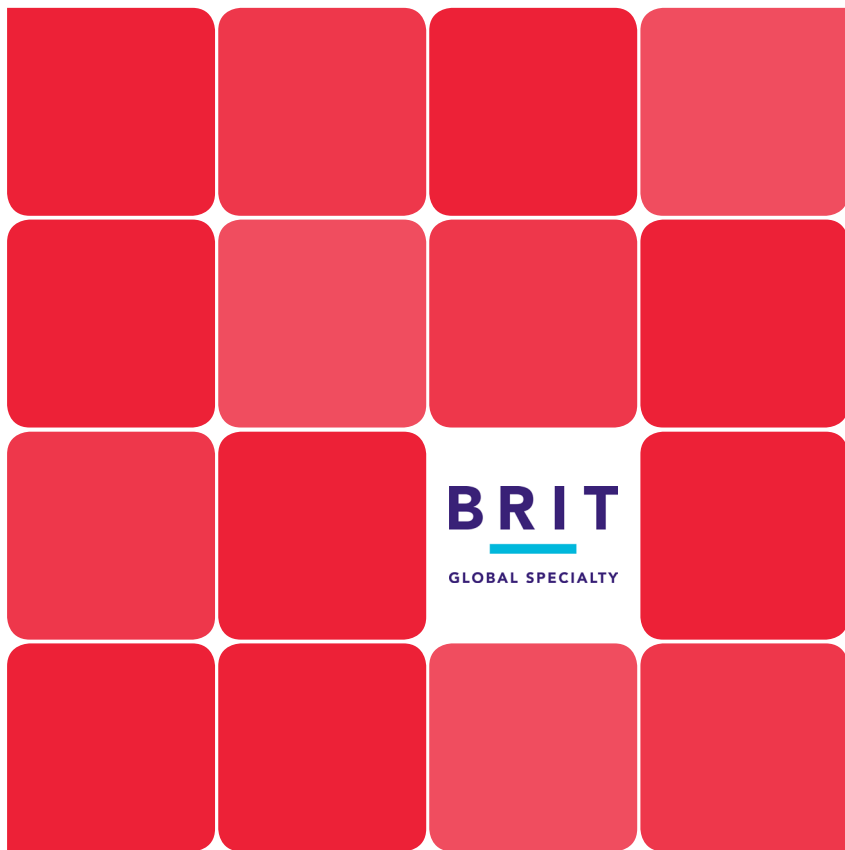


Buildings & Contents

INSURANCE FOR OWNER OCCUPIER



citylandlord

POLICY TERMS & CONDITIONS

City Landlord

Introduction

Thank **you** for choosing **City Landlord**. This is **your** Homecare Insurance Policy, setting out **your** insurance protection in detail.

Your premium has been based upon the information shown in the **policy** certificate and recorded in **your** statement of fact.

This insurance offers a comprehensive cover, as well as extended options, please refer to **your** insurance certificate and statement of fact for **your** cover level. If **you** have any questions, please contact **us** on free phone *0800 2944 546*.

This **property** insurance has been arranged by City Landlord, a trading style of **Home and Travel Limited** as administrators and is underwritten by BRIT Syndicate 2987 at Lloyd's.

Section Family Legal Expenses is managed and provided by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance SA, on whose behalf **we** act (see page 45). Section Home Emergency is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE please see page 54 for further information.

Home and Travel Limited is authorised and regulated by the Financial Conduct Authority (FCA). BRIT Syndicate 2987 is authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. This can be checked on the FCA's register by visiting their website at www.fca.org.uk/ register or by contacting them on 0800 111 6768. City Landlord are agents of BRIT Syndicate 2987 at Lloyd's to the extent agreed under the Binding Authority Agreement Reference Number UMR B0799FC005850i.

In respect of Home Emergency and Family Legal Expenses, Home and Travel Limited are authorised agents of UK General Insurance Limited and Arc Legal Assistance Limited.

You are insured under this Policy by BRIT Syndicate 2987 at Lloyd's. BRIT Syndicate 2987, registered in England and Wales under number 0824611, at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. For further information about BRIT Syndicate 2987, please contact Lloyd's, One Lime Street, London, EC3M 7HA or email them on enquiries@lloyds.com.

Your personal details and information provided are also covered by the General Data Protection Regulation.

This product meets the demands and needs of Owner Occupiers who wish to protect their private permanent residence and/or contents against a range of events such as fire, theft, and weather related losses throughout the duration of the **policy**.

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Your Policy

Welcome to **your** Buildings and Contents Insurance **policy** and thank **you** for choosing City Landlord.

The information **you** have supplied forms part of the contract of insurance with **us**, **your policy** is evidence of that contract **you** should read it carefully and keep it in a safe place.

In return for having accepted **your** premium, **we** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your** certificate.

If after reading these documents **you** have any questions, please contact **your** insurance adviser.

Important

We recommend that **you** read this **policy** in conjunction with **your** certificate to ensure that it meets with **your** requirements Should **you** have any queries please contact **us** or **your** insurance adviser.

Your attention is drawn to the Complaints Procedure on page 41.

The Law applicable to this Policy

You are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Data Protection Information

Who **we** are

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations.

This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about Your health and any criminal convictions **you** may have). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

Other people's details **you** provide to **us**

Where **you** provide **us** or **your** agent or broker with details about other people, **you** must provide this notice to them.

Want more details?

For more information about how **we** use Your personal information please see **our** full privacy notice(s), which is/are available online on **our** website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information **we** hold about **you**, including the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use **your** information or request a copy of our full privacy notice(s), please contact **us** at, or the agent or broker that arranged **your** insurance who will provide **you** with **our** contact details:

Data Protection Officer
Brit Syndicate 2987 at Lloyd's
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Important Telephone Numbers

Buildings and Contents Cover		
Claim Notification Line In the event of a claim telephone us on this number	020 8847 8007	If you need to make a claim, we tell you the process to follow. You should also read the Claims Conditions. Please read the conditions and process before ringing the claims line. The conditions and process to follow can be found on pages 10 and 11 .
Out of hours claim number	0121 411 0535	
Customer Services	020 8847 8000	
Home Emergency Protect Insurance		
Customer Services	0844 573 7912	If you need to make a claim, please also see claims procedure on page 60.
Complaints number	0134 470 6015	
Family Legal Expenses Insurance		
Legal Helpline	0344 770 1040	24 hour advisory service for telephone advice on any private legal problem of concern to you . Also if you need to make a claim.
Customer Services and Complaints	0344 770 9000	

In order to maintain quality service, telephone calls may be monitored or recorded.

Definitions

Where **we** explain what a word means that word will have the same meaning wherever it is used in the **policy** or certificate.

These words are highlighted by the use of **bold print**.

Buildings

The structure of the **home** including fixtures and fittings and the following (if they form part of the property): oil and gas tanks, cesspits, permanent swimming pools, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, car ports, garages and **outbuildings**, but not the land.

Company/our/us/we

Brit Syndicate 2987 at Lloyd's as insurers.

Domestic Staff

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

Endorsement(s)

A change to the terms of the **policy** as shown under endorsements in the certificate.

Excess

The amount **you** are required to pay as the first part of each and every claim made.

Family/They

Your domestic partner, children, **domestic staff** and any other person all permanently residing with **you** and not paying a commercial rent.

Home

The private residence shown in the certificate including its garages and **outbuildings**, if they form part of the property.

Insured/You/Your

The person or persons named in the certificate as the Policyholder.

Outbuildings

- Sheds;
- Greenhouses;
- Summer houses;
- Other buildings;

which do not form part of the structure of the main building of the **home** and are used or occupied for domestic purposes.

Period of Insurance

The dates shown in the certificate.

Policy

Your policy booklet and most recent **certificate** and any **endorsements** attached or issued.

Portable Electronic Goods

This means SLR and digital cameras, camcorders, mobile phones, laptops, tablet computers, MP3 or music players, handheld computer consoles, satellite navigation systems, voice recording devices, drones, e-readers and similar electronic goods designed to be portable.

Home and Travel Limited

Home and Travel Limited is an independent insurance intermediary arranging this insurance.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

Not lived in by **you** or **your family** for more than 60 consecutive days or occupied by squatters.

General Conditions

You and **your family** must comply with the following conditions to have the full protection of **your policy**.

If **you** or **your family** do not comply with them **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Insurance Act 2015

Nothing in this insurance contract is intended to limit or affect the statutory rights or obligations of any of the parties to this contract under, and/or the effect of, Parts 2, 3, 4 or 5 of the Insurance Act 2015.

Keeping Your sums insured at the correct level

You must at all times keep the sums insured at a level which represents the full value of the property insured.

Full value means:

For the **buildings**:

- The estimated cost of rebuilding if the **buildings** were completely destroyed.
- This is not the market value.

For the contents:

- The current cost as new (other than for clothes furs and household linen).
- For clothes, furs and household linen the current cost as new less an appropriate allowance for wear and tear.

Underinsurance

If the sum insured for each section or item does not represent full value at the time of a loss, the amount payable by the company in respect of such damage shall be proportionately reduced.

Changes in your circumstances

You must notify **us** as soon as possible of any change which may affect this insurance and in particular any of the following:

- Change of address;
- Structural alteration to **your home**;
- If **you** or **your family** intend to let or sub-let **your home**;
- If **you** or **your family** intend to use **your home** for any reason other than private residential purposes;
- If **your home** will be **unoccupied**;
- If **you** or **your family** have been declared bankrupt or have received a police caution for or been charged with but not yet tried for any offence other than driving offences.

We will then advise **you** of any change in terms.

If **you** are in any doubt please ask **your** insurance adviser.

Taking care of your property

You and **your** family must take all reasonable precautions are taken to avoid injury, loss or damage and that all practicable steps are taken to safeguard the property insured from loss or damage.

You must maintain the property insured in good repair; a full list of these requirements is provided in the maintenance guide, which is available on **our** website.

Protection

All protections provided for the safety of the building specified in the certificate and statement of fact must be maintained in good order and be in use at all times, as well as when the building is left unattended or when the occupants have retired for the night.

Precious Stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied immediately.

Cancellation

We can cancel this contract of insurance by giving **you** thirty (30) days' notice in writing. Any return premium due to **you** will depend on how long this contract of insurance has been in force.

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non payment of premium;
- Non –cooperation or failure to supply any information or documentation **we** request;
- **We** establish that **you** have provided **us** with incorrect information;
- The use of threatening or abusive behaviour or language;
- Failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.

This insurance has a cooling off period of fourteen (14) days in which you can cancel this **policy**. These 14 days start from either:

- the date **you** receive this insurance documentation; or
- the start of the **period of insurance**

Whichever is later.

If **you** choose to cancel this **policy** within this period, and no claim has been made, **we** will refund the **policy**, charging **you** only for time on cover.

Cancellations made after 14 days of the start date will be subject to cancellation fee of up to £35. **We** will also retain a pro-rata premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way **you** will be entitled to a refund of £100 for the unexpired portion of the **policy** less the cancellation fee of £35 (total refund in this instance would be £65).

Please note any administration fees charged for **policy** set up are non-refundable if cancelled after the 14 days cooling off period.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

Premiums paid and up to date

If the premium is paid under a monthly instalment plan and a claim has been settled during the current **period of insurance**, **you** must continue with the instalment payments. Alternatively the outstanding instalments will be deducted from any claim payment that may be due to **you**.

Cancellations after a claim will receive no refund and full outstanding premiums must be paid.

General Data Protection Regulation 2016/679

You should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the General Data Protection Regulation 2016/679, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

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

Several Liability Clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all of part of its obligations.

Claims Conditions

You and **your family** must comply with the following claims conditions to have the full protection of **your policy**.

If **you/they** do not comply with them, **we** may, at **our** option, cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims procedure

If **you** wish to make a claim or if something happens which may lead to a claim, **you** must notify City Landlord as soon as possible.

You can contact City Landlord on 0800 2944 546 or **you** could write to:

City Landlord
The Business Exchange
26/28 Hammersmith Grove
London
W6 7BA

If there has been malicious damage theft or attempted theft, **you** must also tell the police immediately - incidents involving personal possessions must be reported with 24 hours.

You will be required to register the claim with **us** within 30 days of the incident with all the supporting documents and proofs **we** require - for example written estimates.

If **you** receive a writ summons or other legal process regarding a claim under the **policy**, **you** must send it immediately to **us**.

You must give **us** all the help and information necessary to settle or resist a claim against **you** or to help **us** take action against someone else

If the above procedure is not followed, **you** will break a condition of the **policy** and **we** may not meet **your** claim.

Control of claims

Do not admit, deny, negotiate or settle a claim without **our** written consent. However, **you** should make emergency/temporary repairs to the property to prevent further damage.

Our special rights

We may enter any part of the property affected by a claim and take possession of it.

You cannot abandon the property to **us**; **we** may in **your** name and on **your** behalf, take complete control of legal action.

We may take legal action in **your** name against any other person to recover any payment **we** have made under the **policy**; **we** will do this at **our** expense.

Contribution

If at the time of a claim there is any other **policy** covering anything insured under this **policy**, **we** shall be liable only for a proportionate share.

Arbitration

If **we** admit liability for a claim but **you** cannot agree with **us** the amount to be paid, the disagreement will be referred to an arbitrator appointed jointly by **you** and **us** in accordance with the law in force at the time. **You** will not be able to take action in law against **us** over this disagreement until the arbitrator has made his award.

Fraud

If a claim is found to be false or fraudulent in any respect, or if fraudulent means are used by **you** or anyone acting on **your** behalf to obtain any benefit under this policy, or if any damage is caused by **your** wilful act or with **your** involvement, all benefits under the **policy** obtained from the date of the fraud will be forfeited.

Fraudulent Claims

If the **Insured** makes a fraudulent claim under this insurance, the **Insurer** will not be liable to pay the claim; and will recover from the **Insured** any sums paid by the **Insurer** to the **Insured** in respect of the fraudulent claim; and may, by notice to the **Insured** treat the contract as having been terminated with effect from the time of the fraudulent act.

If the **Insurer** treats the contract as terminated with effect from the time of the fraudulent act, the **Insurer**:

- will refuse all liability to the **Insured** under this policy in respect of any relevant act or event which would otherwise have given rise to the **Insurer's** liability, occurring after the time of the fraudulent act; and
- need not return any of the premiums paid under the contract.

Treating this Policy as having been terminated under this clause does not affect the rights and obligations of the **Insurer** and the **Insured** with respect to an **Event** occurring before the time of the fraudulent act.

How We Settle Claims

Buildings, contents and personal possessions sections

We will at **our** option repair reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired **we** may at **our** option pay in cash the amount of the loss or damage. If **we** do pay cash, the sum payable will reflect any discounts **we** may have received, had **we** replaced the property. The sums insured will not be reduced by any claim.

An approved supplier may be appointed where appropriate to act on **our** behalf to further validate **your** claim and they are authorised to arrange a quotation a repair or a replacement where appropriate.

Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces. Where carpeting is damaged beyond repair, only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design; Unless not replacing these items will lead to a substantial loss in the value of the undamaged items. In such cases we will assess the effect the loss of match has on the remaining items and you may be offered compensation for undamaged pairs or sets”

Will a deduction be made for wear and tear?

Contents – There will be a deduction for clothes, furs and household linen. There will be no deduction for all other contents provided they have been maintained in good repair and the sum insured represents the full value of the property (see General Conditions on page 7).

The **buildings** – If repair or reinstatement is carried out, there will be no deduction, provided that the sum insured represents the full value of the **buildings** and they have been maintained in good repair (see General Conditions on page 7).

General Exclusions

These exclusions apply throughout **your policy**.

We will not pay for

Riot/Civil Commotion

Any loss damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

Sonic Bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Pre-existing Damage Liability or Injury

This **policy** does not cover damage, liability or injury occurring before the cover under **your policy** started.

Illegal Activities Exclusion

We will not be liable for any loss or damage caused as a result of the property being used for illegal activities.

Reduction in Market Value

Any reduction in market value of any property following its repair or reinstatement.

Confiscation

Any loss or damage or liability occasioned by or happening through confiscation, nationalisation, requisition, seizure or destruction by or under the order of any government or any public or local authority.

The exclusions above do not apply to the following covers:

- LIABILITY TO **domestic staff**;
- TENANT'S LIABILITY;
- LIABILITY TO THE PUBLIC.

Pollution/Contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- A sudden and unforeseen and identifiable incident.
- Leakage of oil from a domestic oil installation at **your home**.

Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
2. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Electronic Data Exclusion Clause

We will not pay for

1. loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. any legal liability of whatsoever nature;
directly or indirectly caused by or contributed to by or arising from;
 - Computer viruses, erasure or corruption of electronic data;
 - The failure of any equipment to correctly recognise the date or change of date;
 - Cyber hacking.

For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

Biological and Chemical Contamination Clause

We will not pay for

1. Loss or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;
directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;
 - Terrorism; and/or
 - Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Cyber Attack

We will not pay for loss, damage, loss of rent or loss or legal liability directly or indirectly caused by or consisting of or arising from any form of cyber attack or cyber intrusion whether committed with malicious intent or not.

Mould and Fungus

We will not pay for loss, damage, loss of rent or legal liability arising, directly or indirectly, from pathogenic organisms or any form of bacterial contamination.

North American Jurisdiction

In respect of any claim made or brought in the United States of America or Canada; or any judgement, award or settlement made in any country or territory which operates under the laws of the United States of America or of Canada or in respect of any order made anywhere in the world to enforce such judgement, award or settlement either in whole or in part unless **you** have requested that there shall be no such limitation and have accepted the terms offered by **us** in granting such cover, which offer and acceptance must be signified by an **endorsement** attaching to this **policy**.

Terrorism or Act of Sabotage

We will not pay for loss, damage, loss of rent or legal liability arising, directly or indirectly, from any Act of Terrorism or Act of Sabotage including any action taken in controlling, preventing, suppressing or any Act of Terrorism;

We will not pay for loss, damage, injury, cost or expense directly or indirectly arising out of: any business interruption losses resulting from customers or suppliers extensions or denial of access due to any Act of Terrorism or Act of Sabotage;

We will not pay for loss, damage, cost or expenses directly or indirectly arising out of any service interruption due to any Act of Terrorism or Act of Sabotage.

Punitive and Exemplary Damages

We will not pay for any fines, punitive and exemplary damages for breach of contract or any penalties of whatsoever nature.

We will not pay for loss occasioned by the voluntary parting with title or possession of any property or rights to property;

- property insured's own collapse or cracking
- attributable solely to change in the water table level.

Inflation Protection

To help protect **you** against the effect of inflation, sums insured under contents and personal possessions and **buildings** will be adjusted at the end of each month by the percentage increases in the following indices:

Contents/Personal Possessions

The Consumer Durables section of the Retail Price index compiled by the Office for National Statistics.

Buildings

The House Rebuilding Cost Index compiled by the Building Cost Information Service of the Royal Institution of Chartered Surveyors or any other Index **we** may choose.

If an index becomes unavailable, **we** will use a suitable alternative index.

We will not reduce the sums insured or monetary limits if an index should fall.

The premium at renewal for the next **period of insurance** will be based on any increased sum insured.

Although **you** have the benefit of inflation protection, **you** should not rely on this alone to keep the **buildings** and contents and personal possessions sums insured at the correct level.

The value of **your buildings** or contents or personal possessions may be growing faster than inflation – perhaps because of a new extension or acquired items.

It is a condition to insure for the correct sum (see page 7).

Your policy is designed to help **you** understand the extent of cover provided.

You will find on many pages these headings:

What is covered	What is not covered
These sections are printed on a light grey background and give detailed information on the insurance provided and must be read with ' What is not covered ' at all times.	These sections shown on a dark grey background draw your attention to what is not included in the scope of your policy .

Contents Standard Cover

Your certificate will show if this section is in force. Inflation protection applies (see page 15).

Where accidental damage is noted, it will only be in force if it is shown to be insured on your certificate and statement of fact.

What is covered	What is not covered
All of the following things are included, provided that they belong to you or your family or you or they are legally responsible for them and they are mainly used for private purposes:	a) Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children's motorcycles, children's motor cars, quad bikes and children's quad bikes) but lawnmowers, garden implements, wheelchairs models and toys are covered; b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in a) above; c) Any living creature; d) Property more specifically insured by any other insurance; e) Documents other than as shown in cover 20; f) Lottery tickets and raffle tickets; g) Any part of the structure of the buildings other than fixtures and fittings for which you are responsible as occupier; h) Property mainly used for business trade profession or employment purposes. i) Portable electronic goods
Household Goods This includes fixtures, fittings and interior decorations.	
Personal Effects This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also sports equipment and pedal cycles. It does not include portable electronic goods, valuables or money .	
Valuables This means jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras and camcorders), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.	
Money This means coins, bank notes in current use, postal orders, postage stamps (which are not part of a collection) trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets (including season tickets) petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.	

What is the most we will pay?

We will not pay more in total than the sum insured for contents shown in **your policy** certificate; for any one claim or series of claims arising from one originating cause under causes 1-11 and covers 12-13, 18 and 25-26. **We** will pay, in addition, amounts due under cover 14-17, 19-21 and 24 up to the limits shown;

The following limits apply:

- For any one **valuable** - 5% of the contents sum insured;
- For any one claim for **valuables** - one third of the contents sum insured;
- For **money** - £500.

These are the standard limits if **you** have increased any of them the revised limits which apply to **your policy** will be shown in **your certificate**.

What is covered	What is not covered
Loss or damage to your or your family's contents while they are in the home by following causes:	The amount of the excess shown in the certificate except for covers 24, 25 and 26.
1. Fire, smoke, explosion, lightning, earthquake.	1. Smoke, damage arising gradually or out of repeated exposure.
2. Storm or flood. Storms normally means very windy conditions accompanied by heavy rain hail or snow Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity.	2. a) Loss or damage by frost; b) Loss or damage to property in the open; c) Loss or damage caused by rising ground water levels or solely due to change in the water tables; d) Subsidence, heave or landslip caused by storms and flood ; e) Damage to landscaped gardens.
3. Theft or attempted theft. Minimum security precautions endorsement will apply – see certificate.	3. a) Loss or damage while the home is unoccupied or unfurnished . b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible irrecoverable or irredeemable for any reason. We will not pay for the following, unless there has been forcible and violent entry to or exit from the home : a) Loss or damage from the home if any part of it is occupied by anyone but you or your family ; b) Loss or damage from any part of the home which is used for any business, trade profession or employment purposes;
4. Escape of water from: a) A fixed: i) Water installation; ii) Drainage installation; iii) Heating installation. b) Washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet.	4. Loss or damage while the home is unoccupied or unfurnished . Damage caused by the escape of water is covered but damage to the installation is only covered if an insured cause or cover is operative.
5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.	5. Loss or damage while the home is unoccupied or unfurnished . Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.
6. Malicious persons or vandals.	6. Loss or damage while the home is unoccupied or unfurnished . Minimum security precautions endorsement may apply – see certificate.
7. Riot, civil commotion, strikes, labour and political disturbances.	

What is covered	What is not covered
<p>8. Subsidence or ground heave of the site on which the buildings stand or landslip.</p>	<p>8. We will not pay</p> <ul style="list-style-type: none"> a) For loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event; b) For loss or damage caused by faulty or unsuitable materials or design or poor workmanship; c) For loss or damage which but for the existence of this contract of insurance would be covered under any contract or a guarantee or by law; d) For loss or damage whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition, construction, structural alteration or repair of any building(s) at the same insured premises, or groundwork or excavation at the same insured premises; e) For loss or damage caused by coastal or river bank erosion; f) Subsidence prior to inception; g) Normal settlement or bedding down of new structures; h) Settlement or movement of made up ground; i) Fire, subterranean fire, explosion; earthquake or the escape of water from any tank, apparatus or pipe.
<p>9. Collision by:</p> <ul style="list-style-type: none"> a) Aircraft; b) Aerial devices; c) Road or rail vehicles; d) Animals. <p style="text-align: right;">} or anything dropped from them</p>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> a) Domestic pets; b) Insects.
<p>10. Falling trees or branches.</p>	<p>10. a) The cost of removal of the fallen tree or branch. b) loss or damage caused during tree felling lopping or topping.</p>
<p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> a) Satellite dishes maximum limit £500; b) TV or radio aerials aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. 	<p>11. Loss or damage to the items themselves. Cover for items in or on the home may be covered – see cover 12 over page.</p>

What is covered	What is not covered
<p>12. HOME ENTERTAINMENT EQUIPMENT Accidental damage to:</p> <ul style="list-style-type: none"> a) Television sets and their aerials; b) Radios, stereos or other audio entertainment equipment; c) Record players, compact disc players and tape recorders; d) Video recorders; e) DVD players, Blue-Ray players or similar visual media players; f) Home computers, games consoles; g) Cable/satellite/digital television receivers. 	<ul style="list-style-type: none"> 12. a) Damage to equipment designed to be portable e.g. laptops, tablets, portable music players, head-phones; b) Mechanical or electrical breakdown or failure; c) Damage to records discs, CDs, DVDs, Blue-Ray Discs, mini-discs or other similar data storage devices; d) Accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> i. Erasure or distortion of data; ii. Accidental erasure or mislaying or misfiling of documents or records; iii. Viruses. e) Damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering; f) Loss arising from the cost of remaking any film disc or tape or the value of any information contained on it; g) Damage to equipment not in or on the home; h) Loss or damage by chewing, scratching, tearing or fouling by domestic pets; i) Damage caused by wear and tear; j) Damage caused by rot, fungus, insects or vermin; k) Damage caused by the action of light or any atmospheric or climatic condition; l) Damage caused by any gradually operating cause.
<p>13. MIRRORS AND GLASS Accidental breakage of:</p> <ul style="list-style-type: none"> a) Mirrors; b) Fixed glass in and glass tops of furniture; c) Ceramic hobs and ceramic tops of cookers; d) Glass oven doors. 	<ul style="list-style-type: none"> 13. a) Loss or damage while the home is unoccupied or unfurnished; b) Loss or damage to your or your family's contents, while they are not in the home.
<p>14. REPLACEMENT OF LOCKS</p> <p>We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> a) External doors and windows of the home; b) A safe within or an alarm protecting the home; <p>following the theft of keys.</p> <p>We will not pay more than £500 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or outbuilding.</p> <p>We will only pay under contents standard cover or buildings standard cover if both sections are insured for any one claim.</p>

What is covered	What is not covered
<p>15. CREDIT CARD LIABILITY</p> <p>You or your family's liability under the terms of any credit card, cheque card or cash dispenser, card agreement as a direct result of its theft from the home and following its unauthorised use by any person not related to or residing with you.</p> <p>We will not pay any more than £250 for any one claim.</p> <p><i>Do not forget to immediately inform the police and issuing authorities in the event of a loss.</i></p>	<p>15. Any loss unless:</p> <ul style="list-style-type: none"> a) You or your family have complied with the terms and conditions of the issuing authority; b) Any loss or claim due to accounting errors or omissions.
<p>16. ACCIDENTAL LOSS OF OIL AND METERED WATER</p> <p>This Section extends to include cover for additional metered utility charges and additional heating oil charges incurred by the insured, following damage insured hereby, at the insured premises during the period of insurance. The insurer shall not be liable for any such charges incurred by the insured in respect of any Unoccupied Building(s).</p> <p>We will not pay more than £500 for any one claim.</p>	<p>16. Loss or damage while the home is unoccupied or unfurnished.</p>
<p>17. Contents REMOVED TO THE GARDEN</p> <p>Loss or damage by causes 1-11 to contents while in the open within the boundaries of the land belonging to the home.</p> <p>We will not pay more than £500 for any one claim.</p>	<p>17. Loss or damage to:</p> <ul style="list-style-type: none"> a) Valuables or money; b) Plants and trees.
<p>18. TEMPORARY REMOVAL</p> <p>Loss or damage by causes 1-11 to the contents temporarily removed from the home to:</p> <ul style="list-style-type: none"> a) Any bank or safe deposit; b) Any occupied private dwelling; c) Any building where you or your family are working or temporarily residing while anywhere in the world for up to 60 days during any period of insurance. <p>We provide insurance protection for contents in the home during normal periods of unoccupancy, for example when you are on holiday.</p> <p><i>However if you are going away for 90 consecutive days or more, if the home is to be vacated, please tell us as this will affect the terms of your policy.</i></p>	<p>18. Loss or damage:</p> <ul style="list-style-type: none"> a) By theft unless it involves forcible and violent entry to or exit from a building; b) From a caravan, mobile home or motor home; c) Outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.

What is covered	What is not covered
<p>19. ALTERNATIVE ACCOMMODATION</p> <p>While the home cannot be lived in because of loss or damage covered by this policy, we will pay for:</p> <p>a) Rent payable for which you are legally liable;</p> <p>or</p> <p>b) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets.</p> <p>We will not pay more than 20% of the sum insured for contents for any one claim.</p> <p>Maximum indemnity period under this section is 36 months.</p>	<p>19. This section will not apply if you have buildings cover under this policy. Please see cover 16. Alternative Accommodation under the Buildings Section.</p>
<p>20. DOCUMENTS</p> <p>Loss or damage by causes 1-11 to documents (other than money) whilst:</p> <p>a) Within the main building of the home;</p> <p>or</p> <p>b) Deposited for safe custody in any bank, safe deposit or bank solicitor's strongroom anywhere in the world.</p> <p>We will not pay more than £250 for any one claim.</p>	<p>20. a) Property more specifically insured by any other insurance;</p> <p>b) Property mainly used for business trade profession or employment purposes.</p>
<p>21. AUTOMATIC INCREASE IN SUM INSURED FOR GIFTS AND PROVISIONS</p> <p>The contents sum insured is automatically increased for gifts and provisions:</p> <p>a) During the months of November and December;</p> <p>b) During the period 30 days before and 30 days after your or your family's wedding.</p> <p>We will not pay more than 10% of the sum insured for contents for any one claim.</p>	
<p>22. VISITOR'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to visitor's personal effects whilst contained within the home.</p> <p>We will not pay more than £500 for each visitor for any one claim.</p>	<p>22. Loss or damage specifically excluded under contents standard cover.</p>
<p>23. DOMESTIC STAFF'S PERSONAL EFFECTS</p> <p>Loss or damage by causes 1-11 to domestic staff's personal effects contained within the home.</p> <p>We will not pay more than £500 for each member of domestic staff for any one claim.</p>	<p>23. Loss or damage specifically excluded under contents standard cover.</p>

What is covered	What is not covered
<p>24. UNRECOVERED DAMAGES</p> <p>We will pay the amount of any award of damages made in your or your family's favour which:</p> <ul style="list-style-type: none"> a) Is in respect of death, bodily injury or illness or damage to property of such nature that you or your family would have been entitled to indemnity under LIABILITY TO THE PUBLIC had you or your family been responsible for the injury or damage; b) Is made by a court within the United Kingdom, the Isle of Man or Channel Islands; c) Is still outstanding six months after the date on which it is made; d) Is not the subject of an appeal. <p>We will not pay more than £1,000,000 in respect of any one award.</p>	

Contents Additional Cover

Your certificate will show if this extension has been chosen

What is covered	What is not covered
<p>25. ACCIDENTAL LOSS OR DAMAGE TO CONTENTS WHILST IN THE HOME.</p>	<p>28. a) Any loss or damage specifically excluded under contents standard cover;</p> <p>b) Accidental loss or damage:</p> <ul style="list-style-type: none"> i) By mechanical or electrical breakdown or failure; ii) Arising from the cost of remaking any film disc or tape or the value of any information contained on it; iii) Caused by or in the process of cleaning, maintenance, repair dismantling, restoring, altering, dyeing or washing; iv) By chewing, scratching, tearing or fouling by domestic pets; v) By wear and tear; vi) By rot, fungus, insects or vermin; vii) By the action of light or any atmospheric or climatic condition; viii) By any gradually operating cause; ix) To contact lenses; x) To food drink or plants; xi) Specifically provided for under contents standard cover; xii) To computers or computer equipment: <ul style="list-style-type: none"> • By erasure or distortion of data; • By accidental erasure or mislaying or misfiling of documents or records; • By viruses; • By contamination; xiii) Arising from depreciation in value or consequential loss; xiv) While the home is unoccupied or unfurnished.
<p>26. HOUSE REMOVAL</p> <p>Accidental loss or damage to contents whilst in the course of removal by professional removal contractors from the home to any new private residence within the United Kingdom, the Channel Islands or the Isle of Man.</p>	<p>29. Accidental loss or damage:</p> <ul style="list-style-type: none"> a) To money; b) To china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors; c) To jewellery; d) During sea transit; e) Whilst the contents are in storage; f) By mechanical or electrical breakdown or failure; g) To defective packing, denting, scratching or bruising, vermin or insects; h) To packing which was inadequate to withstand normal handling.

Personal Possessions

Your certificate will show if this section is in force. Inflation protection applies (see page 15).

What are personal possessions?

All of the following things are included provided that they belong to **you** or **your family** or **you** or **they** are legally responsible for them and they are mainly used for private purposes.

Personal Effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried and also sports equipment and pedal cycles It does not include **valuables** or **money**.

Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

If a reduced premium rate applies for items permanently kept in **your** bank, **we** must be notified of their removal otherwise no cover will be operative.

Portable Electronic Goods

This means SLR and digital cameras, camcorders, mobile phones, laptops, tablet computers, MP3 or music players, handheld computer consoles, satellite navigation systems, voice recording devices, drones, e-readers and similar electronic goods designed to be portable.

What is the most we will pay?

We will not pay more than the sum insured shown in total for personal possessions in **your policy** for any one claim.

NB: The sum insured for Personal Possessions is included within the sum insured for **contents** standard cover and is not in addition to it.

The following limits apply:

- For **money** - £500;
- For credit cards - £250;
- For any one pedal cycle - £400;
- For any one unspecified article - £2,000;

These are the standard limits.

If **you** have increased any of them, the revised limits which apply to **your policy** will be shown in **your** certificate.

What is covered	What is not covered
<p>1. Loss or damage to valuables, money , portable electronic goods, and personal effects belonging to you or your family whilst anywhere in the world.</p>	<p>1. The amount of the excess shown in the schedule</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> a) Arising from the cost of remaking any film, disc or tape or the value of any information contained on it; b) Caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering; c) Caused by chewing, scratching, tearing or fouling by domestic pets; d) Caused by rot, fungus, insects or vermin; e) Caused by any gradually operating cause or wear and tear; f) Caused by theft or attempted theft from an unattended motor vehicle, unless the item(s) are concealed from view, all windows are closed and all doors, including the boot, are locked; g) To items not in the care, custody or control of you or your family or an authorised person; h) Caused by theft or attempted theft from an unlocked hotel room; i) By depreciation in value or consequential loss; j) By mechanical or electrical breakdown or failure; k) To watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles, children’s motor cycles, children’s motor cars, quad bikes and children’s quad bikes), but lawn mowers, garden implements, wheelchairs, models and toys are covered; l) To parts, accessories, tools and fitted radios cassette players and compact disc players for the things excluded in (k) above; m) By theft of any unattended pedal cycle unless in a locked building or secured by a suitable locking device to a permanent structure or a motor vehicle; n) To any property mainly used for business trade profession or employment purpose; o) To plants or any living creature; p) To documents; q) To contact lenses; <p style="text-align: right;"><i>(continued on next page)</i></p>

What is covered	What is not covered
	<ul style="list-style-type: none"> r) Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason; s) Specifically provided for elsewhere in this policy; t) To computers or computer equipment: <ul style="list-style-type: none"> i) By erasure or distortion of data; ii) By accidental erasure or mislaying or misfiling of documents or records; iii) By viruses; iv) By contamination. u) While the home is left unoccupied or unfurnished; v) To property more specifically insured by any other insurance; w) To lottery tickets and raffle tickets.
<p>2. You or your family's liability under the terms of any credit card or cash dispenser card agreement, as a direct result of its unauthorised use by any person not related to or residing with you or your family.</p>	<p>2. Any loss or claim:</p> <ul style="list-style-type: none"> a) Unless you and your family have complied with the terms and conditions of the issuing authority; b) Due to accounting errors or omissions.

Buildings Standard Cover

Your **certificate** will show if this section is in force. Inflation protection applies (see page 15).

What is the most we will pay?

We will not pay more in total than the sum insured shown for **buildings** in your **policy certificate** for any one claim under causes 1-11 and covers 14, 18-19. **We** will pay, in addition, amounts due under covers 12-13 and 15-17 up to the limits shown.

What is covered	What is not covered
<p>Loss or damage to the buildings by the following causes:</p>	<p>The amount of the excess shown in the certificate (increased for cause 4). Not applicable to cover 19.</p>
<p>1. Storm or flood Storm normally means very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity.</p>	<p>1. Loss or damage:</p> <ul style="list-style-type: none"> a) By subsidence ground heave or landslip; b) To gates, hedges, fences, drives or paths; c) To radio or television aerials*; d) By frost; e) Caused by rising ground water levels; f) Loss or damage caused by rising ground water levels or solely due to change in the water tables; d) Subsidence, heave or landslip caused by storms and flood ; e) Damage to landscaped gardens. <p><i>* May be covered under the contents standard cover section if you have chosen this cover.</i></p>
<p>2. Escape of water from or frost damage to:</p> <ul style="list-style-type: none"> a) A fixed: <ul style="list-style-type: none"> • Water installation; • Drainage installation; • Heating installation. b) A washing machine dishwasher water bed refrigerator or deep freeze cabinet. <p>We will also pay the necessary reasonable costs that you incur in locating the source of the damage including the reinstatement of any wall floor or ceiling removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim.</p>	<p>2. Loss or damage:</p> <ul style="list-style-type: none"> a) While the home is unoccupied or unfurnished; b) By subsidence, ground heave or landslip; c) By dry rot; <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if the insured cause or cover is operative.</p>

What is covered	What is not covered
<p>3. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation. We will also pay the necessary costs that you incur in locating the source of the damage including the reinstatement of any wall floor or ceiling if removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim.</p>	<p>3. Loss or damage while the home is unoccupied or unfurnished. Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p>

What is covered	What is not covered
<p>4. Subsidence or heave of the site upon which the buildings stand or landslip.</p>	<p>4. We will not pay for:</p> <ul style="list-style-type: none"> a. Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also damaged at the same time by the same event; b. Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event; c. Loss or damage caused by faulty or unsuitable materials or design or poor workmanship; d. Loss or damage which compensation has been provided for or would have been but for the existence of this contract of insurance under any contract or a guarantee or by law; e. Loss or damage caused by coastal or river bank erosion; f. Loss or damage whilst the buildings are undergoing any structural repairs, structural alterations, extensions or demolition, construction, structural alteration or repair of any building(s) at the same insured premises, or groundwork or excavation at the same insured premises; g. Loss or damage caused by normal settlement and / or any general deterioration of the building; h. Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the buildings; i. The first £1,000 of every claim unless stated otherwise on your certificate. j. Subsidence prior to inception; k. Normal settlement or bedding down of new structures; l. Settlement or movement of made up ground; m. Fire, subterranean fire, explosion; earthquake or the escape of water from any tank, apparatus or pipe.
<p>5. Theft or attempted theft. Minimum security precautions endorsement will apply – please refer to your certificate and statement of fact.</p>	<p>5. Loss or damage while the home is unoccupied or unfurnished. Loss or damage to or from the interior of the building unless forceand violence is used to enter or exit the building. Any amount in excess of £2,500 in respect of any one claim for loss or damage to the external fixed fabric of the buildings.</p>

What is covered	What is not covered
6. Collision by: <ul style="list-style-type: none"> a) Aircraft; or b) Aerial devices; anything c) Road or rail vehicles; dropped d) Animals. from them. 	6. Loss or damage caused by: <ul style="list-style-type: none"> a) Domestic pets; b) Insects.
7. Falling trees or branches.	7. a) The cost of removal if the fallen tree or branch has not caused damage to the buildings ; b) Loss or damage caused during tree felling lopping or topping.
8. Breakage or collapse of: <ul style="list-style-type: none"> a) Satellite dishes; b) TV or radio aerials aerial fittings or masts; c) Lampposts; d) Telegraph poles; e) Electricity pylons poles or overhead cables. 	8. Loss or damage to the items themselves. Certain items may be covered under the contents standard cover section, if you have chosen this cover.
9. Fire, smoke, explosion, lightning, earthquake.	9. Smoke damage arising gradually out of repeated exposure.
10. Malicious persons or vandals.	10. Loss or damage while the home is unoccupied or unfurnished .
11. Riot, civil commotion, strikes, labour and political disturbances.	
12. DEBRIS REMOVAL AND BUILDING FEES Necessary expenses for rebuilding or repairing the buildings as a result of damage covered by buildings standard cover for: <ul style="list-style-type: none"> a) Architects, surveyors, consulting engineers and legal fees; b) The cost of clearing debris from the site or demolishing or shoring up the buildings; c). The cost to comply with government or local authority requirements. We will not pay more than 10% of the sum insured for buildings for any one claim.	

What is covered	What is not covered
<p>13. SERVICE PIPES AND CABLES</p> <p>Accidental damage to:</p> <ul style="list-style-type: none"> a) Cables; b) Drain inspection covers; c) Underground drains pipes or tanks providing services to or from the home and for which you are responsible. <p>We will also pay the necessary and reasonable costs that you incur in locating the source of the damage including the reinstatement of any wall drive fence or path removed or damaged during the search but we will not pay more than £5,000 for locating the source of damage for any one claim.</p>	<p>13. If it is discovered that the cause is not accidental damage then unless one of the other causes is operative there will be no cover.</p>
<p>14. GLASS AND SANITARY WARE</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> a) Fixed glass in: <ul style="list-style-type: none"> i) Windows; ii) Doors; iii) Fanlights; iv) Skylights; v) Greenhouses; vi) Conservatories; vii) Verandas. b) Fixed ceramic hobs or hob covers; c). Fixed sanitary ware and bathroom fittings. 	<p>14. a) Loss or damage while the home is unoccupied or unfurnished;</p> <p>b) Damage to property that does not form part of the home.</p> <p>Remember it is a condition of your policy that the property must be kept in good repair at all times.</p>
<p>15. REPLACEMENT OF LOCKS</p> <p>We will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> a) External doors and windows of the home; b) A safe within or an alarm protecting the home; <p>following the theft of their keys.</p> <p>We will not pay more than £500 for any one claim.</p>	<p>15. The cost of replacing keys and locks to a garage or outbuilding.</p> <p>We will only pay under contents standard cover or buildings standard cover if both sections are insured for any one claim.</p>

What is covered	What is not covered
<p>16. ALTERNATIVE ACCOMMODATION</p> <p>While the home cannot be lived in because of loss or damage covered under buildings standard cover.</p> <p>We will pay for:</p> <p>a) The reasonable increased cost of alternative accommodation for you and your family and your domestic pets;</p> <p>or</p> <p>b) The amount of rent you and your family lose.</p> <p>We will not pay more than 20% of the sum insured for buildings for any one claim.</p> <p>Maximum indemnity period under this section is 36 months.</p>	
<p>17. EMERGENCY ENTRY</p> <p>Loss or damage to the buildings caused when the fire police or ambulance service has to force an entry to the buildings because of an emergency involving you or your family.</p> <p>We will not pay more than £1,000 for any one claim.</p>	
<p>18. CONTRACTING PURCHASER</p> <p>Anyone buying the home who will have the benefit of the buildings section until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>18. If the buildings are insured under any other insurance.</p>

Buildings Additional cover

Your certificate will show if this extension has been chosen.

What is covered	What is not covered
<p>19. ACCIDENTAL DAMAGE TO THE BUILDINGS</p>	<p>19. Accidental damage:</p> <ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one; b) for the buildings moving, settling, shrinking, collapsing or cracking; c) for damage while the home is being altered, repaired, cleaned, maintained or extended; d) for damage to outbuildings and garages which are not of standard construction; e) for damage while the home is lent, let or sublet; f) for the cost of general maintenance; g) for damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost; h) for damage caused by faulty or unsuitable materials or design or poor workmanship; i) for damage from mechanical or electrical faults or breakdown; j) for damage caused by dryness, dampness, extremes of temperature or exposure to light; k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks and gardens; l) for damage caused by or contributed to by or arising from any kind of pollution and/or contamination; m) the first GBP £100 of every claim, unless a higher buildings excess shows on your certificate. n) not covered under the other perils; o) Buildings or structures in course of construction or erection.

Personal Accident

If **your certificate** shows **you** have **contents** cover this cover is automatically in force.

What is covered	What is not covered
<p>If you, your family or any domestic partner living with you suffers accidental injury within the United Kingdom, the Channel Islands or the Isle of Man as a result of:</p> <ul style="list-style-type: none">a) Accident, assault or fire in the home;b) An accident whilst travelling as a passenger on a public service vehicle;c) Assault in the street; <p>during the period of insurance which proves fatal within 12 months of its occurrence, we will pay £5,000 to the deceased's legal personal representative(s).</p>	<p>We will not pay where:</p> <ul style="list-style-type: none">a) The person is over the age of 75 years;b) The incident is not reported to us within 14 days of death.

Legal Liability to the Public

This section applies only if the certificate shows that either the **buildings** are insured under the Contents section or the **contents** are insured under the **Buildings** section of this contract of insurance.

Part A

Part A of this section applies in the following way:

- If the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A(i) below.
- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A(i) and Part A(ii) below.
- If the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A(i) and Part A(ii) below.

What is covered	What is not covered
<p>We will pay for your legal liability:</p> <p>i As owner or occupier up to the sums insured stated in the schedule for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident occurring at the premises during the period of insurance, OR <p>ii As a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • Bodily injury • Damage to property caused by an accident occurring anywhere in the world during the period of insurance <p>iii ACCIDENTS TO DOMESTIC STAFF</p> <p>We will pay for your legal liability for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance within the UK to your domestic staff employed in connection with the premises shown in the schedule</p> <p>We will not pay more than £2,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.</p>	<p>We will not pay for your legal liability</p> <p>a. For bodily injury to</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person who at the time of sustaining such injury is engaged in your service <p>b. For bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c. Arising out of any criminal or violent act to another person or property other than for reasons of protection of self or other persons.</p> <p>d. For damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • You • Any other permanent member of the home • Any person engaged in your service <p>e. Arising directly or indirectly out of any profession, occupation, business or employment</p> <p>f. Which you have assumed under contract and which would not otherwise have attached (Exclusions continued over the page)</p> <p>g. arising out of your ownership, possession or use of:</p> <p>i. Any motorised or horse drawn vehicle other than:</p> <ul style="list-style-type: none"> • Domestic gardening equipment used within the premises and • Domestic pedestrian controlled gardening equipment <p>ii. Any power-operated lift other than stairlifts</p> <p>iii. Any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p>

What is covered	What is not covered
	<ul style="list-style-type: none"> iv. Any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation h. In respect of any kind of pollution and/or contamination other than: <ul style="list-style-type: none"> • Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the certificate; and • Reported to us not later than thirty (30) days from the end of the period of insurance; <p>In which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> i. Arising out of your ownership, occupation, possession or use of any land or building that is not within the premises. j. We will not pay for your legal liability for bodily injury arising directly or indirectly <ul style="list-style-type: none"> • From the use of any vehicle outside the premises • From any vehicle used for racing, pacemaking or speed testing • From any communicable disease or condition • In Canada or the United States of America after the total period of stay has exceeded thirty (30) days in the period of insurance • From any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.

Part B

What is covered	What is not covered
<p>We will pay for:</p> <p>sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three (3) months after the award has been made provided that:</p> <ul style="list-style-type: none">• Part A(ii) of this section would have paid you had the award been made against you rather than to you• There is no appeal pending• You agree to allow us to enforce any right which we shall become entitled to upon making payment	<p>We will not pay for:</p> <p>for any amount in excess of GBP 250,000</p>

Part C

What is covered	What is not covered
<p>We will pay for:</p> <p>any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none">• for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- In respect of pollution and/or contamination: more than GBP 2,000,000 for the **period of insurance**.
- In respect of other liability covered under section four: more than GBP 2,000,000 in all for Part A and C, and GBP 250,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Endorsements, Special Terms and Conditions

The following clauses apply only if they are mentioned in the certificate.

1. Alarm Clause

This insurance does not cover theft when **you** have left the premises without an authorised occupant, or at night unless:

- a) At all such times the intruder alarm has been put into full and effective operation;
- b) The intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with a company which is a member of NACOSS (National Approval Council for Security Systems).

2. Jewellery Clause

We will not pay more than £250 for any one claim of, loss of or damage to jewellery or watches by theft or disappearance unless such items are:

- a) Being worn by **you**;
- b) Being carried by hand under **your** personal supervision; or
- c) Deposited in a bank or locked safe or, if **you** are staying in a hotel or motel, unless such items are kept in the principal safe of the hotel or motel.

3. Non-Standard Construction Clause

It is agreed that the private dwelling of the **home** is not of standard construction.

4. Subsidence, Heave or Landslip Exclusion Clause

Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 4 of **building** standard cover, is not covered by this insurance.

5. Flood Exclusion Clause

Buildings standard cover and **contents** standard cover of this insurance do not cover loss or damage caused by flood, other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 1 of **buildings** standard cover and 2 of **contents** standard cover respectively.

6. Contractors Exclusion Clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

7. Keys Clause

This insurance does not cover theft of jewellery from safe(s), unless **you** have removed the keys of the safe(s) from the **home**, while **you** are absent from the premises.

8. Thatch Clause

- All chimneys to solid fuel stoves, boilers and open fires, are kept in a good state of repair and that they are professionally cleaned once a year before winter;
- All old thatch and thatching is burnt at a distance of more than 100 metres from the premises;
- No naked flames or tools producing naked flames be present in the attic or loft space at any time.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

9. Mortgage Interest Clause

The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to the **home**, provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **you** will have to repay them.

10. Unattended Vehicles Clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

11. FLEEA Clause

It is hereby noted and agreed that the premises insured hereunder are covered against loss or damage directly caused by the perils of fire, lightning, explosion, earthquake and aircraft only.

12. Stamp Clause

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

13. Minimum Security Clause

This insurance does not cover theft from the private dwelling of the **home**, unless the undernoted minimum protections are fitted:

- External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621);
- Patio Doors: in addition to a central locking device, key operating bolts to top and bottom opening sections;
- Windows: key operated security locks to all ground floor and other accessible windows.

14. Musical Instrument Clause

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

15. Flat Roof Clause

It is a warranty of this **policy** that the flat roof has been inspected and repaired, where necessary, no earlier than 24 months prior to inception. It is further warranted that future inspections and repair, renovation and replacement, where necessary, will take place at no greater than five year intervals with full records of inspections and works retained for **our** inspection. This warranty is precedent to any liability for claims relating to the flat roof.

If the **insured** breaches this condition precedent, the insurer's liability under this insurance in respect of any loss occurring or attributable to any event arising from such underground work, shall be suspended from the time of the breach until the time when the breach is remedied. The insurer will have no liability for any loss which occurs during the period when the insurer's liability is suspended or for any loss which results from the breach, unless the **insured** shows that non-compliance with this condition could not have increased the risk of the loss actually occurring in the circumstances in which it occurred.

16. Monthly Payment Clause

It is understood and agreed that this **policy** runs from month to month and that continuation of cover is dependent upon **your** paying the premium for each month's cover. **We** will normally only review **your** premium once per annum.

17. Legal Fees Clause

This **policy** includes Legal Protection Cover, in accordance with the enclosed **policy** document.

18. Theft limitations Clause

This insurance does not cover theft or attempted theft from the **home**, other than as a result of violent and forcible entry.

19. Tree Pruning Clause (19)

In accordance with General Conditions: Taking Care of Your Property; a Tree Surgeon or similar professional must, triennially, at the **insured's** expense:

- a) Inspect any/all trees to ensure that they do not affect the structure or drains and sewers of the property insured;
- b) Prune or pollard any/all trees as appropriate.

Subject otherwise to the terms, exclusions and conditions of the **policy**.

20. Theft or Attempted Theft and Malicious Damage (20)

We will not be liable for the first £1,000 of each and every claim arising from theft or attempted theft or malicious damage unless the property is protected by the minimum security, as described in endorsement 13 Minimum Security Clause (13).

21. Central Heating Clause (21)

You must maintain the property at a constant temperature of 13°C at all times or turn the water supply off and drain the system.

Complaints Procedure

1. Complains relating to Buildings & Contents Insurance

We strive to provide an excellent service to all **our** customers but things can go wrong. **We** take all concerns seriously and endeavour to resolve all customers' problems promptly. If **you** have a question or concern about **your policy you** should, in the first instance follow the guidance notes or instructions in the insurance documentation **you** have been sent. **Your** broker will also be able to advise **you** and provide assistance in this regard.

Alternatively, if **you** wish to contact **us** directly **you** should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: +44 (0)20 385 70000
Fax: +44 (0)20 385 70001
Email: BGS.Complaints@britinsurance.com

In the unlikely event that **you** remain dissatisfied and wish to make a complaint **you** can do so at any time by referring the matter to **us** at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Email: 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.

Should **you** remain dissatisfied after Lloyd's has considered complaint and **you** are NOT a policyholder in the UK, **you** should, in the first instance, seek advice from **your** broker as to whom **you** should direct **your** complaint.

If **you** were sold this product online or by other electronic means and within the European Union (EU) **you** may refer **your** complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of **your** complaint the ODR will escalate **Your** complaint to **your** local dispute resolution service – this process is free and conducted entirely online. **You** can access the ODR platform on <http://ec.europa.eu/odr>.

If **you** are a policyholder in the UK, **you** may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 (if from landline) or +44 (0)20 7964 0500 (if outside UK)
Switchboard: +44 (0)20 7964 1000
Fax: +44 (0)20 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect **your** rights under this **policy** but if **you** are not an eligible complainant then the informal complaint process ceases.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

Tel: 0044 (0) 20 7741 4100

Helpline: 0044 (0) 800 678 1100

Facsimile: 0044 (0) 20 7741 4101

Website: www.fscs.org.uk

The FSCS opening hours are:

Monday to Friday 8:30am to 5:30pm excluding public holidays.

2. Complaints relating to Family Legal Expenses

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**.

Our contact details are:

Arc Legal Assistance Ltd

PO Box 8921

Colchester

CO4 5YD

Tel 0344 770 9000

Email: claims@arclegal.co.uk

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Tel 08000 234 567

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

3. Complaints relating to Home Emergency

SALE OF THE POLICY

Please contact Business and Domestic Insurance Services, Building A, Venture House, Arlington Square, Bracknell, Berkshire, RG12 1WA. Telephone: 01344 706015. Email: info@businessanddomestic.co.uk

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

If **you** want to complain about **your** claim, then please contact: CET Structures Ltd, Unit 2 E2 First Floor, Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire, DE74 2NN.

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 04654.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, CET Structures Ltd will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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

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

Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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

Right to vary terms

We may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**. If **you** pay **your** premium by monthly instalments **you** will not receive any refund, as **you** will only have paid for the cover **you** have received.

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 the administrator 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.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

Financial Services Compensation Scheme details

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

General Data Protection Regulation 2016/679

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the General Data Protection Regulation 2016/679, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Family Legal Expenses Insurance

Your certificate will indicate if this section applies to your policy.

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 representatives' 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 a legal representative of **your** own choice **you** will be responsible for any **advisers' costs** in **excess of our standard advisers' costs**.

The insurance covers **advisers' costs** and other costs and expenses as detailed under the separate sections of cover, 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**

Definitions

Wherever the following words and phrases appear in the Section 4 of this policy they will always have these meanings:

Adviser

Our specialist panel solicitors or their agents appointed by **us** to act for you, or, and subject to **our** agreement, where court proceedings have been started or a **conflict of interest** arises, another legal representative nominated by **you**.

Advisers' Costs

Reasonable legal or accountancy fees and disbursements incurred by the **adviser** or other legal representative 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.

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.

Excess

The amount that **you** must pay towards the cost of any claim as stated below:

Property Infringement section: £250.

All other sections: Nil.

Insurance Providers

Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA 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 certificate.

Legal Action(s)

The pursuit or defence of civil legal cases for damages or injunctions

Limit of Indemnity

The maximum payable in respect of an **insured incident** is 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

The United Kingdom

We/Us/Our

Arc Legal Assistance Limited who have arranged this insurance and administer it on behalf of the Insurance Providers.

You / Your

Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to **us** by **your** insurance advisor and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to **your family** members normally resident with **you**. 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.

Vehicle

Any motor **vehicle** or motorcycle owned by **you**.

A Cover

The **insured** is only covered for the specific section of cover as operative in the insurance certificate.

Consumer Pursuit

What is insured	What is not insured
<p>Advisers' costs to pursue a legal action following a breach of a contract you have for buying or renting goods or services for your private use. This includes the purchase of your main home. The contract must have been made after you first purchased this insurance and, in respect of disputes over the purchase of your main home, the purchase must have commenced 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"> • Where the amount in dispute is less than £250 plus VAT • Involving a vehicle owned by you or which you are legally responsible for • In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority

Personal Injury

What is insured	What is not insured
<p>Advisers' costs to pursue a legal action for financial compensation for damages following an accident resulting in your 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 • Arising from stress, psychological or emotional injury • Arising from illness, personal injury or death which is caused gradually or is not caused by a specific event • Involving a vehicle owned or driven by you

Property Infringement

What is insured	What is not insured
<p>Advisers' costs to pursue a legal action 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

Property Damage

What is insured	What is not insured
<p>Advisers' costs to pursue a legal action for financial compensation for damages against a person or organisation that causes physical damage to your main home. The damage must have been caused after you first purchased this insurance.</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.

Consumer Defence

What is insured	What is not insured
<p>Advisers' costs to defend a legal action brought against you following a breach of a contract you have for selling goods (in a private capacity) for the private and personal use of another person. This includes the sale of your main home. The contract must have been made after you first purchased this insurance and, in respect of disputes over the sale of your main home, the sale must have commenced 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">• Where the amount in dispute is less than £250 plus VAT• Involving a vehicle owned by you or which you are legally responsible for• In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

Telephone Helplines

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.
Simply telephone 0344 770 1040 and quote "City Landlord Family Legal Expenses".

B 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 **insurance providers** 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

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
- Claims over loss or damage where that loss or damage is covered under another insurance
- Claims made by or against **your** insurance advisor, the **insurance providers**, the **adviser** or **us**
- Any claim **you** make which is false or fraudulent
- Defending **legal actions** arising from anything **you** did deliberately or recklessly
- 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:

- Planning law
- Constructing buildings or altering their structure
- 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
- Defending or pursuing new areas of law or test cases
- A dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **you**
- Professional negligence in relation to services provided in connection with a matter not covered under this insurance
- Subsidence land heave land slip mining or quarrying
- A tax or levy relating to **you** owning or living in **your** home
- A manufacturer's warranty or guarantee
- Exposure to or inhalation of asbestos

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.

C Conditions

1. Cancellation

You may cancel this insurance at any time by writing to **your** insurance advisor 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 may cancel the insurance by giving fourteen days notice in writing to **you** at the address shown on the certificate, 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 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. **You** can complete and submit **your** claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively, **we** will send **you** 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. If court proceedings are issued 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 there shall be no further cover for **advisers' costs** unless **we** agree in **our** absolute discretion to allow the case to proceed.
 - v.) Submit bills for assessment or certification by the appropriate body if requested by **us**.
 - vi.) 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 insurance providers** shall only be liable for costs for work expressly authorised by **us** in writing and undertaken while there are reasonable 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 this insurance will be reimbursed by **you**.
- i) **You** must instruct the **adviser** to provide **us** with all information that **we** ask for and report to **us** as **we** direct at their own cost.

3. 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** may, where **we** both agree, 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.

4. Reasonable Prospects

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

5. English Law

This contract is governed by English Law.

D 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.

Specialist lawyers are at hand to help **you**. If **you** need a lawyer to act for **you** and **your** problem is covered under this insurance, the helpline will ask **you** to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively they will send a claim form to **you**. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement.

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.

General Data Protection Regulation

Your details and details of **your** insurance cover and claims will be held by **us** and or the **insurance providers** for underwriting, processing, claims handling and fraud prevention subject to the provisions of the General Data Protection Regulation 2016/679.

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**.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel 0344 770 9000
Email: claims@arclegal.co.uk

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel 08000 234 567
Email: complaint.info@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 address details are:

Inter Partner Assistance

The Quadrangle

106-118 Station Road

Redhill

Surrey RH1 1PR

Registered No: FC008998

Home Emergency Protect Insurance

Your **Schedule** will indicate if this section applies to your policy.

Introduction

Thank you for choosing City Landlord to protect your home. Your policy is underwritten by UK General Insurance Limited, on behalf of Great Lakes Insurance 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.

Business and Domestic Insurance Services and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

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.

If an emergency occurs in your home, then in exchange for your premium payment and subject to the terms of the policy, our policy will:

- Arrange for one of our approved contractors to visit your home and provide assistance.

This is subject to:

- The policy being suitable for you, shown on page 3; and
- The 'General policy conditions'; and
- The 'General exclusions'.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

Important Numbers

To make a claim please contact CET Structures Ltd on telephone number 01332 818139. For any other enquiries, please contact 0800 294 4522.

Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact City Landlord.

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full. This is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period and you have paid your premium in full, we will give you a pro-rata refund of your premium, based on the number of whole months remaining between your cancellation date and the end date of the policy shown on your schedule. If you have made a claim under this policy then you will not receive any refund.

On behalf of UK General Insurance Limited



Karen Beales
Managing Director

Definitions

Certain words in this policy have a special meaning. These meanings are explained below and these include the singular or plural where appropriate.

Assistance

The work which our approved contractor will complete in your home in response to an emergency. This will be a temporary repair to make the damaged item safe or to limit further damage.

Beyond economical repair

If cost of repairing an item exceeds the cost of replacing it entirely. The value of the item is calculated taking into account its age, condition and the type of item that it is (e.g. make and model of an appliance). This total is compared to the costs of any parts and labour needed for repair.

Computer Virus

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.

Electronic Data

Facts, concepts and information stored to form useable data 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

A sudden and unexpected event which if not dealt with quickly, may:

- Lead to further damage; or
- Leave your home unsafe or unsecured; or
- Cause danger to you or any other permanent resident of your home.

This policy will only cover events which are emergencies.

Geographical limits

England, Scotland, Wales and Northern Ireland.

Home

The address shown on your schedule and which:

- Is your main domestic residence, not used for commercial purposes;
- Has its own self-contained primary heating system;
- Has a maximum of 5 bedrooms; and
- Is located within the geographical limits shown above.

Integral and attached garages are covered as long as these are used for domestic purposes only. Standalone or separate garages are not covered.

Period of cover

12 months from the start date shown on your schedule.

Primary heating system

The main domestic central heating and hot water system in your home. This includes (but is not limited to):

- Boiler;
- Programmer and/or room thermostat;
- Pumps; and
- Hot water cylinder and radiators.

Solar systems, warm air systems, log burners and open fires, underfloor systems, unvented systems or any non-domestic boilers or sources of heating, are not covered under this policy.

Schedule

The document which accompanies this policy wording and which shows your personal details, your home address and the period of cover.

We (Inc. 'Us' & 'Our')

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

You (Inc. 'Your')

The person who has taken out this insurance, who lives permanently in the home and who is shown on the schedule as the 'Policyholder'.

From this point onwards if a word or phrase appears in bold type it will have the meaning explained above.

Is this UK General Home Emergency Insurance suitable for you?

This policy might suit you , if:	This policy will not suit you , if:
<p>Your home is located within the geographical limits, does not have more than 5 bedrooms and will not be unoccupied for more than 30 consecutive days at any one time.</p> <p>You are not aware of any existing faults or problems which are likely to lead to an emergency.</p> <p>You are able to comply with, and agree to, the policy conditions on pages 4 and 5.</p> <p>You maintain your home and arrange for servicing, inspection and repair of items and fixtures when required, in order to keep your home in good working order and address any issues caused by wear and tear.</p>	<p>Your home is not located within the geographical limits, or it has more than 5 bedrooms, or it will be unoccupied for more than 30 consecutive days at any one time.</p> <p>You are aware of existing faults or problems; claims due to existing faults or problems will not be covered.</p> <p>You are not able to comply with, or do not agree to, the policy conditions on pages 4 and 5.</p> <p>You do not maintain your home and you do not arrange for servicing, inspection or repair of items and fixtures when required. Claims due to lack of maintenance or wear and tear, will not be covered.</p>

Basis of cover

Emergency events

This policy will only provide **assistance** with **emergency** events in **your home**. The policy will not cover maintenance or wear and tear issues. The claims handler will advise **you** if the event is an **emergency** and covered by the policy.

Gas Leaks

A gas leak is the responsibility of the distributor for that area. If **you** smell gas or think that there is a gas leak in **your home**, **you** should contact the National Gas Emergency Service on 0800 111999. An approved contractor will not be able to attend **your home** until gas leaks have been made safe.

Pay on Use

This policy will only cover **emergencies**. For issues which are not covered by this policy, **we** may be able to contact an approved contractor to help **you** on a 'pay on use' basis. This means that **you** would be responsible for paying for the full cost of all fees.

Boilers / Gas powered heating or hot water systems

It is not a policy requirement to have had these serviced prior to the start of the **period of cover**. However **you** are responsible for ensuring that **your** boiler or gas powered heating or hot water system is maintained to a safe standard. Claims due to wear and tear or lack of maintenance will not be covered. **Our** approved contractors will not be able to complete any work or repairs, to boilers or systems which are deemed to be unsafe due to poor installation or lack of maintenance.

No age limit applies to the boilers **we** will cover, but there may be some circumstances where because of the age of **your** boiler, or the availability of parts or the cost of repairs, **our** approved contractor may not be able to offer **you assistance**. In these cases **your** boiler will be treated as **beyond economical repair** and a one-off cash payment will be made to **you** of £250. Once we have issued this payment to **you**, no further cover will operate in respect of **your primary heating system**, until such time as you have replaced **your** boiler.

General Policy Conditions

You must comply with these in order to be covered by your policy.

- We** will only pay for **assistance** for **emergencies** occurring at **your home**, subject to the cover **you** selected shown on **your schedule**.
- Assistance visits:
 - The maximum number of **assistance** visits that **we** will pay for in any one **period of cover** is known as the 'call out limit'; the call out limit on this policy is five. Once the call out limit has been reached, **you** may not make any further claims during that **period of cover**. However if an **emergency** occurs the claims handler may be able to arrange a 'pay on use' service for **you** - 'Basis of cover' explains what this means. If **you** renew **your** policy **you** will be able to claim again, up to the call out limit for that **period of cover**.
 - If the approved contractor is unable to gain access to **your home**, the visit will be counted against the call out limit. If the contractor needs to return at a later date to complete repairs, **you** must ensure that they can gain access. If the contractor cannot access **your home**, **we** will not be able to provide further help beyond the **assistance** already given and **your** claim will be closed.
- Reporting of claims:
 - Any risk of injury to people or of serious and major damage to **your home**, should be immediately reported to the supply company if appropriate (e.g. a gas leak), or the public emergency services. Please do this before **you** contact **us**, as **your** safety should always take priority.
 - You** must not make any arrangements for repairs without authorisation from the claims handler. This is because **our** approved contractors may need to examine the **emergency** themselves, in order to confirm that it is covered by **your** policy.
- Visiting **your home** to provide **assistance** is dependent on:
 - Weather conditions. If there is bad weather then the approved contractor may not be able to safely access **your home**. In some cases it may not be possible to provide immediate **assistance** e.g. Roof inspections if there are high winds.
 - Being able to reach **your home**. Transport delays (e.g. due to weather or industrial action), may mean the approved contractor cannot reach **your home**.The decision whether it is safe or possible to provide **assistance** is at the sole discretion of the claims handler. If it is not possible to provide **assistance**, then **you** will be advised of this and help will be rearranged for a time when it is possible to safely attend **your home**.
- The approved contractor may use parts which are sourced from third parties, in addition to those sourced from the manufacturer or its approved suppliers. All of our approved contractor repairs are guaranteed for 12 months. In order to provide this guarantee our claims handler will work with a pre-approved supply network. **We** are therefore unable to accept responsibility for loss, damage or inconvenience resulting from delays in the delivery of parts. If **you** wish the approved contractor to use parts which are of a superior specification to the faulty part being replaced, then **you** will be responsible for paying the difference in cost.
- You** must ensure that all questions are answered correctly and truthfully and that all documents **you** submit to **us** are accurate. In the event that **you** provide **us** with information which is false or fraudulent, then **we** reserve the right not to pay **your** claim and to cancel **your** policy with no refund of premium. **We** may also share this information with the police and other insurance companies for fraud prevention.
- Subrogation - this means that **we** reserve the right to take over **your** claim after **we** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in **your** name. **You** must co-operate with **us** if **we** choose to do this; any action **we** take will be at **our** expense.

8. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
9. This policy will end:
- At the end of the **period of cover**; or
 - The date the policy is cancelled.
10. There are certain changes which **you** must tell **your** broker about, as soon as they happen. These are:
- If you change **your home** address.
- If **you** do not tell **your** broker about these changes, then this may mean that **we** cannot pay **your** claim.

Your Cover

What you are covered for:	What you are not covered for:
<p><u>Electricity Supply</u></p> <p>Emergency caused by the sudden and unexpected failure of, or damage to, the electricity system in your home.</p>	<p><u>Electricity Supply</u></p> <ul style="list-style-type: none"> • Wiring which is not permanently installed or is portable - e.g. standalone lamps, festive lights etc. • Replacing plug fuses or light bulbs. • Resetting circuit breakers, where they can be reset by you and no associated repair work is needed to complete this. • Wiring or cabling situated on the exterior of your home - e.g. wiring to satellite dishes, aerials etc. • Loss of supply, or damage, where the whole of your home is not affected. • Claims in respect of burglar or fire alarms, CCTV systems, swimming pools and the associated heating and piping and installation and accessories. <p>This is because these are not classed as an emergency which can be covered by this policy.</p> <ul style="list-style-type: none"> • Claims where our approved contractor advises that the system fails to meet minimum safety requirements. • Claims where our approved contractor cannot complete repairs or replacements due to the age and/or poor condition of the system. <p>This is because this is work which is beyond the scope of cover. Your home needs to be in a good state of repair at the start of the period of cover, in order for us to be able to cover you under this policy.</p>

Plumbing & Drainage

- **Emergency** caused by the sudden and unexpected failure of, or damage to, the plumbing and/or drainage system, including the toilet(s) in **your home**, which causes one or more of the following:
 - o Internal water leakage;
 - o Flooding;
 - o Water damage.

We will only cover plumbing and drainage which is **your** sole responsibility and which is within the boundary of **your home**.

Plumbing & Drainage

- General maintenance - e.g. dripping taps, leaking external overflows, etc.
- De-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion.
- Leaks from household appliances, sinks, baths or showers where the leak only occurs when the item is in use.
- The underground water supply or drainage facilities which are outside **your home**.
- Macerators, cesspits and septic tanks.
- Plumbing and filtration systems for swimming pools or spa baths.
- Replacement of water tanks, hot water cylinders, or radiators.

This is because this is work which is beyond the scope of cover under this policy.

- Escape of water where it is not causing any damage or risk to **your** safety or the safety of any permanent resident in **your home**.
- Any water leak noises where there is no visible leak.

This is because the policy is designed to only provide **assistance** for **emergencies**.

- Repairs to domestic appliances where the leak is from the appliance itself.
- Noisy pipes caused by cooling and heating. This is because this is not classed as an **emergency** which can be covered by this policy.
- Frozen pipe work. This is because preventative steps such as insulating the pipe work can help prevent it freezing.

<p><u>Primary Heating System</u></p> <ul style="list-style-type: none"> • Emergency caused by the sudden and unexpected and complete failure of the primary heating system in your home. 	<p><u>Primary Heating System</u></p> <ul style="list-style-type: none"> • Boilers if your home has more than 5 bedrooms. • Oil contamination arising from leaks from oil powered boilers. • Any repair or replacement which involves the removal of asbestos. • Replacement of water tanks, hot water cylinders or radiators. • Fuel tanks and associated pipe work. <p>This is because this work is beyond the scope of cover under this policy.</p> <ul style="list-style-type: none"> • Lighting or re-setting of boilers, adjustment of operating controls, adjustment of time and/or temperature controls. • Loss of hot water if there is an alternative means of heating water - e.g. an immersion heater. • Faults which occur intermittently and do not result in a total failure of the primary heating system. • Boiler or system noise where there is no apparent fault and there has not a total failure of the primary heating system. <p>This is because the policy will only provide assistance for emergencies.</p> <ul style="list-style-type: none"> • Bleeding of radiators, de-scaling or removal of hard water deposits, de-sludging and clearing of airlocks, corrosion. • Any claims which are due to lack of maintenance or wear and tear. <p>These issues can be addressed through routine maintenance in your home.</p> <ul style="list-style-type: none"> • The repair or replacement of parts if your boiler is deemed to be beyond economic repair. Please refer to the section 'Boilers' in 'Basis of Cover'. • Frozen condensate pipes. <p>This is because preventative steps such as insulating the pipe work, can help prevent it freezing.</p>
<p><u>Alternative Accommodation</u></p> <p>If an emergency means that your home is declared unsafe by our approved contractor, we will provide a contribution of £250, or the actual cost you incur – whichever is the lower amount - for the cost of alternative accommodation for you and the permanent residents of your home.</p>	<p><u>Alternative Accommodation</u></p> <ul style="list-style-type: none"> • Claims where your home has not been declared unsafe by our approved contractor; or • Claims where your request for alternative accommodation has not been approved by the claims handler. <p>In all cases the decision to pay is at the discretion of the claims handler. We will not cover claims where you have decided to pay for alternative accommodation if your home has not been declared unsafe.</p>

<p><u>Pest Control</u></p> <ul style="list-style-type: none"> • We will assist with the removal of, or extermination of: <ul style="list-style-type: none"> o Grey squirrels; o Hornets; o Wasps; o Rats; and o Mice. 	<p><u>Pest Control</u></p> <ul style="list-style-type: none"> • Claims for any pests which are not specifically listed under the 'What is covered' section of 'Pest Control'. • Damage caused to your home's structure, masonry, fixtures and fittings, by pests. This is because this is outside of the scope of cover of this policy. • Any emergency which has arisen because you have failed to follow previous guidance or instructions issued previously by our approved contractor, or claims handler. • Any pests you keep as domestic pets. Any damage which arises due to failure to follow guidance, could have been avoided. If you choose to keep any of the pests listed in this policy as a domestic pet in your home, then it will not be considered an emergency.
<p><u>Roofing</u></p> <p>Emergency caused by damage to the roof of your home, as a result of bad weather conditions, or falling trees or branches.</p>	<p><u>Roofing</u></p> <ul style="list-style-type: none"> • Flat roofs. • Homes covered by a management agreement. <p>These are beyond the scope of cover of this policy. Homes covered by a management agreement, will need repairs to be arranged in accordance with the terms of that agreement.</p> <ul style="list-style-type: none"> • Homes more than three storeys high. These homes will usually require specialist equipment in order to allow access to the roof. This is outside of the scope of cover of this policy.
<p><u>Security</u></p> <p>Emergency caused by the sudden and unexpected failure of external locks, or damage to external locks, where in all cases the failure or damage means that you are unable to access your home, or you are unable to secure it.</p>	<p><u>Security</u></p> <ul style="list-style-type: none"> • Damage caused by theft or attempted theft. This is because this can be covered by a home insurance policy. • Failure of alarm systems, electronic access security systems or CCTV. This is because this work is beyond the scope of cover under this policy. • Double glazed windows unless both panes have been damaged. • Broken, damaged or defective locks, doors or windows which do not cause a security risk to your home. • Loss of keys for outbuildings, garages or sheds. • Loss of keys where an alternative set is available for you to use. • Broken or damaged doors where your home is otherwise secure and there is alternative access available, which can be safely used by you and the permanent residents of your home. • Replacement glazing unless the approved contractor has the appropriate glazing available at the time of the assistance visit. This is because this policy is designed to provide assistance for emergencies only. If replacement glazing is not available, the approved contractor will board up the broken glazing in order to make your home secure.

General Exclusions

These apply to all sections of cover

We will not cover:

1. Any claims which are made within 14 days of the start date of **your** first **period of cover**.
2. Any claim occurring before or after the **period of cover**. **We** will only pay claims which arise whilst **your** policy is in force.
3. Any loss or damage which is not classed as an **emergency** by the claims handler. **We** will not pay for any costs which are not directly specified in the '**Your** cover' section of this policy.
4. Gas leaks, as these must be reported straightaway to the National Gas Emergency Service on 0800 111999.
5. Any claims which result from faulty workmanship or manufacturer's defect or recall.
6. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
7. 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.
8. Any alteration, endorsement or amendment made to this policy unless we have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by us.
9. Any consequence, howsoever caused, including but not limited to **computer virus** in **electronic data** being lost, destroyed, distorted, altered, or otherwise corrupted.
10. 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.

Making a Claim

Please contact CET Structures Ltd the claims handler acting on **our** behalf, on 01332 818139 as soon as possible. **You** must not proceed with any repairs without authorisation from the claims handler, because **our** approved contractor may need to inspect the damage themselves in order to confirm that it is covered by **your** policy.

You must notify the claims handler of an **emergency** as soon as **you** can. If **you** delay reporting **your emergency** without good reason, and this delay means that the cost of providing **you** with **assistance** is more than it would have been if **you** had reported it earlier, then **we** may not pay part or all of **your** claim.

You must follow the instructions given to **you** by the claims handler. If an appointment is made for an approved contractor to provide **assistance**, **you** must ensure that someone is available to allow access to **your home**. Failed visits where the contractor is not able to gain access to **your home** will count against the call out limit on **your** policy.

Cancellation

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

If **you** wish to cancel **Your** Policy after 14 days, **you** will be entitled to a pro- rata return of premium.

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

- a) Where **we** reasonably suspect fraud

- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Complaints

SALE OF THE POLICY

Please contact Business and Domestic Insurance Services, Building A, Venture House, Arlington Square, Bracknell, Berkshire, RG12 1WA. Telephone: 01344 706015. Email: info@businessanddomestic.co.uk

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, **your** complaint will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

If **you** want to complain about **your** claim, then please contact: CET Structures Ltd, Unit 2 E2 First Floor, Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire, DE74 2NN.

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 04654.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, CET Structures Ltd will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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

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

Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

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

Right to vary terms

We may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**. If **you** pay **your** premium by monthly instalments **you** will not receive any refund, as **you** will only have paid for the cover **you** have received.

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 the administrator 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.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

Financial Services Compensation Scheme details

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

CITY LANDLORD IS SPECIFICALLY DESIGNED TO MEET THE GROWING DEMANDS OF LANDLORDS AND TENANTS IN THE RESIDENTIAL & COMMERCIAL LETTINGS MARKET.

ASK ABOUT OUR FULL RANGE OF CITY LANDLORD PRODUCTS & SERVICES:

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 - COMMERCIAL PROPERTY INSURANCE
 - HOME BUILDINGS & CONTENTS
 - OVERSEAS & UK HOLIDAY HOME
 - TENANTS CONTENTS INSURANCE
 - PERSONAL POSSESSIONS INSURANCE
- RENT & LEGAL PROTECTION
- TENANT REFERENCING

CITY LANDLORD IS A TRADING STYLE OF HOME AND TRAVEL LTD WHICH ARE REGISTERED IN ENGLAND AND WALES REG NO. 7270270 AND ARE AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY 533383.



City Landlord
The Business Exchange,
26/28 Hammersmith Grove,
London, W6 7BA

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The registered office is 28 Ridgeway Road, Isleworth, Middlesex, TW7 5LA.