

Non Standard Household Insurance

This policy summary does not contain the full terms and conditions of the insurance. Please read the full policy wording to make sure you understand the cover it provides. The full extent of any coverage arranged with us, and any limitations to such coverage, along with all the other important detail will be documented in the policy we issue to you or in a schedule which is to be considered as part of the policy.

Insurer

A written authority (which has a reference number to be shown in the Schedule) allows Nilefern Limited (trading as Nelson Policies at Lloyd's) to sign and issue insurance policies on behalf of the insurers, who are Certain Underwriters at Lloyd's.

Lloyd's is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Lloyd's Firm Reference Number and other details can be found on the Financial Services register at www.fca.org.uk.

Notifying us of any changes or inaccuracies

You must notify your broker:

- Without delay if you become aware that information you have given us is inaccurate;
- Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during the period of insurance.

When we are notified that information you previously provided is inaccurate, or of any changes to that information, we will tell you if this affects your insurance. For example, we may amend the terms of your insurance or cancel your insurance in accordance with the Cancellation clause below.

If you fail to notify us that information you have provided is inaccurate, or you fail to notify us of any changes, this insurance may become invalid and we may not pay your claim, or any payment could be reduced.

Cancellation

You can also cancel this policy at any time by writing to your broker.

We can cancel this policy by giving you thirty (30) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are as follows):

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

Refund of Premium

You have a statutory right to cancel this policy by writing to your broker within fourteen (14) days of either:

- The date you receive this policy; or
- The start of the period of insurance

Whichever is the later.

If this insurance is cancelled then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside of the statutory right period, there may be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance.

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

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

Making a Claim

In the event of a claim or possible claim under this insurance, **You** must notify our claims department – **Cunningham Lindsey**, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DU

Telephone: 0345 604 7867

Email: Nelsonpropertyclaims@cl-uk.com of all incidents that may give rise to a claim.

This must be no later than 30 days from the date of the incident. If the incident is as a direct result of loss, theft or any malicious act, then the incident must be reported to the police by you within 24 hours of the incident to obtain crim reference number.

Defence of claims

We may take full responsibility for conducting, defending or settling any claim in **your** name and any action **we** consider necessary to enforce **your** rights or **our** rights under this **insurance**.

Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any **excess** beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.

Fraudulent claims

If **you**, or anyone acting for **you**, makes a claim which is fraudulent and/or intentionally exaggerated and/or supported by a fraudulent statement or other device, **we** will not pay any part of **your** claim or any other claim **you** have made or may make under this policy.

In addition, **we** will have the right to:

- (a) treat this policy as if it never existed, or at **our** option terminate this policy, without returning any premium that **you** have paid;
- (b) recover from **you** any amounts that **we** have paid in respect of any claim, whether such claim was made before or after the fraudulent claim; and

(c) refuse any other benefit under this policy.

Complaints Procedure

Complaints and concerns

How to make a complaint

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

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact **Your Broker**.

In the event that **You** remain dissatisfied and wish to make a complaint **You** can do so at any time by referring the matter to:

Claims Complaint:

Cunningham Lindsay, 60 Fenchurch Street, London, EC3M 4AD.

Telephone: 0345 604 7867 – Email address: nelsonspropertyclaims@cl-uk.com

Any other complaints:

Nelson Policies at Lloyd's, 2nd Floor, Knightrider Chambers, 12 Knightrider Street, Maidstone, Kent, ME15 6LP.

Telephone: 01622 681 243 – Email address: Household@nelsonpolicies.co.uk

In the event that **You** remain dissatisfied and still wish to make a complaint, it may be possible in certain circumstances for **You** to refer the matter to the Complaints team at **Lloyd's**.

Their contact details are:

Complaints,

Lloyd's, One Lime Street, London, EC3M 7HA.

Telephone Number: 020 7327 5693

Fax Number: 020 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 Can We Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after **Lloyd's** has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

Their contact details are:

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

Telephone Number:

0800 023 4567 (Calls to this number are free from 'fixed lines in the UK) OR

0300 1239 123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the **United Kingdom**)

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

The FOS is an independent service in the **United Kingdom** for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk

Making a complaint does not affect **Your** right to take legal action.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this policy. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Law and Jurisdiction

Unless specifically agreed to the contrary this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Section A – Buildings

This insurance covers the **buildings** for the loss or damage directly caused by

What is covered	What is not covered
1. Fire, lightning, explosion or earthquake	a) the excess as shown in the Schedule .
2. Aircraft and other flying devices or items from them	a) the excess shown in the Schedule
3. Storm, flood or weight of snow	a) the excess shown in the Schedule b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless there is damage caused to the main dwelling as well. c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) for loss or damage to buildings caused by frost
4. Escape of water and frost damage to fixed water tanks, apparatus or pipes and fittings	a) the excess shown in the Schedule b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) for loss or damage to the buildings caused by wet or dry rot e) for loss or damage to the buildings caused by the failure or lack of grout and /or sealant
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the excess shown in the Schedule b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

6. Theft or attempted theft	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a forcible and violent entry or exit c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) for loss or damage caused by persons lawfully on the premises
7. Collision by any vehicle or animal	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss and damage while the buildings are unoccupied or not furnished enough to be normally lived in
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss or damage unless caused by forcible and violent entry to or exit from the home, or by deception c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) for loss or damage caused by persons lawfully on the premises
9. Subsidence or heave of the site upon which the buildings stand or landslip	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss or damage to domestic fixed fuel-oil, swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, gates and fences unless the private dwelling is also affected at the same time by the same event c) For loss or damage which compensation has been provided for or would have but for the existence of this insurance under any contract or a guarantee or by law d) for loss or damage caused by coastal or river erosion e) for loss or damage while the buildings are undergoing any structural repairs, alternations or extension f) for loss or damage caused by any new structures bedding down, settling, expanding or shrinking g) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in h) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in
11. Falling trees, telegraph poles or lamp-post	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for loss and damage caused by trees being cut down or cut back within the premises c) for loss and damage to gates and fences unless the main residents is damaged during the same event. d) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

This Section of the insurance also covers

What is covered	What is not covered
<p>A) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames and locks) • solar panels and ancillary equipment and fittings • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage caused by chipping, denting or scratching</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>B) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes, joint and fittings • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes and tanks • underground cables <p>which you are legally liable for</p>	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage to any part of the cables or service pipes within the buildings</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>C)</p> <p>(i) loss of rent due to you which you are unable to recover for a reasonable period necessary to repair the buildings following loss and damage which is covered under section A</p> <p>(ii) Additional cost of alternative accommodation, substantially the same as your existing accommodation, which you have to pay while the buildings cannot be lived in following loss or damage which is covered under Section A</p>	<p>a) the excess shown in the schedule</p> <p>b) any amount over 10% of the sum insured for the buildings damaged or destroyed</p> <p>c) for loss or rent after the premises is fit to be let out</p> <p>d) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>e) for loss of rent or any other expenses you must pay to the letting agent</p> <p>f) for loss of rent for more than twenty four months</p> <p>g) any amount here under if a claim has been made for the same event under section A, C) ii) alternative accommodation</p> <p>h) for loss of rent arising from the tenants leaving the premises without giving you notice</p> <p>i) for loss of rent arising from any part of the home that is used for anything other than domestic accommodation</p>

<p>D) Expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> architects', surveyors', consulting engineers' and legal fees the cost of removing debris and making safe the building costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under Section A</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage occurred</p> <p>c) any amount over 15% of the sum insured for the buildings damage or destroyed</p>
<p>E) Increased domestic metered water charges You have to pay following an escape of water which gives rise to an admitted claim under number 4 of section A</p>	<p>a) more than GBP1,000 in any period of insurance. If you claim for such loss under sections one and two, we will not pay more than GBP1,000 in total</p> <p>b) for loss or damage while the building are unoccupied or not furnished enough to be normally lived in</p>
<p>F) Anyone buying the property who will have the benefit of Section A until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>a) the excess shown in the Schedule</p> <p>b) if the buildings are insured under any other insurance</p>
<p>G) Expenses you have to pay and which we have agreed in writing for the cost of removal, repairing, replacing or reinstating any part of the building, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank, which has given rise to a claim under section A</p>	<p>a) more than GBP 2,500 in any period of insurance</p>
<p>H) Loss or damage to the buildings caused by forced entry by emergency services attending your premises, to deal with a medical emergency or to prevent damage to the home</p>	<p>a) the excess shown in the Schedule</p> <p>b) more than GBP 1,000 in any period of insurance</p>

Section A – Accidental Damage to the Buildings (Continued)

The following applies only if the **Schedule** shows that **Accidental Damage** to the **buildings** is included

What is covered	What is not covered
<p>Accidental Damage to the buildings</p>	<p>a) the excess shown in the Schedule</p> <p>b) for damage or any proportion of damage which we specifically exclude elsewhere under Section A</p> <p>c) for the buildings moving, settling, shrinking, collapsing or cracking</p> <p>d) for damage while the home is being altered, repaired, externally professionally cleaned, maintained or extended</p> <p>e) for damage to outbuildings and garages which are not of standard construction</p> <p>f) for damage while the home is lent, let or sublet</p> <p>g) for the cost of general maintenance</p>

	<p>h) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause</p> <p>i) for damage from mechanical or electrical faults or breakdown</p> <p>j) for damage caused by dryness, dampness, extremes of temperature or exposure to light</p> <p>k) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios and terraces, walls, gates and fences and fuel tanks, piers, jetties, bridges and culverts</p> <p>l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination</p> <p>m) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
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Section B - Contents

This insurance covers the **contents** for loss or damage directly caused by

What is covered	What is not covered
1 Fire, lightning, explosion or earthquake	a) the excess shown in the Schedule
2 Aircraft and other flying devices or items from them	a) the excess shown in the Schedule
3 Storm, flood or weight of snow	<p>a) the excess shown in the Schedule</p> <p>b) for property in the open other than garden ornaments and statues</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage to contents caused by frost</p>
4. Escape of water from and frost damage to fixed water tanks, apparatus or pipes and fittings	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) for loss or damage to the property caused by wet or dry rot</p> <p>d) for loss or damage to the contents caused by the failure or lack of grout and /or sealant</p>
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
6. Theft or attempted theft	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a forcible and violent entry or exit.</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

	<p>d) any amount over GBP 2,500 or 5% of the sum insured for contents whichever is greater, within secure domestic outbuildings and garages</p> <p>e) for loss or damage caused by any person lawfully on the premises</p>
7. Collision by any vehicle or animal	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) for loss or damage unless caused by forcible and violent entry to or exit from the home or by deception</p> <p>d) for loss or damage caused by persons lawfully on the premises</p>
9. Subsidence or heave of the site upon which the buildings stand or landslip	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>c) for loss or damage caused by coastal or river erosion</p> <p>d) for loss or damage while the buildings are undergoing any structural repairs, alternations or extensions</p> <p>e) for loss or damage caused by any new structures bedding down, settling expanding or shrinking</p> <p>f) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>g) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.</p>
10. Falling trees, telegraph poles or lamp-posts	<p>a) the excess shown in the Schedule</p> <p>b) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

This section of the insurance also covers

What is covered	We will not cover you or pay
<p>A) Accidental damage to</p> <ul style="list-style-type: none"> • Televisions, satellite decoders • audio and visual equipment • radios • home computers and communication equipment <p>all situated within the home</p>	<p>a) the excess shown in the Schedule</p> <p>b) for damage or deterioration caused in the process of non-domestic cleaning, repair, renovation or dismantle</p> <p>c) for loss or damage to tapes, records, cassettes, discs, computer software or computer data</p> <p>d) for mechanical or electrical faults or breakdown</p> <p>e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>f) for loss or damage while the home is lent, let or sublet</p>

<p>B) Accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware forming part of the building <p>which you are legally liable for as tenant and do not have other insurance for</p> <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>a) the excess shown in the Schedule</p> <p>b) the cost of repairing, removing or replacing frames</p> <p>c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>d) for loss or damage while the home is lent, let or sublet</p>
<p>C) The contents, if these are not already insured, whilst they are temporarily out of the home against loss and damage directly caused by:</p> <p>(i) any of the events insured numbers 1-10 in section B while the contents are :</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any building where you are living or working • in any building for valuation, non-domestic cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to or from any bank, safe deposit or furniture store</p>	<p>a) the excess shown in the schedule</p> <p>b) for contents outside the United Kingdom</p> <p>c) for money or credit cards</p> <p>d) any amount over 10% of the sum under section B for contents</p> <p>e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>D) Up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under section B</p>	<p>a) any amount over 10% of the sum insured under section B for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p> <p>c) any amount hereunder if a claim has been made for the same event under section B, E) alternative accommodation</p>
<p>E) The increased costs of using alternative accommodation substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under section B</p>	<p>a) any amount over 10% of the sum insured under section B for the contents of the building damage or destroyed</p> <p>b) for loss or damage while the building are unoccupied or not furnished enough to be normally lived in</p> <p>c) any amount hereunder if a claim has been made for the same event under section B, D) loss of rent</p>
<p>F) Your legal responsibility as a tenant for loss or damage to the buildings which is covered under section B</p>	<p>a) the excess shown in the Schedule</p> <p>b) any amount over 10% sum insured under section B for the contents of the buildings damage or destroyed c) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord fixtures or fittings</p> <p>c) for loss or damage arising from subsidence heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>
<p>G) The cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes 	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in</p>

<ul style="list-style-type: none"> • underground sewer, drains and septic tanks • underground gas pipes and tanks <p>underground cables which you are legally liable for</p>	
<p>H) Fatal injury to you, happening as a direct result of an accident, assault or fire in your home provided that death ensues within twelve months of such injury, for the following amount:</p> <ul style="list-style-type: none"> • GBP 10,000 for each insured person over the age of majority within the United Kingdom • GBP 5,000 for each insured person under the age of majority within the United Kingdom at the time of the incident 	<p>a) the excess shown in the Schedule</p>
<p>I) Costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys</p>	<p>a) any amount over GBP 500 in total in any period of insurance</p>
<p>J) Increased domestic metered water charges you have to pay following escape of water which gives rise to an admitted claim under number 4 of section B</p>	<p>a) more than GBP 1,000 in any period of insurance, if you claim for such loss under sections A and B, we will not pay more than GBP 1,000 in total</p>
<p>K) Loss or damage to contents whilst being moved to your new permanent home in the United Kingdom by professional removers.</p>	<p>a) the excess shown in the schedule</p> <p>b) damage to china, glass and similar brittle items, unless they have been packed by a professional packers</p> <p>c) loss or damage that is not reported with 7 days of your contents being delivered to your new home</p>
<p>L) Loss or damage to visitors personal possessions by any event insured under numbers 1-10 in section B whilst contained within your home</p>	<p>a) any amount over GBP 1,000 in total</p>
<p>M) An additional amount 10% or GBP 2,500 of the sum insured for contents whichever is the greater during :</p> <ul style="list-style-type: none"> • the months of December and January • a period of 60 days either side of the day of your wedding <p>to provide additional cover within the home in respect of presents, gifts, new purchases or acquisitions</p>	<p>a) the excess shown in the schedule</p>
<p>N) The cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes</p>	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage caused by any electricity or gas company cutting off or restricting your supply</p> <p>c) for loss or damage due to the failure of your electricity or gas supply caused by strike or any other industrial action</p> <p>d) more than GBP 200 in any period of insurance</p>

Section B - Accidental damage to the Contents (continued)

The following applies only if the **schedule** shows that **Accidental Damage** to the **Contents** is included.

What is covered	What is not covered
<p>Accidental Damage to the Contents</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage or any proportion of damage which we specifically exclude elsewhere under Section B c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked on d) for damage caused by chewing, tearing scratching or fouling by animals e) any amount over GBP 5,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub-let i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown l) for damage caused by dryness, dampness, extremes of temperature or exposure to light m) for any damage caused by or contributed to by or arising from any kind of pollution and/ or contamination n) for damage to contents within garages and outbuildings o) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in

Section C - Valuables and Personal Possessions

What is covered	What is not covered
<p>Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within United Kingdom, Europe and up to 60 days Worldwide</p>	<ul style="list-style-type: none"> a) the excess shown in the Schedule b) for damage caused by moth, vermin, wear and tear or any gradually operating cause c) for damage from electrical or mechanical faults or breakdown d) any amount over GBP 500 for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule e) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon f) for damage to guns caused by rusting or bursting of barrels g) for breakage of any sports equipment whilst in use h) for any loss or damage to contact, corneal or micro corneal lenses i) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision j) for mobile telephones and computers equipment unless otherwise stated in the specification(s) attached in the schedule k) any amount over GBP 500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant l) any amount over GBP 2,000 in total in respect of theft or disappearance of valuables and personal possessions from hotel or motel rooms during your absence from such rooms.

Section D - Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section A of the **contents** are insured under section B of this insurance

Part A
<p>Part A of this section applies in the following way:</p> <ul style="list-style-type: none"> • 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 you:</p> <p>(i) as owner or occupier 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 happening at the premises during the period of insurance <p>OR</p> <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 happening anywhere in the world during the period of insurance 	<p>a) We will not pay for any liability: (a) for bodily injury to</p> <ul style="list-style-type: none"> • you • any other permanent member of your home • any person who at the time of sustaining such injury is engaged in your service <p>b) for bodily injury arising from any communicable disease or condition</p> <p>c) arising out of any criminal or violent act to another person</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) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance</p> <p>f) which you have assumed under contract and which would not otherwise have attached</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 • pedestrian controlled gardening equipment used elsewhere <p>(ii) any power – operated lift</p> <p>(iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>(iv) any animal other than cats, dogs or horses which are not designated as dangerous under the Dangerous Dogs Act 1991</p> <p>h) in respect of any kind of pollution and/ or contamination other than:</p> <ul style="list-style-type: none"> • caused by 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 schedule; and • reported to us not later than 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> <p>i) arising out of ownership, occupation, possession or use of any land or building that is not within the premises</p>

	j) if you are entitled to payment under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted
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Part B

What is covered	What is not covered
<p>We will pay for sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have indemnified 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 	

Part C

What is covered	What is not covered
<p>We will pay you for 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 you</p> <ul style="list-style-type: none"> • for any liability if you are entitled to payment under any other insurance • for the cost of repairing any fault or alleged fault

Part D

Accidents to Domestic Staff

This section applies only if the **contents** are insured under section B

What is covered	What is not covered
<p>We will pay you for the 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 anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule</p>	<p>We will not pay you for bodily injury arising</p> <ul style="list-style-type: none">• from any vehicle outside the premises• from any vehicle used for racing, pace making or speed testing• from any communicable disease or condition• in Canada or the United States of America after the total period of stay has exceed 30 days in the period of insurance• for any action brought outside the United Kingdom

Section E - Pedal Cycle Cover

What is covered	What is not covered
<p>The cost of repairing or replacing your pedal cycles following;</p> <ul style="list-style-type: none">• theft or attempted theft• accidental damage <p>anywhere in the United Kingdom</p>	<p>We will not pay:</p> <p>a) the excess show in the schedule</p> <p>b) for loss or damage to:</p> <ul style="list-style-type: none">• tyres• lamps• accessories, unless the cycle is stolen or damaged at the same time <p>c) for damage from mechanical or electrical faults or breakdown</p> <p>d) for loss or damage while the pedal cycle is used for racing or pace making or is let out on hire or is used other than for private purposes</p> <p>e) to replace a stolen pedal cycle(s) unless it was locked to an immovable object or kept in a locked building at the time of the theft</p> <p>f) any amount over GBP 500 unless specified the schedule</p>

Section F - Money and Credit Card Cover

What is covered	What is not covered
<p>Section C if this insurance extends to cover the following:</p> <ul style="list-style-type: none">• theft or accidental loss of money• any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit cards(s) within the geographical limits shown in the schedule, provided that• within 24 hours (or as soon as practicable) of you discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and• you have complied with all other conditions under which your credit card(s) were issued to you	<p>We will not pay:</p> <ul style="list-style-type: none">a) the excess show in the scheduleb) to make up any shortages due to an error or omissionc) for loss of valued) more than GBP 1,000 in any period of insurance