



# HOME

INSURANCE POLICY  
Your policy explained

Version 1.1

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# WELCOME

## THANK YOU FOR CHOOSING HAVEN INSURANCE.

This policy booklet explains everything **you** will need to know about **your Home** Insurance cover.

**Please read this in conjunction with your insurance schedule.**

## Making sure you have the right cover

### Getting your re-building sum insured correct.

Make sure **you** insure **your Buildings** for the re-buildings cost and not the market value, **your** sum insured is the cost of rebuilding **your home** from scratch, it is usually, but not always lower, it is not always the same as the market value of **your home**.

Remember the cost of rebuilding **your home** may increase over the years.

If **you** are not sure **you** have the correct rebuild cost there are a number of ways to help **you**, if **you** have recently purchased **your home**, an up to date rebuild cost will be on **your** deeds or survey.

**You** can also use a rebuild calculator online by visiting the ABI website (Association of British Insurers) or a professional chartered surveyor can also help **you**.

If **you** add an extension mid-term to **your home** then **you** will also need to re-evaluate **your** re-build cost and let **us** or **your Agent** know.

Always review **your** re-build cost at each renewal.

### Getting your contents sum insured correct.

The amount **you** choose for **your Contents** sum insured should be the total value of all the possessions in **your home** to replace as new.

So if **you** were to move **home**, then it's everything **you** would take with **you** including carpets and curtains.

**Contents** cover is not just to protect **you** against burglary or an accidental loss or damage, it also covers **you** for more unlikely events for example a fire resulting in the need to replace the entire contents of **your home**.

Remember to include every room in **your home** when calculating **your** sum insured, living room, dining room, kitchen, bedrooms, bathrooms, garden contents for example.

Do not under-insure all **your contents** as this will make a big difference to the amount paid out to **you** in the event of a large or even a small claim.

Remember to insure **your contents** for the full replacement cost.

e.g a sofa and chairs that are 5 years old may now only be worth £500 but **you** need to insure what it would now cost to replace them as new.

Always remember to review **your contents** sum insured at each renewal.

# Hints and tips to keep your home secure.

THE FOLLOWING HINTS AND TIPS WILL HELP YOU TO KEEP YOUR HOME AND POSSESSIONS SAFE AND SECURE.

## SECURITY

- Keep all doors and windows locked when **you** leave your home or go on holiday
- If you have an alarm, make sure it is always switched on when you leave **your** home
- Install sensor lights
- Hide valuables and keys out of sight
- Always unplug any electrical items **you** can, especially if **you** are going on holiday
- Lock up **your** garden furniture
- If you are going on holiday, cancel newspapers, milk deliveries etc. and let a neighbour know

## PROTECTING YOUR CONTENTS

- Mark all **your high risk items** with **your** name and postcode with a security pen or smart water that can be read under ultra violet light.
- Photograph all **your** valuables, jewellery, paintings etc.
- Keep all **your** receipts and valuations together in a safe place.

## SAFETY

- Fit smoke detectors on all floors of **your home**
- Always know where **your** stopcock is and how to turn it off and on

# Useful numbers you may need

**WHEN YOU CALL US, YOUR AGENT, THE HOME EMERGENCY LINE OR THE CLAIMS LINE YOU WILL NEED TO HAVE YOUR POLICY NUMBER AVAILABLE.**

To make any changes or amendments to **your** policy, please contact **us** or **your Agent**.

**Your** claim will be dealt with by Ryan Direct Group who will be on hand to deal with **your** claim as swiftly and efficiently as possible

To make a claim on **your** policy please call **0330 331 0747**, or for a home emergency please call **0330 331 0748**.

# Contract Conditions Applicable to the whole of your policy

This policy is a legal contract between **you** and **us**.

Below shows the responsibilities of both parties.

The policy wording and schedule make one document and must be read together.

**Your** policy is based on all the information **you** gave **us** about **you**, **your family**, **your home** and **your** personal circumstances.

**Your insurance period will last no longer than 12 months from the date on which you advise us or your Agent you want cover to commence.**

## **YOUR PART OF THE CONTRACT**

Under this contract **you** must pay any premiums shown in **your** schedule for the period shown in **your** schedule.

**You** must also comply with all the conditions **we** have set out in this policy.

**You** must take all reasonable steps to prevent loss, damage to everything covered under **your** policy, and keep **your** property in a good state of repair.

**You** must ensure **you** review **your** sums insured at full value

- for **buildings**, the amount must reflect the full cost of rebuilding **your home**
- for **contents**, the amount must reflect the replacement cost as new.

## **Duty to disclose changes in your circumstances**

**You** must notify **us** or **your Agent** immediately and no later than 30 days of any change which may affect **your** cover, including any of the following:

- **Change of address**
- **Any structural alteration or renovation of your home.**
- **An increase in the number of bedrooms**
- **Any increase in the value of your contents or in the rebuild cost of your home**
- **If your home becomes unoccupied**
- **If your home is used for business other than clerical**
- **If you or any member of your family or anyone residing with you are convicted of a criminal offence other than a driving offence.**
- **If someone other than your family is residing at your home**
- **If your home is not lived in regularly**

Following a notified change **we** may revise cover **we** offer **you** under **your** contract and revise the terms and premium. **We** or **your Agent** may charge **you** an administration fee for making changes to **your** policy.

If **you** fail to notify **us** or **your Agent** of a change to **your** circumstances **we** may take one of the following actions –

- **Cancel your policy or declare it void (as if it never existed)**
- **Amend the terms of your policy**
- **Refuse to deal with claims or reduce the amount paid**

If **we** suspect that **you** or any member of **your family** or person acting on **your** behalf has provided false information or documentation, or withheld important information in order to obtain cover, or cover at a reduced premium **we** may take the following actions –

- **Cancel your policy and declare it void (as if it never existed)**
- **We may not return any premiums paid**
- **We may inform the police and criminal proceedings may follow**
- **We may not pay out for a claim**
- **We may recover from you the amount already paid out for a claim under your policy**

### **Cancelling your cover**

**You** may cancel this Policy within 14 days of receipt of the policy documents for a new policy or from the renewal date if **you** are renewing **your** annual policy.

**You** may also cancel this policy at any time providing **you** have not incurred eligible claims during the period.

If **you** have made a claim there will be no refund of premium in the event of a total loss claim.

However in all other cases where there has not been a claim **we** will retain an amount of premium in proportion to the time **you** have been on cover with **us**, by way of a pro-rotta refund, in addition to any administration fees as applicable.

**We** reserve the right to cancel this policy immediately on written notice in the event of non-payment of premium.

## OUR PART OF THE CONTRACT:

Under this contract **we** will provide the cover shown in the policy wording, for the sections shown in **your** schedule for the policy period shown in **your** schedule.

### Who we are?

**Your** Insurance is underwritten by Haven Insurance Company Limited (Haven Insurance) and is authorised and regulated by the Gibraltar Financial Services Commission.

As part of our commitment **we** will review our **home** insurance product on a regular basis so **we** can continue to offer great service and quality to our customers.

**You** will be informed of any updates or changes to **your** cover by either **us** or **your Agent**.

### Your total peace of mind

Haven Insurance is covered by the Financial Services Compensation Scheme.

**You** may be entitled to compensation from this Scheme if **we** are unable to meet our obligations to **you** under this contract. If **you** are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

## How your information will be used/ Data Protection act 1998

Any information **you** provide **us** will be processed by **us** in compliance with the data protection act 1998 for the purpose of providing insurance and handling claims. **We** will not use sensitive information **you** provide **us** with other than the purpose it is intended.

**We** may share **your** information with other insurance companies through the claims underwriting exchange (CUE), which is run by the Insurance Database Service Ltd (IDS Ltd) **You** must tell **us** of any incident which may or may not have resulted in a claim.

If false or inaccurate information is provided and fraud is suspected or identified, these details may be passed to fraud prevention agencies to prevent fraud, **money** laundering and assist with claims investigation.

**This policy is governed by the law that applies to the part of the British Isles where your home is situated.**

**Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the British Isles.**

This insurance contract is a legally binding document between **You** and Haven Insurance Company Limited (Haven Insurance). In return for **Your** premium, Haven Insurance agrees to provide the cover shown in the Schedule for the **Period of Insurance** stated in the Schedule on the terms set out in this contract.

## THE LAW APPLICABLE TO THIS POLICY

Unless **we** agree otherwise in writing, the law which applies to this policy is the law of England and Wales.



# Policy Exclusions Applicable to the whole of your policy

## **Existing and deliberate damage**

We will not pay for loss or damage caused by an event that has occurred before the cover started or that has arose from an event before the cover started, or caused deliberately by you, a member of **your family** or anyone residing with **you**.

## **Defective design or construction**

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

## **Rot**

We will not pay for any loss, damage, liability, cost or expense caused by rot, whether or not this is caused directly or indirectly by any other cover included under this policy.

## **Wear and tear, maintenance, or anything happening gradually.**

We will not pay for any loss, damage, liability, cost or expense of any kind, directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, infestation, vermin, fungus, condensation, fading, frost, or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

## **Breakdown**

We will not pay for any loss or damage caused by mechanical failure or electronic breakdown.

## **Electronic Data and computer equipment**

We will not pay for loss or damage to any equipment, integrated circuit, computer chip, and computer software or any other computer related equipment caused by computer failure, computer error, malfunction, or a corruption or harmful unauthorised code that is maliciously introduced to propagate through a computer system.

## **Radioactive Contamination and Nuclear Assemblies**

We will not pay for loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss, or any legal liability whatsoever directly or indirectly caused by or contributed to by or arising from

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

## War Exclusion

**We** will not pay for loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether 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 or under the order of any government or public or local authority.

## Terrorism clause

**We** will not pay for loss, damage, liability cost or expense whatsoever directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except to the extent that it is necessary to comply with the minimum requirements of the law relating to compulsory insurance of liability to employees in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Terrorism according to the interpretation as set out in the Terrorism Act 2000, or as per any subsequent amendments thereto or successors thereof, means the use, or threat of use, of biological, chemical and/or nuclear force or contamination of any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or governments) committed for political, religious, ideological or similar purposes including the intention to influence any government or put any section of the public in fear.

## Sonic bangs

**We** will not pay for any loss, damage, liability, cost or expense of any kind, caused directly or indirectly by pressure waves from aircraft.

## Financial sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy if this would breach any prohibition or restriction imposed by law or regulation. If such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

## Pollution and/or Contamination Exclusion

**We** will not pay for any claim or expense of any kind resulting directly or indirectly from pollution and or contamination or from the discharge, dispersal, release or escape of pollutants which was:

- a result of an intentional act
- expected or should have been expected
- not sudden
- not during any insurance period
- from industrial business

## Confiscation

**We** will not pay for loss, damage or liability occasioned by or happening through any confiscation or detention by customs or other officials or authorities.

### **Loss of Value**

**We** will not pay for any reduction in market value of any property following its repair or reinstatement.

### **Indirect Loss or Damage**

**We** will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

### **Substance Misuse**

**We** will not pay for:

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses resulting or arising and any legal liability of any nature

Directly or indirectly caused by or contributed to, by or arising from **substance misuse**, such as drugs or alcohol, by **you** or any other person whatsoever.

### **Explosives and Ammunition**

**We** will not pay for any direct or indirect loss, damage or liability whatsoever related to explosives manufacturing and ammunition making.

### **Illegal Activity**

**We** will not pay for any direct or indirect loss or damage caused as a result of your home being used for illegal activities.

### **Aviation**

**We** will not pay for any direct or indirect liability, loss or damage resulting from any aviation related activity.

# Summary of Limits

Below are the values **we** cover under each section of **your** policy. Please check **your** schedule carefully as some amounts may have been changed by an **endorsement**.

Buildings	
Sum Insured	The amount shown in your schedule
Alternative Accommodation	10% of the Buildings sum insured
Owners Liability	£2M
Unoccupied Limit	30 consecutive days
Loss of rent	10% of the Buildings sum insured
Trace and access	£5,000
Accidental damage to drains, tanks and pipes	Up to the Buildings sum insured shown on your schedule
Subsidence excess	£1,000 unless otherwise stated in your schedule
Locks and Keys	£500
Forced medical access damage	£1,000
Contents	
Sum Insured	The amount shown in your schedule
Alternative Accommodation	10% of the Contents sum insured
Business Equipment	£2,500 (Clerical only)
Unoccupied Limit	30 consecutive days
Contents in the open	£1,000
Trees and Shrubs	£1,000
Subsidence Excess	£1,000 unless otherwise stated in your schedule
Single Article Limit	£1,500
Occupier and Individual Liability	£2M
Employers' Liability	£5M
Theft from outbuildings	£2,000
Money in the home	£300
Credit cards in the home	£1,000
High risk limit	15% of your Contents sum insured
Specified high risk items	Any item valued over £1,500
Title deeds	£1,500
Temporary Removal	20% of the Contents sum insured – Max 90 consecutive days
Tenants Liability	10% of the Contents sum insured
Tenants Improvements	10% of the Contents sum insured
Freezer Food	£250

<b>Contents</b>	
Loss of metered oil	£1,000
Loss of metered water	£1,000
Worldwide Cover	30 Days
Seasonal Cover	10% of the Contents sum insured
Visitors personal belongings	£500
Home Emergency Solutions	£500
Theft from an unattended vehicle	£1,000
Musical Instruments	Up to the single article limit
Loss or damage to Contents when you move home	Up to the Contents sum insured
Pedal Cycles in the home	Up to £500 per cycle (Limit of 6 cycles)
<b>Optional Extras</b>	
Accidental Damage	When selected on Buildings and Contents
Unspecified personal Belongings away from the home	Minimum £2,000 , Single Article Limit £1,500 Including Money £300 and Credit cards £1,000 away from the home
Unspecified Pedal cycles away from home	Up to £500 per cycle (Limit of 6 cycles)
Specified Pedal cycles away from home	Up to the sum insured shown on your schedule
Specified Personal Belongings	Any item valued over £1,500

# Special Phrases

## Accidental Damage

Damage that is sudden, unforeseen unexpected, not caused on purpose or not as a result of wear and tear, breakdown or malfunction.

## ARAG

Your Home Emergency cover provider.

## Buildings

Your home, decorations, fixtures and fittings including solar panels. Patios, terraces, footpaths, drives, walls, gates, hedges and fences. Swimming pools, tennis courts, fixed hot tubs and jacuzzi's, fixed fuel tanks, septic tanks, statues and fountains permanently fixed to the ground, for which **you** own or are legally liable for on the land belonging to **your home**.

## Business Use

Any clerical or non-manual work carried out at **your home**, which does not involve any business visitors or employees unless there has been prior agreement by **us** and this is shown on **your** schedule.

## Business Contents

Clerical business equipment including –

Computers, telecommunication, printers, fax machines, photocopiers owned by **your family** or **your family's** responsibility.

Business equipment does not include:

- Business stock, **money** or **credit cards**, software, disks and any other stored data.
- Compensation for not being able to use **your** business equipment following a loss or damage.

## British Isles

England, Scotland, Wales, Isle of Man, Channel Islands, Northern Ireland and Republic Of Ireland

## Credit Cards

Credit card, charge card, debit card, bankers card, cheque and cash dispenser card issued in the **British Isles** and belonging to **you** or **your family**.

## Domestic Employees

A person employed by **you** solely for the private domestic duties under contract in **your home**, who normally live with **you**, this does not include business employees or those employed to provide care to **you** or **your family**, unless there has been prior agreement by **us** and this is shown on **your** schedule.

## Endorsement

A change in the Terms and Conditions of **your** policy that can extend or restrict cover.

## **Excess**

The amount payable by **you** for every claim under each section shown in **your** schedule.

## **Heave**

The upward or sideways movement of the ground supporting **your home**.

## **High Risk items**

Televisions, personal computers including laptops and tablets, audio and visual equipment, jewellery, watches, clocks, furs, articles of precious metal, pictures, paintings, works of art, antiques, stamp coin and medal collections in **your home**.

**Please note High Risk Items excludes anything belonging to a tenant/lodger(s)**

## **Home**

The address shown on **your** schedule, including any garages, outbuildings and sheds, within 400 metres of the land belonging to **your home** built on a permanent foundation all used for domestic and clerical business purposes only, unless there has been prior agreement by **us** and this is shown in **your** schedule.

## **Household Contents**

Household goods, **High Risk Items**, **personal belongings**, and visitor's belongings, **money** and **credit cards**, **business contents**, pedal cycles in **your home** and musical instruments not used professionally for which **you** own or are legally responsible. Radio and television aerials, satellite dishes, their fittings and masts which are attached to **your home**.

### **Contents does not include:**

Motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), Unmanned Aerial Vehicles or drones, gliders, hang gliders, wet bikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed.

Anything used for trade, professional or business purposes except clerical business equipment.

**Please note contents excludes anything belonging to a tenant/lodger(s)**

## **Landslip**

Downward movement of sloping ground.

## **Money**

Current bank notes and coins, cheques, bankers drafts, electronic cash pre-payment cards, gift vouchers, travellers cheques, seasonal travel tickets, postal and **money** orders, saving stamps and vouchers all held for private or domestic purposes.

**Please note any Money belonging to a tenant/lodger is excluded**

### **Period of Insurance**

The period during which **you** have insurance cover. This is shown on **your** policy schedule.

### **Personal Belongings**

Jewellery, watches, sports equipment, mobile phones, tablets and portable computers and other items normally carried about **your** person and all of which **you** own or are the legal responsibility of **you** or **your family** for personal use only.

**Please note your personal belongings excludes anything belonging to a tenant/lodger(s)**

### **Settlement**

Downward movement of the ground being compressed by the weight of the **buildings**.

### **Subsidence**

Downward movement of the ground beneath the **buildings** by a cause other than the weight of the **buildings** themselves.

### **Substance Misuse**

Misuse of any mind altering substance, such as drugs or alcohol, that significantly effects a person's physical and mental function and social behaviour and responsibilities

### **We/Us**

Haven Insurance Company Limited

### **Tenant/Lodger**

Anyone living in **your home** other than **you** or **your family** who is legally liable under a tenancy agreement.

### **Unoccupied**

When **your home** is not Lived In by **you** or **your family** or anyone who has **your** permission for more than 30 consecutive days, or a period shown on **your** schedule or if extended unoccupancy has been agreed prior with **us**.

**Lived in means slept in frequently.**

### **Your Agent**

**Your** broker or other intermediary through whom **you** take out this insurance named in the Schedule.

### **You/Your/Your family**

The person(s) names in the schedule, **your** partner and all members of **your family** who normally reside with **you**, this includes fosters children and **domestic employees**.

**Your family** does not include **lodgers/tenants**. A **lodger/tenant** is a person other than **your family** residing at **your** property whether paying rent or not.



# Your Buildings Cover

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
1. Fire, lightning, explosion, earthquake, smoke.	The <b>excess</b> shown in <b>your</b> schedule Damage by smoke from air pollution
2. Flood	The <b>excess</b> shown in <b>your</b> schedule Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) Damage to fences, hedges and gates. Loss or damage caused by <b>subsidence, heave</b> or <b>landslip</b> other than as covered under the <b>subsidence</b> section of this policy. Loss or damage to swimming pools, fixed hot tubs, and Jacuzzi's, tennis courts, drives, patios or terraces Anything that is not covered under pages 9-11 of policy exclusions
3. Storm or weight of snow	The <b>excess</b> shown in <b>your</b> schedule Damage to fences, hedges and gates Loss or damage to domestic fixed fuel tanks in the open, swimming pools, fixed hot tubs and Jacuzzi's, tennis courts, drives, patio's or terraces
4. Escape of water from washing machines, dishwashers, fixed water or fixed heating systems. Freezing of water and trace and accessing the cost of the cause. Including increased metred water charges <b>you</b> have to pay following a claim under this peril.	The <b>excess</b> shown in <b>your</b> schedule Where the escape of water causes or was caused by <b>subsidence, heave</b> or <b>landslip</b> on the land belonging to the <b>buildings</b> . Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Loss or damage to domestic fixed fuel oil tanks, appliances, swimming pool, fixed jacuzzi's and hot tubs Loss or damage caused by failure of or lack of sealant and or grout
5. Escape of oil from a fixed domestic heating system and trace and accessing the cost of the cause. Including the cost to replace the lost oil following a claim under this peril.	The <b>excess</b> shown in <b>your</b> schedule Damage whilst <b>your home</b> is <b>unoccupied</b> Damage to the appliance and or system the oil escapes from Anything that is not covered under pages 9-11 of policy exclusions

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
6. Theft or attempted theft.	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Loss or damage whilst the <b>home</b> is lent or let to anyone other than <b>your family</b> , unless this follows force or violent entry or exit. Loss or damage whilst <b>your home</b> is used to receive visitors in connection with <b>your</b> business unless there are signs of force or violent entry or exit.
7. Riot, civil commotion, violent disorder, strike and labour disturbance	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Damage caused by <b>you, your family</b> or any person allowed in <b>your home</b> .
8. Vandalism and malicious acts.	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Loss or damage whilst the <b>home</b> is lent or let to anyone other than <b>your family</b> , unless this follows force or violent entry or exit. Loss or damage whilst <b>your home</b> is used to receive visitors in connection with <b>your</b> business unless there are signs of force or violent entry or exit.
9. Impact by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches; lamp posts telegraph poles or pylons.	The <b>excess</b> shown in <b>your</b> schedule Loss or damage caused by trees being cut down or cut back within the premises. Loss or damage to fences, hedges and gates Damage caused by domestic pets, birds or vermin.
10. <b>Subsidence. Landslip</b> or <b>heave</b> on the land on which the <b>buildings</b> stands	The <b>excess</b> shown in <b>your</b> schedule Loss or damage to swimming pools, tennis courts, patios, terraces, driveways, footpaths, walls, fences, hedges and gates, garden ponds, statues and fountains permanently fixed to the ground, unless affected at the same time by the same event. Loss or damage to solid floors, unless the walls of the <b>home</b> are damaged at the same time by the same event. Damage caused by <b>settlement</b> , shrinkage or expansion, and or any deterioration of the building. Damage caused by coastal or riverbank erosion Damage whilst the <b>buildings</b> are undergoing <b>any</b> structural repairs, alterations or extensions. Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee by law Anything that is not covered under pages 9-11 of policy exclusions

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
<p><b>11.</b> Trees and Shrubs Loss or damage to <b>your</b> trees, shrubs, plants, hedges and lawns on the land belonging to <b>your home</b> caused by Fire, lightning, earthquake, explosion, smoke, riot, civil commotion, malicious acts, vandals theft or attempted theft and impact</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Malicious acts, theft or attempted theft while <b>your home</b> is <b>unoccupied</b>, let to anyone other than <b>your family</b> or receiving visitors in connection to <b>your</b> business.</p>
<p><b>Also included in your cover.</b> <b>12.</b> Standard <b>Accidental damage</b> to underground water supply pipes, sewers, drains, septic tanks, gas pipes, cables and domestic oil pipes which provide a service to and from <b>your home</b> and for which <b>you</b> are legally responsible for.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Damage whilst <b>your home</b> is <b>unoccupied</b> Damage by water escaping which results in <b>subsidence</b>, movement, <b>settlement</b>, or shrinkage of any part of the <b>buildings</b>, or the land belonging to the <b>home</b>.</p>
<p><b>13.</b> Standard <b>Accidental damage</b> to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of <b>your home</b>. Damage caused to <b>your home</b> as a result of forced access for a medical emergency</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Damage whilst <b>your home</b> is <b>unoccupied</b> Anything that is not covered under pages 9-11 of policy exclusions</p>
<p><b>14.</b> Fees and expenses if <b>your buildings</b> are damaged. <b>We</b> will pay for repairing or replacing the damaged parts of <b>your buildings</b> provided it is covered under <b>your policy</b> and <b>we</b> have given consent.</p> <ul style="list-style-type: none"> <li>• Architects, surveyors, consulting engineers and legal fees</li> <li>• The cost of removing debris and making the <b>buildings</b> safe.</li> <li>• Complying with government or local authority requirements.</li> </ul>	<p>Expenses for repairing a claim or an estimate for loss or damage Any costs if government or local authority request have been served on <b>you</b> before the damage occurs</p>
<p><b>15.</b> <b>We</b> will pay reasonable costs for alternative accommodation for <b>you</b> and <b>your family</b> if <b>your home</b> can no longer be lived in as a result of any cause covered under this policy Any loss of rent <b>you</b> would have received.</p>	<p>Any costs payable by <b>your family</b> once <b>your home</b> can be lived in The cost of alternative accommodation for a person who is not a member of <b>your family</b> Any cost <b>you</b> agree to pay without our prior permission. Damage by any other cover listed in the <b>building</b> section and is specifically excluded under that cover.</p>
<p><b>16.</b> When selling <b>your home</b> or anyone buying <b>your home</b> will have the benefit of the cover provided under the <b>buildings</b> section of this policy, from the date <b>you</b> exchange contracts to the date the sale is complete, or the insurance ends whichever is sooner.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Loss or damage if the <b>buildings</b> are insured under any other insurance.</p>

**What is Covered**

**What is not covered – Any amount exceeding that shown in **your** schedule/policy limits.**

**17.** Legal liability as an owner of **your home** and the land belonging to it under the **buildings** section of this policy,

- **we** will pay damages and costs which **you** are liable to pay for.
- accidental death, disease, illness or physical injury to anyone other than **you, your family** or **domestic employees**
- **accidental damage** to physical property which **you** or **domestic employees** do not own or have legal responsibility for.

Under **your** buildings cover, liability is provided as an owner of your buildings and the land belonging to your home. In order to protect yourself as: occupier/individual/employer you should ensure you also have contents cover in place.

Liability covered by any other policy  
Liability arising from any employment, trade or profession.  
Any liability arising out of an agreement which would have been excluded otherwise.  
The ownership or occupation of any land or building other than **your home**.  
From **you** owning or using any power operated lift, mechanically propelled vehicle, horse drawn vehicle (other than domestic garden equipment not licensed for road use) aircraft, hovercraft, caravan or trailer, animals other than **your** domestic pets.  
Dangerous dogs specified under section 1 of the Dangerous Dog Act 1991 or article 4 of the Dangerous Dogs (Northern Ireland) order 1991  
Liability arising from the party wall etc. act 1996

**18.** Defective premises. Legal liability which results from the ownership of any **home** previously occupied and owned by **you** and insured by **us**, which arises because of section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises Act – Northern Ireland – 1975

Any accident which happens more than 7 years after the last day of the last insurance period, in respect of any **home** insured by **us** and owned and occupied by **you**.  
Any **home** previously owned and occupied by **you** for which **you** still hold the title for.  
Liability covered under any other policy  
Liability arising from any trade, profession or business of **your family**  
Liability arising from the party wall act 1996  
Injury, death, disease or illness to any of **your family** (except **domestic employees** who normally live with **you**)  
The cost of repairing any fault or alleged fault  
Anything owned by or the legal responsibility of **your family**.  
Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement

**What is Covered**

**What is not covered – Any amount exceeding that shown in **your** schedule/policy limits.**

The following cover applies if you have chosen to include it  
**19. Accidental Damage to your buildings**

The **excess** shown in **your** schedule  
Damage whilst **your home** is **unoccupied**  
Loss or damage whilst the **home** is lent or let to anyone other than **your family**, unless this follows force or violent entry or exit.  
Damage caused by chewing, scratching, tearing or fouling by any domestic pets.  
Damage caused by ingress of water other than storm or flood.  
Loss or damage caused by **subsidence, heave, landslip, settlement, or cracking.**  
Damage to swimming pools, covers gates, fences and fuel tanks, unless they are providing a service to and from **your home** and **you** are legally responsible for.  
Loss or damage whilst **your home** is used to receive visitors in connection with **your** business unless there are signs of force or violent entry or exit.  
Anything that is not covered under pages 9-11 of policy exclusions

# How we will help you with your claim.

**If you need to make a claim under the buildings section of cover, then please follow the guide on pages 35-36**

- The most **we** will pay is the amount stated in the **schedule/summary of limits**
- Where an **excess** is applicable **we** will deduct this from the amount of **your** claim.
- **We** will pay for the reasonable cost of work carried out in repairing or replacing the damaged part of **your building** and agreed fees and costs.
- If the repair or replacement is not carried out **we** will pay, the decrease in market value of **your buildings** due to the damage, but not more than it would have cost **us** to repair the damage to **your building** if the repair work had been carried out without delay.
- **We** will not pay for the cost of repairing or replacing any undamaged parts of the **building** which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- All **building** repairs carried out by our preferred suppliers are insured under the **building** section of this policy and are guaranteed for twelve months in respect of quality of workmanship.
- **We** will deduct an amount for wear or tear if the **buildings** are not in a good state of repair, **we** will deduct this amount from **your** claim.
- If **you** are under-insured, which means –

**The cost of rebuilding the buildings at the time of loss or damage is more than the sum insured shown on the schedule. Then we will only pay a proportion of the claim.**

**For example –**

**If your sum insured only covers half the cost of the re-build/repairs we will only pay half the cost of the claim.**

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your buildings**, as long as **you** take the measures **we** suggest preventing any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

## **INFLATION PROTECTION**

The sum insured shown on **your** schedule may be adjusted in line with a recognised index. If **we** have selected the sum insured for **you**, then the sum insured shown on **your** schedule will not be adjusted.

**We** will not charge **you** for any increase for the adjusted sum insured until the next renewal.

For **your** protection **we** will not reduce the sum insured if the index moves down unless **you** request this.

# Your Contents Cover

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
1. Fire, lightening, explosion, earthquake, smoke.	The <b>excess</b> shown in <b>your</b> schedule Damage from smoke by air pollution. Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames
2. Flood	The <b>excess</b> shown in <b>your</b> schedule Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) Loss or damage caused by <b>subsidence, heave or landslip</b> other than is covered under <b>subsidence</b> cover. Contents in the open
3. Storm or weight of snow	The <b>excess</b> shown in <b>your</b> schedule Contents in the open
4. Escape of water from washing machines, dishwashers, fixed water or fixed heating systems. Freezing of water and the cost of tracing and accessing the cause. Including increased metred water charges <b>you</b> have to pay following a claim under this peril.	The <b>excess</b> shown in <b>your</b> schedule Whilst <b>your home</b> is <b>unoccupied</b> Where the escape of water causes or was caused by <b>subsidence, heave or landslip</b> on the land belonging to the <b>buildings</b> . Loss or damage caused by failure of or lack of sealant and/or grout. Loss or damage to the installation itself
5. Escape of oil from a fixed domestic heating system and trace and accessing the cost of the cause. Including the cost to replace the lost oil, following a claim under this peril.	The <b>excess</b> shown in <b>your</b> schedule Whilst <b>your home</b> is <b>unoccupied</b> Damage to the appliance or system which the oil escapes from Anything that is not covered under pages 9-11 of policy exclusions
6. Theft or attempted theft.	The <b>excess</b> shown in <b>your</b> schedule Whilst <b>your home</b> is <b>unoccupied</b> Loss or damage whilst <b>your home</b> is used to receive visitors in connection with <b>your</b> business unless there are signs of force or violent entry or exit. Loss of <b>money</b> unless there are signs of follows force or violent entry or exit Loss by deception unless the only deception is someone tricking their way into <b>your home</b> Loss or damage whilst the <b>home</b> is lent or let to anyone other than <b>your family</b> , unless this follows force or violent entry or exit

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
7. Riot, civil commotion, violent disorder, strike and labour disturbance	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Damage caused by <b>you, your family</b> or any person allowed in <b>your home</b> .
8. Vandalism and malicious acts	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Loss or damage whilst the <b>home</b> is lent or let to anyone other than <b>your family</b> , unless this follows force or violent entry or exit Loss or damage whilst <b>your home</b> is used to receive visitors in connection with <b>your</b> business unless there are signs of force or violent entry or exit.
9. Impact or collision by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches, lampposts telegraph poles or pylons.	The <b>excess</b> shown in <b>your</b> schedule The cost of removing the object if no damage is caused to <b>your contents</b> . Loss or damage caused by trees being cut down or cut back within the premises. Damage caused by domestic pets, birds or vermin.
10. <b>Subsidence. Landslip or heave</b> on the land on which the <b>buildings</b> stands	The <b>excess</b> shown in <b>your</b> schedule Loss or damage to solid floors, unless the walls of the <b>home</b> are damaged at the same time by the same event. Damage caused by <b>settlement</b> , shrinkage or expansion or any general deterioration of the <b>buildings</b> Damage caused by coastal or riverbank erosion. Loss or damage whilst the <b>buildings</b> are undergoing structural repairs, alterations, extensions or any faulty or unsuitable materials or design or poor workmanship. For loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract, guarantee or by law.
11. <b>Standard Accidental Damage</b> to TV, Radio, DVD, <b>home</b> computers, clerical equipment, audio and visual equipment, satellite receiving equipment up to the single article limit shown on <b>your</b> schedule for each item whilst in <b>your home</b> .	The <b>excess</b> shown in <b>your</b> schedule Loss or damage whilst <b>your home</b> is <b>unoccupied</b> Damage while <b>your home</b> is let to anyone other than <b>your family</b> . Records, Tapes, CD, DVD, Computer games/consoles/. Damage by ingress of water <b>other than by storm or flood</b> . Anything that is not covered under pages 9-11 of policy exclusions



What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
<p><b>12. Standard Accidental Breakage</b> to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in <b>your home</b>. Damage caused to <b>your contents</b> as a result of forced access for a medical emergency</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Whilst <b>your home</b> is let to anyone other than <b>your family</b> Damage whilst <b>your home</b> is <b>unoccupied</b>. The replacement cost of any part of the item other than the broken glass. Anything that is not covered under pages 9-11 of policy exclusions</p>
<p><b>13.</b> Alternative Accommodation. <b>We</b> will pay reasonable costs for alternative accommodation if <b>your home</b> can not be lived in as a result of damage to <b>your contents</b>.</p>	<p>Any costs <b>you agree</b> to pay without our prior agreement. Non family members Once <b>your contents</b> have been repaired or replaced.</p>
<p><b>14.</b> Cover for special occasions is increased by 10% for <b>your</b> wedding day, civil partnership ceremony day, <b>your</b> anniversary day and <b>your</b> birthday, Christmas and any other religious festival days.</p>	<p>Any period exceeding the maximum of 30 days cover during one period of insurance.</p>
<p><b>15. Contents</b> removed temporarily from <b>your home</b> for loss or damage within the <b>British Isles</b> for:</p> <ul style="list-style-type: none"> <li>- <b>Your family</b></li> <li>- Students who would normally reside at <b>your home</b> away at university, college during term time only</li> <li>- A building where <b>you</b> are living or working other than a mobile <b>home</b></li> </ul>	<p>The <b>excess</b> shown in <b>your</b> schedule Standard <b>Accidental damage</b> not included unless in a <b>building</b> where <b>you</b> or <b>your family</b> are living or working. Anytime over a period exceeding 90 consecutive days. Theft or attempted theft unless signs of force or violent entry or exit. <b>Contents</b> outside the <b>British Isles</b> Students in shared accommodation. Contents removed for sales or exhibition</p>
<p><b>16. Contents</b> cover when moving <b>home</b>. <b>Accidental damage</b> to <b>your contents</b> when moving <b>home</b> only when using a professional removal firm going directly to <b>your</b> new <b>home</b> or moving to and from storage.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule. Damage to china, glass, pottery or other items of a brittle nature which are fragile, unless they have been packed by a professional packer. Loss or damage by mechanical, electrical or electronic fault or breakdown.</p>
<p><b>17.</b> The cost of replacing food in <b>your</b> freezer in <b>your home</b> that has been spoilt by an accidental change in temperature in <b>your</b> freezer.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your home</b>. Whilst <b>your home</b> is <b>unoccupied</b>. Loss or damage caused when <b>you</b> have not complied with the manufacturer's instructions</p>

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
<p><b>18. Contents in the open.</b> Loss or damage to <b>your</b> garden <b>contents</b> while in the open on the land belonging to <b>your home</b>.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule. Storm, flood and weight of snow. Malicious acts, theft or attempted theft while <b>your home</b> is <b>unoccupied</b>, let to anyone other than <b>your family</b> or receiving visitors in connection to <b>your</b> business.</p>
<p><b>19. Tenants Liability</b> Provided <b>you</b> have informed <b>us</b> that <b>you</b> are living in rented accommodation, if <b>you</b> are legally liable under the terms of <b>your</b> tenancy agreement for damage to <b>your home</b>, under the <b>buildings</b> section of this policy booklet under risks 1-12 .</p>	<p>The <b>excess</b> shown in <b>your schedule</b> Damage by any cover listed elsewhere in the <b>buildings</b> section and which is specifically excluded under that cover.</p>
<p><b>20. Tenants Improvements.</b> Loss or damage to fixed items of decoration and <b>home</b> improvements <b>you</b> make as a <b>tenant</b> if caused by an event covered under the <b>buildings</b> section of this policy booklet under risks 1-12.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Damage by any cover listed elsewhere in the <b>buildings</b> section and which is specifically excluded under that cover.</p>
<p><b>21. Lock and Keys</b> The cost to replace the locks to safes, alarms and outside doors in the <b>home</b> following a theft or loss of keys.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Anything that is not covered under pages 9-11 of policy exclusions.</p>
<p><b>22. Deeds and documents.</b> <b>We</b> will pay for the cost of replacing deeds, bonds or certificates which are evidence of ownership or of a sum of <b>money</b> owed to <b>you</b> or <b>your family</b> or similar private documents if they are lost or damaged by any cause covered under <b>your contents</b>.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule Any documents relating to <b>your</b> business trade or profession.</p>

## What is Covered

## What is not covered – Any amount exceeding that shown in **your** schedule/policy limits.

### 23. 23. Legal liability as occupier

We will pay for:

- All amounts which **you** become legally liable to pay as occupier of the **building** and land belonging to it for accidents happening in and around **your home** during the **period of insurance**

Which result in:

- Bodily injury to any person other than **you** or **your family**
- Loss or damage to property which **you** or **your family** do not own or have legal responsibility

**Important – Under the contents cover, Liability is covered as the occupier, individual or an employer of Domestic staff who normally live with you only.**

**In order to protect you as an owner, Buildings Liability should be in place.**

Liability covered by any other policy.  
Liability arising from any employment, trade profession or business of any of **your family**  
Bodily Injury, death, disease or illness to any of **your family** (other than **your domestic employees**) who normally live with **you**.  
Anything owned by or the legal responsibility of **your family**  
Any liability arising out of an agreement which would not have existed otherwise.  
Liability arising from the ownership of power operated lift, any motor vehicle including children's vehicles (Other than garden machinery or wheelchairs) whether licensed for road use or not , horse drawn vehicle, any boat, rowing boards, or canoes, wet bike, yacht, hovercraft aircraft or train (other than hand propelled boats and models.)  
Gliders, hang gliders, caravans and trailers.  
Liability arising from the use of firearms.  
The direct or indirect consequences of assault or alleged assault, or any deliberate, wilful or malicious act.  
Liability arising from ownership of Animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dog Act 1991 or any amending legislation.  
Liability arising from The Party Wall etc Act 1996.  
Liability arising from the ownership the ownership or occupation of any land or **buildings** other than the **home**

The following cover applies if you have chosen to include it.

### 24. Accidental Damage to your contents in your home.

The **excess** shown in **your** schedule.  
Whilst **your home** is **unoccupied**  
Damage to clothing  
Scratching, chewing, tearing or fouling by domestic pets.  
Damage to contact, corneal or micro corneal lenses.  
Damage caused by ingress of water other than **storm** or **flood**.  
Loss or damage whilst **your home** is used to receive visitors in connection with **your** business unless there are signs of force or violent entry or exit.  
Loss or damage whilst the **home** is lent or let to anyone other than **your family**, or any person allowed into **your home**, unless signs of force or violence.  
Anything that is not covered under pages 9-11 of policy exclusions

# How we will help you with your claim.

**If you need to make a claim under the Contents section of cover, then please follow the guide on pages 35-36**

- The most **we** will pay is the amount stated in the **schedule/summary of limits**
- Where an **excess** is applicable **we** will deduct this from the amount of **your** claim.
- **We** will pay for the cost of repairing or replacing **your** item and **we** will, where appropriate, deduct an amount for wear and tear
- Where the damage can be economically repaired **we** will pay the cost of repairs. If the damage cannot be repaired and the damage or lost item can be replaced **we** will replace.
- If the replacement is not available **we** will replace it with an item of similar quality.
- **We** will not pay for the cost of repairing or replacing any undamaged parts of the contents which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part
- Where **we** cannot repair or replace an item **we** will agree a cash payment with **you** based on the replacement value.
- If **we** offer replace or repair but instead **you** request a cash settlement then the amount will not normally exceed our supplier's value.
- If **you** are under-insured, which means –

**The cost of replacing an item at the time of loss or damage is more than the sum insured shown on the schedule.**

**Then we will only pay a proportion of the claim**

**For example –**

**If your sum insured only covers half the cost of the item we will only pay half the cost of the claim**

After **we** have settled a claim, **we** will not reduce **your** sum insured on **your** Contents as long as you take the measures we suggest preventing any further loss or damage.

**We** will not charge any extra premium for maintaining the sum insured.

## **INFLATION PROTECTION**

The sum insured shown on **your** schedule may be adjusted in line with a recognised index. If **we** have selected the sum insured for **you**, then the sum insured shown on **your** schedule will not be adjusted.

**We** will not charge **you** for any increase for the adjusted sum insured until the next renewal.

For **your** protection **we** will not reduce the sum insured if the index moves down unless **you** request this.

# Your Personal Belongings, Money and Credit card cover

## THE FOLLOWING IS ONLY COVERED IF SHOWN IN YOUR SCHEDULE.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
<p>Theft, Accidental loss, or <b>accidental damage</b> to <b>your personal belongings</b> away from <b>home</b> or outside the <b>British Isles</b> for no more than 30 consecutive days in any one <b>period of insurance</b>.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule                      Theft from an unattended motor vehicle unless the item/s are locked away out of site, in a concealed luggage compartment or a closed glove compartment and not exceeding the amount shown in <b>your</b> schedule.                      Loss or damage caused by theft from a hotel room.                      Loss or damage to items not in the care, custody or control of <b>you</b> or <b>your family</b>                      Loss by deception unless the only deception is someone tricking their way into <b>your home</b>                      Breakage of sports equipment whilst in use, or any that is used for professional use.                      Anything that is not covered under pages 9-11 of policy exclusions                      Accidental loss or unexplained disappearance</p>
<p>Loss or theft of <b>Money</b> away from <b>home</b> or outside the <b>British Isles</b> for no more than 30 consecutive days.</p>	<p>The <b>excess</b> shown in <b>your</b> schedule                      Theft or attempted theft from a motor vehicle unless locked away out of site and not exceeding the amount shown in <b>your</b> schedule.                      Loss when <b>money</b> is not in the care of <b>you</b> or <b>your family</b>.                      Loss by deception unless the only deception is someone tricking their way into <b>your home</b>                      Confiscation or detention by customs                      A loss of <b>money</b> not reported to police within 24 hrs.</p>
<p>Financial loss of <b>your credit card</b> being lost, stolen or being used fraudulently and without the permission of an authorised card holder away from <b>home</b> or outside the <b>British Isles</b> for no more than 30 consecutive days</p>	<p>The excess shown in <b>your</b> schedule                      Theft or attempted theft from a motor vehicle unless locked away out of site and not exceeding the amount shown in <b>your</b> schedule.                      Loss when <b>your</b> credit card is not in <b>your</b> care.                      Confiscation or detention by customs                      A loss not reported to police or Credit Card Company within 24 hrs.</p>

# How we will help you with your claim.

**If you need to make a claim under the Personal Belongings section of cover, then please follow the guide on pages 35-36**

## **Personal Belongings**

- The most **we** will pay for any one item under the **personal belongings** section of **your** policy is the limit shown in **your** schedule/summary of limits.
- Where an **excess** is applicable **we** will deduct this from the amount of **your** claim.
- **We** will pay for the cost of repairing or replacing **your** item and **we** will, where appropriate, take off an amount for wear and tear
- Where the damage can be economically repaired **we** will pay the cost of repairs. If the damage cannot be repaired and the damage or lost item can be replaced **we** will replace.
- If the replacement is not available **we** will replace it with an item of similar quality.
- **We** will not pay for the cost of repairing or replacing any undamaged parts of the contents which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
- Where **we** cannot repair or replace an item **we** will agree a cash payment with **you** based on the replacement value.
- If **we** offer replace or repair but instead **you** request a cash settlement then the amount will not normally exceed our supplier's value.
- If **you** are under-insured, which means –

**The cost of replacing an item at the time of loss or damage is more than the sum insured shown on the schedule. Then we will only pay a proportion of the claim**

For example –

**If your sum insured only covers half the cost of the item we will only pay half the cost of the claim**

- After **we** have settled a claim, **we** will not reduce **your** sum insured on **your Personal Belonging**; as long as **you** take the measures **we** suggest preventing any further loss or damage.
- **We** will not charge any extra premium for maintaining the sum insured.

## MONEY AND CREDIT CARDS

Where an **excess** is applicable **we** will deduct this from the amount of **your** claim

The most **we** will pay for any one claim for **money** or credit card cover is the sum insured shown in **your** schedule

## INFLATION PROTECTION

The sum insured shown on **your** schedule may be adjusted in line with a recognised index. If **we** have selected the sum insured for **you**, then the sum insured shown on **your** schedule will not be adjusted.

**We** will not charge **you** for any increase for the adjusted sum insured until the next renewal.

For **your** protection **we** will not reduce the sum insured if the index moves down unless **you** request this.

# Your Pedal Cycle cover.

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in <b>your</b> schedule/policy limits.
<p>Theft, attempted theft or <b>accidental damage</b> to <b>your</b> pedal cycle, in or away from <b>your home</b> or outside of the <b>British Isles</b> for no more than 30 consecutive days during the <b>period of insurance</b>.</p>	<p>The <b>Excess</b> shown in <b>your</b> schedule When used for professional use or racing Electrical or mechanical breakdown Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time, Theft, attempted theft or <b>accidental damage</b> unless the cycle was locked to an immovable object or kept in a securely locked building at the time of the theft. Theft by fraudulent means. Any pedal cycle not belonging to <b>you</b> or <b>your family</b> Theft as a result of any business activity, <b>your</b> profession, <b>your</b> occupation or whilst <b>you</b> are working for someone whether <b>you</b> are being paid or not</p>



# How we will help you with your claim.

**If you need to make a claim under the Pedal Cycle section of cover, then please follow the guide on pages 35-36**

- The most **we** will pay for any one item under the **pedal cycle** section of **your** policy is the limit shown in **your** schedule/summary of limits.
- Where an **excess** is applicable **we** will deduct this from the amount of **your** claim. **We** will pay for the cost of repairing or replacing **your** pedal cycle and **we** will, where appropriate, take off an amount for wear and tear
- Where the damage can be economically repaired **we** will pay the cost of repairs. If the damage cannot be repaired and the damage or lost pedal cycle can be replaced **we** will replace.
- If the replacement is not available **we** will replace it with a pedal cycle of similar quality.
- Where **we** cannot repair or replace a pedal cycle **we** will agree a cash payment with **you** based on the replacement value.
- If **we** offer replace or repair but instead **you** request a cash settlement then the amount will not normally exceed our supplier's value.
- If **you** are under-insured, which means –

**The cost of replacing a pedal cycle at the time of loss or damage is more than the sum insured shown on the schedule.**

**Then we will only pay a proportion of the claim**

**For example –**

**If your sum insured only covers half the cost of the pedal cycle we will only pay half the cost of the claim**

- **We** will not pay for the cost of repairing or replacing any undamaged parts of the **pedal cycle** which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- After **we** have settled a claim, **we** will not reduce **your** sum insured on **your Personal Belonging**; as long as **you** take the measures **we** suggest preventing any further loss or damage.

## **INFLATION PROTECTION**

The sum insured shown on **your** schedule may be adjusted in line with a recognised index. If **we** have selected the sum insured for **you**, then the sum insured shown on **your** schedule will not be adjusted.

**We** will not charge **you** for any increase for the adjusted sum insured until the next renewal.

For **your** protection **we** will not reduce the sum insured if the index moves down unless **you** request this.

# Home Emergency Solutions

This section of cover is automatically included in **your** policy.

**ARAG** are available 24 hours a day, 365 days a year and for additional peace of mind all permanent repairs are guaranteed for 12 months. They are there to help if a sudden unforeseen event threatens to damage **your** property, makes **your home** unsafe or insecure to stay in or creates a hazard to **your** health.

With one call to **ARAG**, an approved contractor will come to **your home** and make emergency repairs. **ARAG** will cover **you** for up to £500 for all contractor's costs and changes; and parts and materials used arising from the same emergency.

Please read the below in conjunction with the Home Emergency document provided.

The main benefits of Home Emergency for domestic emergencies only are:

- The complete breakdown of **your** heating system
- Plumbing and drainage problems
- Damage which effects **your** security, including locks and windows
- If **your** only toilet is broken
- Loss of **your** power supply
- Lost keys
- Vermin infestation

In addition **ARAG** provide alternative overnight accommodation if **your home** is unsafe or uncomfortable to stay in.

What is covered and what is not covered is detailed in **your** Home Emergency policy document.

**ARAG** are **your** Home Emergency Provider and responsible for this service.

Please use the below telephone number in the event of a Home emergency **0330 331 0748**

# Claims Conditions

## APPLICABLE TO THE WHOLE OF YOUR POLICY

These are the claims conditions **you** and **your family** need to keep to as part of **your** contract.

If **you** do not, **your** claim may be rejected or a payment may be reduced.

In some circumstances **your** policy may be cancelled.

When a claim occurs, please read **your** summary of Limits and check **your** schedule to make sure **you** are covered for the section **you** wish to claim under.

In the event of a claim under **your** policy **you** must contact the claims helpline as soon as possible giving:

- **Your** name, address and telephone number.
- Full details of the claim.
- Date of loss
- Have **your** policy number to hand.
- Crime reference number

**You** must take all reasonable care and attention to:

- Limit any loss, damage or injury
- **You** must not throw away any damaged items before **we** have seen them or carried out any inspections
- Take all reasonable care to get back any lost or stolen property
- **If you fail to comply with any of the above conditions, your insurance cover may be invalid and your claim may not be paid.**

**Your** claim will be registered over the phone, however, in some cases a form may be sent out for more information and/or **we** may arrange a visit or inspection.

**You** should always take immediate action **you** think may be necessary to protect **your home** and **your** belongings from further damage or loss, such as switching off the electricity or gas.

If **you** discover a **credit card** is missing tell the **credit card** company first and then call the claims helpline

If **you** or **your family** lose something away from **home** or **you** are a victim of theft, attempted theft, malicious damage or vandalism, riot or violent disorder please contact the police immediately and ask for a crime reference number and then call the claims helpline number.

If someone is holding **you** or **your family** liable for an injury or damage, DO NOT accept responsibility or make/agree to settle any claim without our prior agreement. Call the claims helpline immediately and send any summons, writs, or any other legal documents **you** may have received to Ryan Direct Group, Quay point, Lakeside boulevard, Doncaster, South Yorkshire, DN4 5PL

If **you** are making a claim for a specified item on **your** policy, **you** will need to provide proof of purchase and ownership for example, valuation which must be no older than 3 years.

**We would recommend you keep and store all valuations, receipts and photographs of all specified and high risk items to help the process of your claim.**

**You** must provide **us** with reasonable evidence for any item(s) involved in a claim.

# How we settle claims.

Please also read how **we** settle claims, this is located at the end of each section of **your** policy covers.

If **you** can't live in **your home** due to an event covered under **buildings** or **contents** cover **we** will provide alternative accommodation for **you, your family** and pets.

If **you** make a claim under this insurance policy for something which is also covered elsewhere by another insurance policy, **we** will only pay our share of any claim made.

**Fraud – Throughout you claim we expect you to provide honest answers to all our questions. If you or anyone acting on your behalf:**

- Knowingly provides false or exaggerated information at claim stage
- Knowingly makes a false statement
- Provides false or forged documents in support of a claim
- Makes a claim for loss or damage caused by a wilful act by **you** or **your family** and with your agreement or knowledge.

**We may prosecute fraudulent claimants, void your policy with no return of premiums from the date of the claim or the start date and we may inform the police of the claim circumstances.**

# No Claims Bonus Discount

If **you** are claim free for 5 or more years the maximum No Claims Discount **we** will provide is 30%.

For each claim **you** make **your** No Claims bonus will reduce by 10%.

The **Home Emergency** section is not eligible for No Claims Discount and therefore any claims made under this section will not affect **your** no claims discount.

The table below shows how **we** work out **your** No Claims Discount.

The amount **you** are entitled to will be shown on **your** schedule and reviewed at each renewal, either reduced or increased depending on whether **you** have made a claim during the insurance period.

Number of years in a row without a claim	Discount
1 year	10%
2 years	15%
3 years	20%
4 years	25%
5 years	30%

## Protecting your No Claims Bonus Discount

If **you** are have been claim free for 5 years or more **you** can choose to protect **your** bonus.

This would entitle **you** to 2 claims in a 3 year period and **your** No Claims Bonus would not be reduced, any claims made after this period the normal 10% reduction would then apply for each and every claim thereafter.

Once **you** have been claim free for a further 5 years **you** will then be able to protect **your** No Claims Bonus again.

# How we will help you with your complaint

**We** are committed to providing **you** with a first class service, however **we** recognise that there may be an occasion when **you** feel **we** have not met **your** expectations and **you** wish to make a complaint.

**We** take all complaints seriously and want to resolve any complaint received as promptly as possible.

If **you** are not satisfied with the service provided by your **Agent**, please contact them. If **you** are not satisfied with Our service please contact **us** straight away by calling **us** on – **0345 0920704** or by emailing **complaints@haven.gi**.

If **you** want to make a complaint in writing please contact our Customer Relations Team at:

**Customer Relations**  
**Haven Insurance Company Limited**  
**No. 1 Grand Ocean Plaza**  
**Ocean Village**  
**Gibraltar**  
**GX11 1AA**

**We** will try to resolve **your** complaint on receipt, however if this is not possible then **we** will send **you** a written acknowledgement. This will tell **you** the name of the person handling **your** complaint and enclose our complaints procedure leaflet.

**We** will write to **you** to confirm our resolution of **your** complaint in a Final Response Letter within eight weeks of its receipt. If **we** have not resolved **your** complaint within eight weeks, **we** will write to **you** to provide an update on the status of **your** complaint.

If **we** have provided our final response and **you** are not satisfied, or more than eight weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

**Financial Ombudsman Service**  
**South Quay Plaza 2**  
**183 Marsh Wall**  
**London**  
**E14 9SR**

**Telephone: 0800 0234567**

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

The Financial Ombudsman Service is free; however **you** will need to contact them within six months of the date of our final response letter. The Financial Ombudsman will handle most complaints **you** might have, but there are some instances that fall outside of its authority. The Ombudsman's decision is binding upon **us**, but **you** are free to reject it without affecting **your** legal rights.

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**HAVEN**  
INSURANCE

[www.haven.gi](http://www.haven.gi)

**HAVEN INSURANCE COMPANY LTD.**

**Registered office:**

No.1 Grand Ocean Plaza,  
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**Registered number:** 85914