:</p> <ul style="list-style-type: none">• glass or other fragile items; or• property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>22. Fatal injury</p> <p>If you or any member of your family have a fatal injury:</p> <ul style="list-style-type: none">• caused by a fire in your home; or• as a result of an assault in your home; <p>we will pay the amount shown in the schedule for the person who dies, but only if they die within 12 months of the fire or assault.</p>	<p>22. Any amount above the amount shown in the schedule.</p>
<p>23. Wedding and Civil Partnership Ceremony Insurance.</p> <p>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 gifts against loss or damage when they are:</p> <ul style="list-style-type: none">• 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. <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>23. Any amount above the amount shown in the schedule.</p>
<p>24. Birthday increase</p> <p>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.</p> <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>24. Any amount above the amount shown in the schedule.</p>
<p>25. Religious festival increase</p> <p>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.</p> <p>This increase will only affect the maximum claim limit and does not increase any other limits shown in the policy or schedule.</p>	<p>25. Any amount above the amount shown in the schedule.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>26. Guests' personal belongings</p> <p>We will cover your guests' and visitors' personal belongings while in your home for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy.</p> <p>The most we will pay is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>26. Any loss or damage excluded under causes covered 1 to 9 listed on the previous pages.</p> <p>Loss or damage if any item is insured under any other policy.</p> <p>Any amount above the amount shown in the schedule.</p>
<p>27. Shopping in transit</p> <p>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.</p> <p>The most we will pay is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>27. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none">• 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. <p>Any amount above the amount shown in the schedule.</p>
<p>28. Tenant's home improvements</p> <p>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.</p> <p>The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>28. Any amount above the amount shown in the schedule.</p>
<p>29. Counselling fees</p> <p>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</p> <ul style="list-style-type: none">• we have approved the counselling• counselling has been recommended by a qualified medical practitioner <p>The most we will pay is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>29. Any amount above the amount shown in the schedule.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>30. Dual contents cover</p> <p>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.</p> <p>The most we will pay is the amount shown in the schedule.</p>	<p>30. Any amount above the amount shown in the schedule.</p>
<p>31. Garden Items</p> <p>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.</p> <ul style="list-style-type: none">• 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 <p>We will also pay for loss or damage to trees and shrubs caused by theft.</p> <p>The most we will pay is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>31. Malicious damage caused by:</p> <ul style="list-style-type: none">• you or your family; or• a person lawfully allowed to be in your home. <p>Loss or damage:</p> <ul style="list-style-type: none">• caused by wear and tear or deterioration;• caused by natural ageing;• caused by 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; <p>Loss or damage caused in connection with your trade, business or profession.</p> <p>Any amount above the amount shown on the schedule.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>The causes covered</p>	<p>The excess shown in the schedule for every incident.</p>
<p>32. Compulsory evacuation alternative accommodation</p> <p>We will pay the cost of necessary alternative accommodation for you, your family, your pets 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.</p> <p>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.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>32. Any amount above the amount shown in the schedule.</p>
<p>33. Loss or damage to downloaded data</p> <p>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.</p> <p>The most we will pay in any one period of insurance is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>33. Any amount above the amount shown in the schedule.</p>
<p>34. Newly acquired contents</p> <p>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.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>34. Any amount above the amount shown in the schedule.</p>

Section 2

Contents

(This section applies only if shown in the schedule)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>35. Student belongings</p> <p>We will pay for loss or damage as a result of causes 1 to 9 of this section, to contents belonging to or the 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 whilst attending boarding school, college or university.</p> <p>The most we will pay for any one claim is the amount shown in the schedule.</p> <p>The most we will pay for any one item is the amount shown in the schedule.</p> <p>This cover is provided within (not in addition to) the maximum claim limit for contents.</p>	<p>35. Loss of money.</p> <p>Loss or damage caused by theft or attempted theft unless there is evidence that forcible and violent entry took place.</p> <p>Any amount above the amount shown in the schedule.</p>

Section 2

Contents optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

What is insured

The **contents** are covered under this section.

The causes covered

36. Accidental damage

What is not insured

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

36. Loss or damage:

- by any cause or event already covered under section 2 **contents**;
- to clothing, including furs;
- to documents or securities such as share or bond certificates;
- to **money**;
- to food and drink;
- to sports equipment when it is being used;
- to reeds, strings or drum skins of musical instruments;
- to dentures while being used for eating;
- to contact or corneal lenses;
- to crowns, caps or fillings in teeth;
- to pedal cycle tyres caused by cuts, bursts or punctures;
- caused by wear and tear or loss in value;
- caused by insects, moths, **vermin**, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;
- happening gradually over a period of time;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;
- when **your home** is **unfurnished** or **unoccupied**;
- when **your home** or any part of it is lent, let, sublet or lived in only by someone who is not a member of **your family**;
- caused maliciously by **you** or **your family** or by a person lawfully allowed to be in **your home**;
- caused by chewing, scratching, tearing or fouling by pets;
- caused by electrical or mechanical breakdown;
- caused by **computer viruses**;
- caused by faulty workmanship or design;

Section 2

Contents optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

What is insured	What is not insured
	<ul style="list-style-type: none">• that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs;• of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time;• to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time;• arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your contents;• that does not arise from one identifiable event which directly and immediately caused the loss or damage;• caused by your power supply being cut off by the supplier;• caused by a strike, a lockout or an industrial dispute; or• caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear. <p>Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.</p>

Section 2

Contents optional cover - Unspecified personal belongings

(This section applies only if shown in the schedule)

What is insured

Your or your family's pedal cycles, **personal belongings**, **money** and **credit cards** are covered in the **European area**. Cover is also provided anywhere else in the world for up to 60 days in any **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, **personal belongings**, **money** and **credit cards**.
- Financial loss if **your credit card** is lost or stolen and someone else uses it.

We will provide this cover only if **you**:

report the loss or theft to the local police as soon as possible after 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**.

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 records, compact discs, minidisks, DVDs, cassettes, computer discs and tapes, 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**.

What is not insured

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

Loss happening within the **home** to items which are not **high-risk property**.

Items used for business and professional purposes unless it is a laptop computer and shown in the **schedule**.

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

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;
- from wear and tear or loss of value;
- caused by moths, **vermin**, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item;
- caused by chewing, scratching, tearing or fouling by pets;
- to sports equipment when it is being used;
- to reeds, strings or drum skins of musical instruments;
- to camping equipment;
- to documents and securities such as share or bond certificates;
- to portable televisions, car audio or car audio-visual equipment and car phones;
- to china or glass (except spectacles);
- to contact or corneal lenses;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth;
- to furniture or household goods;
- to trees, shrubs or plants growing in the garden;

Section 2

Contents optional cover - Unspecified personal belongings

(This section applies only if shown in the schedule)

What is insured	What is not insured
	<ul style="list-style-type: none">• to animals;• to motor vehicles, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;• to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;• to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;• to pedal cycles you do not keep in your home when not in use;• to accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same incident as the pedal cycle; or• to pedal cycle tyres caused by cuts, bursts or punctures. <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none">• 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 and violent entry took place. <p>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.</p> <p>Electrical or mechanical breakdown.</p>

Section 2

Contents optional cover - Specified personal belongings

(This section applies only if shown in the schedule)

What is insured

Your and **your family's** specified **personal belongings** and **high-risk property** (that are individually listed in the **schedule**) are covered in the **European area**. Cover is also provided anywhere else in the world for up to 60 days in any **period of insurance**.

The causes covered

Loss or damage, but **we** will pay a claim for loss or theft only if **you** report the loss or theft to the local police as soon as possible after discovering it.

The most we will pay

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

If **you** make a claim, **you** will need to give **us** evidence that **you** own the item **you** are claiming for.

For any specified item **you** may need to provide a valuation, this will be indicated in **your schedule**.

What is not insured

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

Loss or damage:

- to sports equipment when it is being used;
- to reeds, strings or drum skins of musical instruments;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth;
- from wear and tear or loss of value;
- caused by moths, **vermin**, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; or
- caused by chewing, scratching, tearing or fouling by pets.

Loss or damage caused by theft or attempted theft from an unattended **motor vehicle** or where a **motor vehicle** is stolen, unless:

- the item is kept in a locked covered boot or glove compartment;
- all access points to the vehicle are closed and locked;
- any extra security systems are turned on; or
- there is evidence that forced and violent entry took place.

Loss or damage to portable computers caused by theft or attempted theft from a **motor vehicle** between 7pm and 7am. Items used for business and professional purposes unless it is a laptop computer and shown in the **schedule**.
Electrical or mechanical breakdown.

Section 2

Contents optional cover - Specified personal belongings

(This section applies only if shown in the schedule)

What is insured

Your and **your family's** pedal cycles (listed in the **schedule**) are covered in the **European area**. Cover is also provided anywhere else in the world for up to 60 days in any one **period of insurance**.

The causes covered
Loss or damage.

The most we will pay
The most **we** will pay for pedal cycles is the amount shown against each cycle in the **schedule**.

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; or
- caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle.

Mechanical breakdown.

Cuts, bursts or punctures to tyres.

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

DEFINITIONS	
Advisers' Costs	Reasonable legal or accountancy fees and disbursements incurred by the Adviser with Our prior written authority. Legal expenses shall be assessed on the standard basis and third party's costs shall be covered if awarded against You and paid on the standard basis of assessment.
Computer	Any Computer or other electronic data processing device, equipment or system or any hardware, software, programme, instruction, data or component utilised or intended to be utilised in or by such item, or any actual or intended function of or process performed by any of them.
Conflict of Interest	There is a Conflict of Interest if Your Advisers' duty to act in Your best interests in relation to Your claim conflicts with, or there is a significant risk that it may conflict with, any duty your Adviser owes, or obligation it has, to any other party
Contract of Employment	A contract of service, whether express or implied, and (if it is express) whether oral or in writing.
Employee	An individual who has entered into or works under (or, where the employment has ceased, worked under) a Contract of Employment.
Excess	The amount that You must pay towards the cost of any claim as stated below:- Property section: £250 All other sections Nil
H M Revenue and Customs Full Enquiry	An enquiry under Section 9A of the Taxes Management Act 1970 into Your PAYE income or gains.
Insurer	Inter Partner Assistance Societe Anonyme which is fully owned by the AXA Assistance Group
Insured Incident	The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.
Insured Period	One year from the inception or renewal date shown on Your insurance schedule
Legal Action(s)	The pursuit or defence of civil legal cases for damages or injunctions, the defence of criminal prosecutions to do with Your employment and the defence of motor prosecutions.
Limit of Indemnity	The maximum payable in respect of an Insured Incident as stated below: All sections: £50,000
Standard Advisers' costs	The level of Advisers' Costs that would normally be incurred in using a nominated Adviser of Our choice.
Territorial Limits	Great Britain, Northern Ireland, The Isle of Man and the Channel Islands.
We/Us/Our	Arc Legal Assistance Limited who have arranged this insurance and administer it on behalf of the Insurer.
You/Your	Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to Us by Direct Group Limited and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to that person's family members normally resident with them including Your children who may not be resident with You for part of the year due to their attendance at university or college. If You die Your personal representatives will be covered to pursue or defend cases covered by this insurance on Your behalf that arose prior to Your death.

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf We act.

If You make a valid claim under this insurance, We will appoint Our panel solicitors, or their agents, to handle Your case. You are not covered for any other legal Advisers' fees unless court proceedings are issued or a Conflict of Interest arises. Where, following the start of court proceedings or a Conflict of Interest arising, You want to use an Adviser of

Your own choice You will be responsible for any Advisers' Costs in excess of Our Standard Advisers' Costs.

The insurance covers Advisers' Costs up to the Limit of Indemnity where:-

- a) The Insured Incident takes place in the Insured Period and within the Territorial Limits and;
- b) The Legal Action takes place in the Territorial Limits.

What is insured	What is not insured
<p>Consumer Pursuit</p> <p>Advisers' Costs to pursue Legal Action following a breach of a contract You have for buying or renting goods or services for Your private use. The contract must have been made after You first purchased this insurance.</p>	<p>Claims</p> <ul style="list-style-type: none"> • Where the amount in dispute is less than £125 plus VAT • In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority
<p>Personal Injury</p> <p>Advisers' Costs to pursue claims for financial compensation for damages following an accident resulting in personal injury or death against the person or organisation directly responsible.</p>	<p>Claims</p> <ul style="list-style-type: none"> • Arising from medical or clinical treatment, advice, assistance or care • For stress, psychological or emotional injury • For illness, personal injury or death which is caused gradually or is not caused by a specific event
<p>Employment Disputes</p> <p>Standard Advisers' Costs to pursue a Legal Action brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach as an Employee of Your:-</p> <ol style="list-style-type: none"> (a) Contract of Employment; or (b) legal rights under employment laws. 	<p>Claims</p> <ul style="list-style-type: none"> • Where the breach of contract must have occurred at least 90 days after You first purchased this insurance or purchased similar insurance which expired immediately before this insurance began • For a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) • For Advisers' Costs of any disciplinary investigatory or grievance procedure connected with Your contract of employment or the costs associated with any settlement agreement • Where the breach of contract is alleged to have commenced or to have continued after termination of Your employment • For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment • For Advisers' Costs awarded by an Employment or Employment Appeals Tribunals that are ordered and agreed to pay
<p>Consumer Defence</p> <p>Advisers' Costs to defend Legal Action brought against You following a breach of a contract You have for selling goods for the private and personal use of another person. The contract must have been made after the You first purchased this insurance.</p>	<p>Claims</p> <ul style="list-style-type: none"> • Where the amount in dispute is less than £125 plus VAT • In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

What is insured	What is not insured
<p>Property Infringement</p> <p>Advisers' Costs to pursue actions for nuisance or trespass against the person or organisation infringing Your legal rights in relation to Your main home. This section does not extend to divorce or matrimonial matters. The nuisance or trespass must have started at least 180 days after You first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</p>	<p>Claims</p> <ul style="list-style-type: none"> In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority
<p>Motor Prosecution Defence</p> <p>Advisers' Costs to defend motoring prosecutions in respect of an offence, arising from Your use of a Motor Vehicle. Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome and when it is in the public interest to do so. Support for such pleas is solely at the discretion of Us.</p>	<p>Claims</p> <ul style="list-style-type: none"> For alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non prescribed drugs or prescription medication where You have been advised by a medical professional not to drive. For Advisers' Costs where the member is entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy parking offences which You do not get points on Your licence for
<p>Tax</p> <p>Accountancy fees if You are subject to an H M Revenue and Customs Full Enquiry into Your personal Income Tax position.</p> <p>This cover applies only if You have:</p> <ol style="list-style-type: none"> Maintained proper, complete, truthful and up to date records Made all returns at the due time without having to pay any penalty Provided all information that the H M Revenue and Customs reasonably requires 	<p>Claims</p> <ul style="list-style-type: none"> Where deliberate misstatements or omissions have been made to the authorities Where the Special Compliance Officer is investigating Your affairs For accountancy fees which relate to Your business trade or profession In respect of income or gains which have been under-declared because of false representations or statements by You For Advisers' Costs for any amendment after the tax return has initially been submitted to the H M Revenue and Customs. For Advisers' Costs arising after You receive a notice telling You that the enquiry has been completed.

TELEPHONE SERVICES

Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to You or any member of Your household.

Specialist lawyers are at hand to help You. If You need a lawyer or accountant to act for You and Your problem is covered under this insurance, the helpline will ask You to complete a claim form. If Your problem is not covered under this insurance, the help line may be able to offer You assistance under a private funding arrangement. Simply telephone **0344 770 1040** and quote "**Uinsure Family Legal Expenses Insurance**".

Additional Legal Services

In this package Our aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected. Examples are:

- Legal expenses arising from the sale or purchase of the **home** and re-mortgaging
- Divorce and child custody issues
- Wills and probate

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

To help You deal with these and other matters which may arise We are able to give You access to discounted legal services provided by Us in partnership with Our panel Solicitors. Our panel solicitors are one of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If You would like to make use of the service please contact the number above for an initial telephone consultation which will be provided at no cost to You. Our panel solicitors will give You a quotation for the likely cost of their representation and it will then be Your decision whether You appoint them to act for You.

GENERAL EXCLUSIONS

1. There is no cover where:

- The Insured Incident began to start or had started before You bought this insurance
- You should reasonably have known when buying this insurance that the circumstances leading to a claim under this insurance already existed.
- A reasonable estimate of Your Advisers' Costs of acting for You is more than the amount in dispute
- You fail to give full information or facts to Us or to the Adviser on a matter material to Your claim
- Something You do or fail to do prejudices Your position or the position of the Insurer in connection with the Legal Action
- Advisers' Costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which We have given Our prior written approval
- Where You have other legal expenses insurance cover
- Your Insurer repudiate the insurance policy or refuse indemnity

2. There is no cover for:

- The Excess
- Advisers' Costs or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are not reasonable or necessary
- The amount of Advisers' Costs in excess of Our Standard Advisers' Costs where You have decided to use an Adviser of Your own choice.
- Advisers' Costs arising from any private prosecution
- Damages, interest, fines or costs awarded against You in a criminal court.
- Claims over loss or damage where that loss or damage is covered under another insurance
- Claims made by or against Uinsure, Direct Group Limited, the Insurer, the Adviser or Us

- Any claim You make which is false or fraudulent
- Defending Legal Actions arising from anything You did deliberately or recklessly
- Appeals without the prior written consent of Us
- The costs of any legal representative other than those of the Adviser prior to the issue of court proceedings or a Conflict of Interest arising
- Any costs which You incur and wish to recover which You cannot substantiate with documentary evidence
- Advisers costs if Your claim is part of a class action or will be affected by or will affect the outcome of other claims

3. There is no cover for any claim directly or indirectly arising from:

- Patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off
- Computer software other than proprietary packaged software that has not been tailored to Your requirements
- Planning law
- Constructing buildings or altering their structure
- Libel, Slander or verbal injury
- A dispute between You and someone You live with or have lived with
- A lease or licence to use property or land
- A venture for gain by You or Your business partners
- A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- An application for a judicial review
- Professional Fees incurred in defending or pursuing new areas of law or test cases
- An allegation of miss-selling or mismanagement of financial services or products
- Professional negligence in relation to services provided in connection with a matter not covered under this insurance
- A manufacturer's warranty or guarantee;
- A dispute between persons insured under this policy.

4. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

CONDITIONS

1. Cancellation

You may cancel this insurance at any time by writing to Uinsure, Customer Services, PO Box 1189, Doncaster, DN1 9RP, providing fourteen days written notice. If You exercise this right within 14 days of taking out this insurance, You will receive a refund of premium provided You have not already made a valid claim against the insurance.

We or Direct Group Limited may cancel the insurance by giving fourteen days notice in writing to You at the address shown on the schedule, or alternative address provided by You. No refund of premium shall be made.

2. Claims

- a) You must notify claims as soon as reasonably possible by telephoning 0344 770 1040 once You become aware of the incident and within no more than 180 days of You becoming aware of the Incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, Our position has been prejudiced. We will provide You with a claim form which must be returned promptly with all relevant information.
- b) We may investigate the claim and take over and conduct the Legal Action in Your name. Subject to Your consent which shall not be unreasonably withheld We may reach a settlement of the Legal Action.
- c) You must supply at Your own expense all of the information which We reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a Conflict of Interest arises, and You wish to nominate a legal representative to act for You, You may do so. Where You have elected to use a legal representative of Your own choice You will be responsible for any Advisers' Costs in excess of Our Standard Advisers' Costs. The Adviser must represent You in accordance with Our standard conditions of appointment available on request.
- d) The Adviser will:
 - I. Provide a detailed view of Your prospects of success including the prospects of enforcing any judgment obtained.
 - II. Keep Us fully advised of all developments and provide such information as We may require.
 - III. Keep Us advised of Advisers' Costs incurred.
 - IV. Advise Us of any offers to settle and payments in to court. If against Our advice such offers or payments are not accepted
 - V. there shall be no further cover for Advisers' Costs

unless We agree in Our absolute discretion to allow the case to proceed.

- VI. Submit bills for assessment or certification by the appropriate body if requested by Us.
 - VII. Attempt recovery of costs from third parties.
- e) In the event of a dispute arising as to Advisers' Costs We may require You to change Adviser.
 - f) The Insurer shall only be liable for costs for work expressly authorised by Us in writing and undertaken while there are reasonable
 - I. prospects of success.
 - g) You shall supply all information requested by the Adviser and Us.
 - h) You are responsible for any Advisers' Costs if You withdraw from the Legal Action without Our prior consent. Any costs already paid under
 - i) this insurance will be reimbursed by You.

10. Disputes

Subject to Your right to refer a complaint to the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between You and Us shall be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

11. Prospects of success

At any time We may, but only when supported by independent legal advice, form the view that You do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, We may decline support or any further support. Examples of a positive outcome are:

- a) Being able to recover the amount of money at stake
- b) Being able to enforce a judgement
- c) Being able to achieve an outcome which best serves Your interests.

12. English Law

This contract is governed by English Law.

13. Language

The language for contractual terms and communication will be English.

Section 3

Family Legal Expenses (Optional)

(This section applies only if shown in the schedule)

CUSTOMER SERVICES INFORMATION

HOW TO MAKE A CLAIM

As soon as You have a legal problem that You may require assistance with under this insurance You should telephone the legal helpline.

In general terms, You are required to immediately notify Us of any potential claim or circumstances which may give rise to a claim. If You are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the legal helpline.

Data Protection Act

Your details and details of Your insurance cover and claims will be held by Us and or the Insurer for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.

Customer Service

Our aim is to get it right, first time, every time. If We make a mistake, We will try to put it right straightaway.

If You are unhappy with the service that has been provided, You should contact Us at the address below. We will always confirm to You, within five working days, that We have received Your complaint. Within four weeks You will receive either a final response or an explanation of why the complaint has not been resolved yet plus an indication of when You will receive a final response. Within eight weeks You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when You will receive a final response. After eight weeks, if You are unhappy with the delay, You may refer Your complaint to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if You cannot settle Your complaint with Us or before We have investigated the complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD

Telephone: 01206 615000

Email: customerservice@arclegal.co.uk

The Financial Ombudsman Service contact details are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel No: 0800 023 4567 or 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance cannot meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA ('IPA'). IPA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

IPA is a member of the Association of British Insurers.

IPA address details are:

Inter Partner Assistance The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR

Registered Branch No: FC008998

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

IMPORTANT NOTICE REGARDING THE OPERATION OF YOUR HOME EMERGENCY POLICY

ALL POTENTIAL CLAIMS MUST BE REPORTED TO OUR HOME EMERGENCY CLAIMS HELPLINE ON 01384 884040, WHICH OPERATES 24 HOURS A DAY, 365 DAYS A YEAR

You can write to us at: LIMemergency, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF

It is very important to remember that Your optional Home emergency cover policy is not a service or maintenance policy and as a home owner, it is Your responsibility to ensure that You undertake regular general maintenance of Your Home and regular servicing of appliances.

This Home Emergency Claims Helpline is only in respect of Home Emergency Assistance and cannot assist with any other insurance matter. It does not take the place of Your Material Damage Insurance which would normally be covered under Your main home insurance policy. If the situation is not an Emergency likely to cause insecurity, excessive discomfort, risk or difficulties, You should telephone Your home insurer direct for claims assistance and advice.

HOW TO ARRANGE ASSISTANCE AND MAKE A CLAIM

- Before requesting assistance and making a claim check that the circumstances are covered by this insurance.
- Telephone the Home Emergency Helpline quoting with whom Your insurance was arranged and provide details of the problem.
- To ensure an accurate record Your Home Emergency claim telephone conversation may be recorded.
- All requests for assistance must be made to the Home Emergency Helpline and not to the Contractors direct otherwise any Emergency Work will not be covered.
- The Home Emergency Helpline will obtain a suitable Contractor provided that there are no circumstances preventing access to Your Home or otherwise making the provision of the Emergency Work impossible such as adverse weather conditions, industrial disputes, failure of the public transport system.
- The Home Emergency Helpline and the Contractor will use their discretion as to when and how the Emergency Work is undertaken.
- Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public emergency services. Gas leaks must be immediately notified to the local gas company.
- The Contractor will charge the cost of all work covered by the insurance directly to the Insurer, but You will be asked to pay the cost of:
 - a) Call-out charges if there is not a responsible person at Your Home when the Contractor arrives;
 - b) Any work not covered by or excluded by this insurance;
 - c) Any additional costs incurred at Your request in fitting replacement parts or components of a superior specification to the original;
- All Permanent Repairs are guaranteed for 12 months.

PLEASE NOTE THAT IF YOU SHOULD ENGAGE THE SERVICES OF A CONTRACTOR PRIOR TO MAKING CONTACT WITH THE HOME EMERGENCY HELPLINE ANY COSTS THAT YOU INCUR ARE NOT COVERED BY THIS INSURANCE.

WHERE IT IS NOT POSSIBLE TO VALIDATE YOUR CLAIM AT THE TIME OF INITIAL NOTIFICATION, YOU MAY BE REQUIRED TO LEAVE EITHER CREDIT OR DEBIT CARD DETAILS WHICH MAY BE DEBITED IN THE EVENT THAT THE COST OF THE CALL-OUT AND ANY SUBSEQUENT REPAIRS ARE NOT COVERED BY THIS INSURANCE.

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this section.

Administrator	The Agent appointed by the Coverholder to transact this insurance with You.
Accidental Damage	Means a sudden and unexpected event which happens by chance and causes damage to Your property.
Claim Limit(s)	The amount We will pay in respect of any one claim (inclusive of VAT), comprising of call-out charges, labour parts and/or materials during any one Period of Insurance as specified within the Schedule.
Computer Virus	Means a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
Contractor	A qualified person approved and instructed by the Home Emergency Helpline to undertake Emergency Work. (This may include a Local Authority in the case of Pest Infestation).
Emergency	A sudden and unforeseen situation which if not dealt with quickly and without sensible intervention by You would:- i) render Your Home unsafe or insecure; or ii) damage or cause further damage to Your Home; or iii) cause excessive discomfort, risk or difficulties for or to You.
Electronic Data	Means facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
Emergency Work	Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Resolution or Repair (or a Permanent Repair where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the policy Claim Limits. In relation to Pests, this shall mean the removal or control thereof.
Helpline	The Home Emergency Helpline is operated by LIMemergency.
Home	Your principal private dwelling residence owned or rented by You for domestic purposes including any part of the dwelling used for business purposes (providing no more than half of the rooms in total are used for this purpose).
Insured Person, You, Your	The person who has paid the premium and is named in the Schedule as the Insured Person.
Insurer	<p>UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Company No. 4506493. Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ</p> <p>This insurance is arranged by Uinsure and underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.</p> <p>Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by calling them on 0800 111 6768.</p>
Period of Insurance	The Period of Insurance shown in the Schedule.
Permanent Repair	Repairs or work required to permanently resolve the reason for the Emergency occurring.
Primary Heating System	The principal central heating and hot water systems excluding any form of solar heating system and non-domestic central heating boiler or source.

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this section.

Schedule	The document which shows details of You and this insurance and is attached to and forms part of this policy.
Service	All attempts made by Us and the Contractor to rectify, repair, limit or prevent damage in respect of the items covered by this policy following an Emergency.
Temporary Resolution or Repair	A resolution or repair which will resolve an Emergency but will need to be replaced by a Permanent Repair.
Territorial Limits	The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.
We, Us, Our	UK General Limited on behalf of Great Lakes SE.

INSURED INCIDENTS - EMERGENCY WORK WHERE ONE OR MORE OF THE FOLLOWING HAS OCCURRED IN YOUR HOME:

Section 1 - Plumbing and Drainage	
What is insured	What is not insured
<ol style="list-style-type: none">1. Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence.2. Blocked toilet.3. Blocked external drains within the boundaries of Your Home where this can be resolved by jetting.	<ol style="list-style-type: none">1. The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.2. Blocked toilets where this has been caused as a consequence of wilful misuse.3. All public sewers, drains and pipe work which are maintained by local utilities or service undertakings.4. Descaling and any work arising from hard water scale deposits.5. Dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units.6. External overflows unless internal damage is a likely consequence or the leakage of water from swimming pool or hot tubs.7. The repair of domestic appliances that are leaking water, other than from external fixed pipe work.

Section 2 - Internal Electricity, Gas and Water Supplies	
What is insured	What is not insured
<ol style="list-style-type: none">1. Electricity failure of at least one complete circuit.2. Gas leak.3. Water supply system failure.4. Accidental Damage the electrical system.	<ol style="list-style-type: none">1. Repair work to or the cost of replacing lead pipework.2. The interruption or disconnection of public services to Your Home however caused, or the failure, breakdown or interruption of the mains electricity or water or gas supply system.3. External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.4. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration system for swimming pools and any leisure equipment.5. Descaling and any work arising from hard water scale deposits.6. Photovoltaic systems.

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

Section 3 - Lost Key

What is insured

Loss or theft of the only available key to Your Home which cannot be replaced and normal access cannot be obtained.

What is not insured

1. The loss of keys to internal doors, garages and outbuildings.
2. Any damage caused by the Contractor in gaining access to Your Home.

Section 4 - Security

What is insured

1. External lock failure or damage.
2. External door failure or damage.
3. External window failure or damage.

What is not insured

1. Internal locks, doors, glass, external garages or outbuildings.
2. Any damage caused by the Contractor in gaining access to Your Home.
3. Window locks.
4. Doors subject to swelling.

Section 5 - Pest Infestation

What is insured

1. Wasps nests.
2. Hornet nests.
3. House mice.
4. Field mice.
5. Rats.
6. Cockroaches.

What is not insured

Where the infestation is not directly affecting the living areas of Your Home.

Section 6 - Overnight Accommodation

What is insured

Up to £250 (including VAT) towards overnight accommodation (where first agreed by Us and upon production of an official receipt) where it has not been possible to resolve the Emergency following Emergency Work carried out by the Contractor and Your Home is rendered uninhabitable.

What is not insured

Any amount over £250 (including VAT).

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

Section 7 - Roofing

What is insured

Emergency Work following sudden and unforeseen damage to the roof of the Property which is causing internal damage.

If damage is caused by severe weather, please be aware that a Contractor may not be able to attend until the weather conditions are safe for them to do so.

Where We have established that the damage to Your roof is in excess of Your Claim Limit, You will need to contact Your buildings insurance provider.

What is not insured

1. Damage to flat roofs over 10 years of age or wear and tear.
2. Damage where the roof has not been satisfactorily maintained.
3. Costs that should be shared proportionately across all responsible parties.
4. Claims where there has been damage or loss of tiles and no internal damage is being caused.

Section 8 - Primary Heating System *(This Incident only applies if shown in the Schedule)*

What is insured

1. The Primary Heating System where the system has failed or broken down completely.

What is not insured

1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).
2. Lighting of boilers or the correct operation or routine adjustment of time or temperature controls.
3. Any form of solar heating systems.
4. Power flushing or descaling.
5. The replacement of water tanks, cylinders, and central heating radiators.
6. Where in the opinion of Our claims handler the temperature in Your local area means that the loss of heating to Your property would not cause You excessive discomfort.
7. Any form of geothermal or solar heating systems.
8. Where an immersion heater or similar is available to resolve the failure.
9. Intermittent faults.
10. Where there is a loss of hot water only, but there is use of an electric shower at the property.
11. Lack of maintenance or neglect by You (where a boiler has not been serviced in the last 12 months or if You live in a hard water area and the fault may be due to a build-up of limescale You may be asked to provide card details before a Contractor is sent to Your Property).
12. Re-setting of boilers.
13. Where a boiler can be operated manually to resolve the loss of hot water and/or heating.

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

POLICY EXCLUSIONS

We shall not be liable for costs arising from or in connection with:

1. Circumstances known to You prior to the commencement date of this insurance;
2. Any claim which has not been accepted under this policy;
3. Any system, equipment including boilers or facility which has not been properly installed or maintained in accordance with the manufacturer's instructions, or it has been incorrectly used or modified, or has been tampered with, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect;
4. Replacement or adjustment to any decorative or cosmetic part of any equipment;
5. Garages, out-buildings, leisure equipment, cesspits, septic tanks or fuel tanks;
6. Wilful act or omission or lack of maintenance or neglect by You;
7. Claims in the 7 days immediately following Your first occupation of Your Home, or claims in the 7 days immediately following Your reoccupation of Your Home where there has been no authorised person residing for 30 consecutive days or more;
8. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty;
9. Any other costs or damage that are indirectly caused by the event that led to Your claim, unless specifically stated in this policy;
10. Any Permanent Repair costs which exceed those that would be incurred in carrying out a Temporary Resolution or Repair.
11. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted;
12. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
13. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to

intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

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

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

14. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

POLICY CONDITIONS

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions We or Your Agent may ask as part of Your application for cover under the policy;
- b) To make sure that all information supplied as part of Your application for cover is true and correct;
- c) Tell Us of any changes to the answers You have given as soon as possible.

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

Observance

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

Section 4

Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

Recovery of Costs

We may take proceedings at Our own expense in Your name to recover any sums paid under this insurance.

Fraud

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent or exaggerated.

Data Protection Act 1998

The data supplied by You will only be used for the purposes of processing Your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which We have mentioned herein.

You are entitled upon the payment of an administration fee to inspect the personal data which We are holding about You. If You wish to make such an inspection, You should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively, to protect Your interests, or for fraud prevention and detection purposes, We may disclose data You have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

Due Care

You must take due care to maintain Your Home and its equipment in good order and take all necessary precautions to prevent loss, damage or the unnecessary accrual of costs.

Where a Temporary Resolution or Repair has been carried out, the onus will be upon You to carry out repairs or work

to permanently resolve the reason for the Emergency occurring. Should You fail to carry out the Permanent Repair a Contractor will not be appointed to undertake any further Emergency Work.

Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please contact Uinsure Customer Services on 0330 100 9602 within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim. You can also cancel Your policy at any other time however no refund of premium will be made.

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

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

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired Period of Insurance

Home Emergency Helpline

All potential claims must be reported initially to the Home Emergency Helpline for advice and support.

Home Emergency Claims Helpline Number: 01384 884040.

We will not accept responsibility if the Helpline services fail for reasons beyond Our control.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Insured Person's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Endorsements

An **endorsement** only applies if it is shown on **your schedule**. Details of all endorsements are either shown in this section or on **your schedule**. **Endorsements** only apply to Sections 1 and 2.

Endorsement 01: Minimum standards of security endorsement

We will not pay for loss or damage caused by theft, attempted theft or malicious damage when **your home** is left unattended or when **you** and **your family** have retired for the night unless:

1. **Your** final exit door, any other external doors, sliding doors, patio doors and double leaf french doors are secured with a 5 lever mortise deadlock conforming to BS3621, a rim automatic deadlock or a multi-point locking system;
2. All externally accessible windows are fitted with key operated window locks or key operated handles (Windows are considered to be externally accessible if they can be accessed from outside **your home** without a ladder or by climbing from a nearby flat roof);
3. Before going to bed, **you** or **your family** close and fully lock all external doors and windows, unless they are in occupied **bedrooms**;
4. Whenever **you** and **your family** leave **your home**, **you** close and fully lock all doors and windows;
5. Whenever **you** and **your family** leave **your home**, all keys are removed from locks and taken away from **your home** or placed out of sight.

We will allow up to 28 days from the date that the endorsement applies for the locks to be fitted. If the locks are not installed within this time, the policy will not cover theft, attempted theft or malicious damage at the **home**.

Endorsement 02: Flats endorsement

The **maximum claim limit** for Section 1 - Buildings represents the value of that portion of the **building** owned by **you** (including external walls, roof and foundations and such common parts of the **building** for which **you** are legally responsible). In the event of a loss resulting from an insured event to any part of the property not occupied by **you** but for which **you** are legally responsible, **we** will only pay such portion of that loss as the sum insured bears to the reinstatement of the **building**.

Endorsement 03: Safe warranty clause

This policy does not cover theft of any item of jewellery or watches valued more than £7,500 unless they are kept in a locked safe when not being worn.

Endorsement 04: Valuation for high-risk property valued £5,000 or more

It is a condition of this policy that a current valuation (of not more than 3 years old) is required when claiming for any items of **high risk property** valued more than £5,000.

Endorsement 05: Watches and jewellery and inspection warranty clause

We will not pay for loss of any item of jewellery or watches valued more than £7,500 unless the clasps, settings and mountings have been checked by a qualified jeweller at least every three years and any defects addressed. A record of any inspections must be retained.

Endorsement 06: Pedal cycle endorsement

We will not pay for loss or damage by theft or attempted theft of pedal cycles unless:

- a) the pedal cycle is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the building; or
- b) the pedal cycle is secured through the frame to an permanently fixed structure by a 'D'-shaped shackle lock designed for use with pedal cycles.
- c) the pedal cycle was:
 - contained inside a vehicle with all doors, windows and other openings securely locked and any security devices for the vehicle were in full effective operation; or
 - secured through the frame by a security device to a roof or cycle rack attached to a vehicle.

Endorsements

Endorsement 07: Unoccupied Property endorsement

The cover which is excluded from **your** policy when **your home** is **unoccupied** for more than 60 days in a row is reinstated subject to the following terms applying:

You must:

1. arrange for the **home** to be inspected internally and externally every 7 days by an authorised adult;
2. ensure that all door and window locks and other protective devices are put into operation whenever the **home** is left unattended;
3. during the period 1 October to 31 March inclusive:
 - a) turn the water service off at the mains and drain the water and heating system, or
 - a) if the **home** is centrally heated, leave the central heating on to a minimum of 10 degrees Centigrade (50 degrees Fahrenheit).

We will not pay for:

- a) water or oil leaking, theft or attempted theft or vandalism or malicious damage unless the above conditions have been met;
- b) theft or attempted theft unless force and violence are used to break into the home;
- c) the first £250 of any claim settlement in addition to any voluntary excess shown on your schedule;
- d) loss or damage to **high risk property**; or
- e) **accidental damage**

Endorsement 08: Child Minding Endorsement

Whilst the **home** is being used as a nursery, supervising infants within **your** care, this insurance will not cover **accidental damage** or accidental breakage and **we** will not pay for any theft or loss from the **home** unless following forcible and violent entry or exit.

In respect of **your** activities as a child minder, Public and Personal Liability cover is specifically excluded.

Cover is subject to:-

1. There being no more than 3 children being looked after at any one time (excluding **your** own children).
2. There being no staff employed to assist in the child minding activities.
3. The child minder being registered with the local authority.

Data protection notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. **You** should also show it to anyone else insured under **your** policy. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Sensitive Information

Some of the personal information that **we** ask **you** to provide is known as "sensitive personal data". This will include information relating to health issues and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

Data can be sent for secure processing outside of the European Economic Area.

How we use your personal information

We will use **your** personal information to arrange and manage **your** insurance policy, including handling claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your** information to assess **your** insurance application and provide information to credit reference agencies.

We may have to share **your** personal information with other insurers, regulatory authorities, **our** business partners or agents providing services on **our** behalf.

We will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims;
- to assess **your** application and arrange **your** policy;
- to prevent or detect crime including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

Preventing and detecting crime

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

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies; if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and **money** laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by the Data Protection Officer at the address set out below; and/or

- vent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers, including but not limited to information relating to **your** insurance policy and any **incident** (such as an accident, theft or loss) to the operators of these registers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

If **you** require further information on, or wish to complain about, the way that **we** use **your** personal information, please write to the Uinsure Data Protection Officer at Uinsure Limited, PO Box 5524, Manchester, M61 0QR. If **you** would like to receive a copy of the information **we** hold about **you** please contact **our** Data Protection Officer, giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

What to do if you have a complaint

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy **you** should in the first instance contact **Uinsure**, PO Box 1189, Doncaster, DN1 9RP or call **Uinsure** on 0330 102 6023.

If **you** have any questions or concerns regarding **your** claim, in the first instance please contact **your** claims handler whose details will be shown in **your** claims documentation (please include **your** policy number and **your** claim number if appropriate).

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by following the procedure below:

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** financial adviser to report **your** complaint.

If **your** complaint relates to Section 1 - **Buildings** or Section 2 - **Contents**, **you** can call **us** on 0330 102 6023 or write to **us** at the address below (please include **your** policy number and claim number if appropriate).

Uinsure Customer Services
PO Box 1189
Doncaster
DN1 9RP

If appropriate **we** will pass **your** complaint on to **your** insurer as detailed on **your** **Schedule**.

If **your** **Schedule** details **your** insurer as a Lloyd's underwriter **you** may also refer **your** complaint to Complaints, Lloyd's, One Lime Street, London, EC3M 7HA.

Tel No: 020 7327 5693
Fax No: 020 7327 5225
e-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **your** complaint relates to **Section 3 – Family Legal Expenses**, please contact the Customer Services Advisor at Arc Legal Assistance Ltd, Lodge House, Lodge Lane, Langham, Colchester, CO4 5NE; or

If **your** complaint relates to **Section 4 – Home Emergency Cover**, please contact the The Managing Director, Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

Service standards

We will try to resolve **your** complaint by the end of the third working day. If **we** are unable to do this, **we** will write to **you** within three working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response.

We will always aim to resolve **your** complaint within eight weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

Financial Ombudsman Service

If **you** remain dissatisfied after **your** insurer or Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and business providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however, they will only consider **your** complaint once you've tried to resolve it with **us**.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel No: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Using this complaints procedure will not affect **your** legal rights.

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 or by calling 0800 678 1100 or 020 7741 4100.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to : <http://ec.europa.eu/odr>

Uinsure Customer Services
PO Box 1189
Doncaster
DN1 9RP

0330 100 9602

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