



POLICY WORDING

PROFILE HOME INSURANCE

Welcome

to your Home Insurance Policy from Covéa Insurance

We really need you to read this document to make sure you have bought the right home insurance product for you. To make life easier, this document is laid out so that you can easily find what you need.



Why not grab a cup of tea, have a quick read through and check you've got the cover you want?

- **This policy booklet;**
- **Your schedule; and**
- **Your statement of insurance/fact**

These documents, and any endorsements we send you, form the contract between you and us. Endorsements are extra terms or added features that apply to your policy. You can find out if any of these apply to your policy by checking your schedule.

Check all the information you've provided is correct in your statement of insurance. If any information is wrong, please tell your broker as soon as possible. It could affect your cover if you don't. Your broker is the person who sold you this policy.

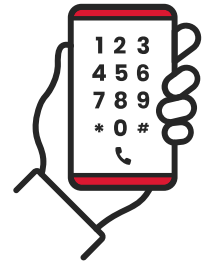
We're delighted you chose us to insure your home. We hope you're happy with your cover and the service we provide.

Check your cover. If the policy doesn't provide you with the insurance cover you want, please contact your broker straight away.

Thanks for choosing us!

If you want to cancel your policy please refer to "cancelling your policy" on page 49 of this policy booklet.

Contact us



Home Insurance Cover

If you need to make a claim relating to your Home Insurance cover, please call 0330 024 2255. Alternatively, you can email us at homeclaimsreports@coveainsurance.co.uk

Please have your policy number to hand when contacting us.

Legal Helpline

The Legal Helpline can be used to discuss any legal problem you have, occurring within the UK, the Channel Islands and the Isle of Man.

The helpline covers a broad range of topics including:

- Family law
- Wills and estates
- Employment and work law
- Conveyancing and property matters
- Consumer matters

The helpline is available 24 hours a day, 365 days a year.

To access the Legal Helpline, please call **0344 770 1040** and quote 'Covéa Insurance'.

The Legal Helpline is provided by Arc Legal Assistance Limited.

For our joint protection telephone calls may be recorded and/or monitored.

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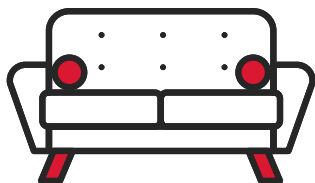
Cover at a glance



Buildings

covers your home and permanent fixtures and fittings; anything fixed down that you couldn't take with you if moving house is generally buildings.

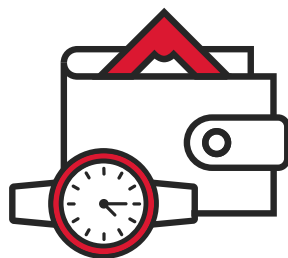
Go to page 18 for more details.



Contents

covers items within your home that you or your family own; anything you would pack up and take with you if moving house is contents.

Go to page 28 for more details.



Personal Belongings

is optional cover for items taken away from your home and this can include jewellery and mobile phones.

Go to page 39 for more details.



Bicycles

is optional cover for your bicycle whilst away from your home.

Go to page 41 for more details.

How to make a claim

If you need to make a claim here's what to do:

- Check your policy schedule and booklet to make sure that you are covered
- Tell us as soon as possible. It will help if you have your policy number and home postcode ready when you call us
- If something has been stolen, vandalised or damaged on purpose, you'll need to call the police before calling us. Remember to take a note of any reference number given to you
- Send us all of the documents that we ask for
- If your claim is for lost items, make sure that you have done your best to find the item(s) before claiming, this can include calling the lost property departments of places you have recently visited

Here are examples of what you should do following a theft from your home or a burst pipe

Example 1 : Theft



If you have been burgled...



Tell local police about the theft or criminal damage. Take note of any reference number. Tell us as soon as you can - we are here to help.

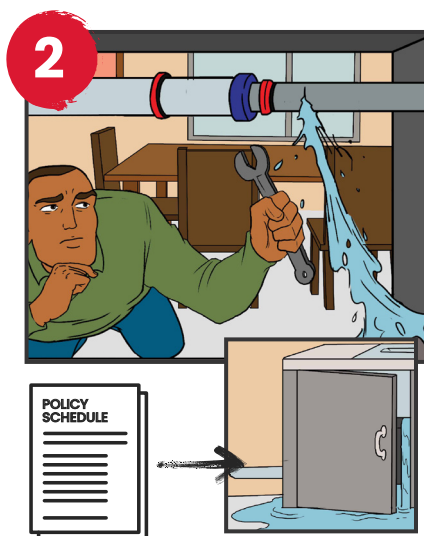


Send all documents and information we ask for.

Example 2 : Burst Pipe



If something happens that causes damage to your insured property...



First try to stop or contain it. Check that you are covered and make sure you have all the necessary details.



Contact us for assistance.

Making a claim

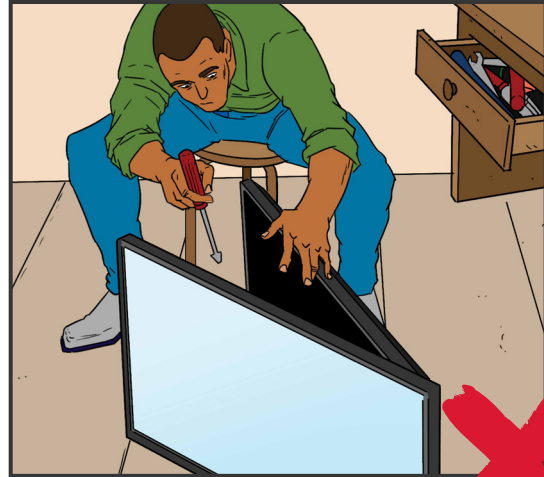
Here's what you should **not** do:

Don't:

Throw damaged items away



Attempt to repair any item you want to claim for without us looking at it first



Pay, offer or agree any money or accept responsibility for loss, damage or liability without our approval



Expect us to take any damaged property if we haven't asked for it

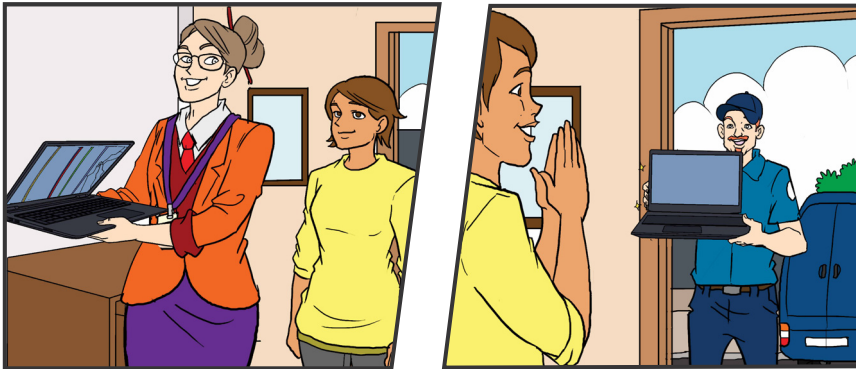
We won't pay any claim unless you have kept to these do's and don'ts along with the full policy conditions on pages 45 to 48.

How we deal with your claim

We may:



Arrange to visit any building where loss or damage has taken place



Take any property that is insured by the policy and for which we have agreed to pay a claim for



Take-over, defend or settle a claim made against you. We can also take legal action in your name to get any payment back which we made under this policy.



TALK TO US FIRST, CALL HOME CLAIMS
0330 024 2255



OR EMAIL US

homeclaimsreports@coveainsurance.co.uk

How we deal with your claim

Excess

Your excess will be taken away from the amount agreed to settle your claim. The excess will apply to each separate incident. For example, let's say you make a claim under the Buildings section in January. You will pay the relevant excess. If you make a separate claim again under the Buildings section in May, you will pay the relevant excess again.

You'll only pay one excess for every incident, even if you claim under more than one section.

For example, let's say your Buildings excess is £200 and your Contents excess is £150. If you have a claim under both the Buildings and Contents sections from the same incident, you'll pay the greater excess which is £200 in this example.

How we will settle your claim

Once your claim is accepted at our discretion, we will either:

REPAIR



REBUILD



OR



REPLACE



PROVIDE A CASH PAYMENT OR A VOUCHER

The most we'll pay are the limits shown in your schedule or in this policy. These limits include any clean up costs such as the costs to remove debris from your home and any fees that we would have to pay for your claim.

It might affect your claim if you don't keep your home properly maintained and in good condition. In line with the policy conditions, we might pay out less for your claim or refuse to pay it at all. We might even cancel or treat your policy as if it never existed.

If a repair or rebuild isn't carried out, we'll offer you a cash settlement. This will be either the amount your home has gone down in value due to the damage or the estimated repair cost, whichever is lower.

We might agree to pay you in cash instead of repair or replacement through our supplier. If we do, we'll only pay the amount we would have paid our supplier.

You'll need to provide us with proof that you own what you're claiming for. We'll also need to see proof of value (how much it was worth before the loss or damage). If you can't provide this, we may reduce your claim payment or refuse to pay all or part of your claim.

How we deal with your claim

How we cover matching sets

We treat each individual item or matching set, suite, fixtures and fittings or other similar items as a single item. We'll only pay for the lost or damaged items. If we can't replace the original item like for like, we may contribute towards the cost of replacing the undamaged items. The amount we pay will depend on the number of items damaged, their age and their condition. The most we'll pay is 50%.

Flooring

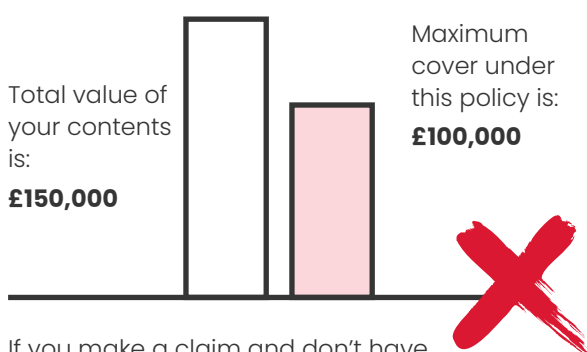
If a carpet or floor covering is damaged beyond repair, we'll only pay for the damaged part. When we say floor covering we mean wooden flooring, tiles, laminate or vinyl. We won't cover any undamaged carpets or floor coverings in adjoining rooms, even if they're the same colour or design. We will however pay to fit a professionally installed threshold strip. This is a strip of material used to cover up any gaps or joins between rooms.

Make sure you have enough cover

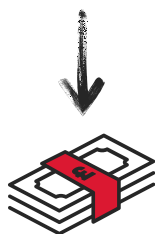
You need to make sure that you have enough cover. For Contents, valuables and personal belongings the amount shown in your policy and on your schedule must be enough to replace the items as new. For Buildings the amount shown in your policy and on your schedule must be enough to fully rebuild your home, outbuildings and any associated costs including professionals fees and debris removal.

For example, let's say that you are covered up to £100,000 for your home contents, but when you had a claim you found out that the value of your contents was £150,000; this would mean that you are underinsured.

Not enough cover (underinsured):

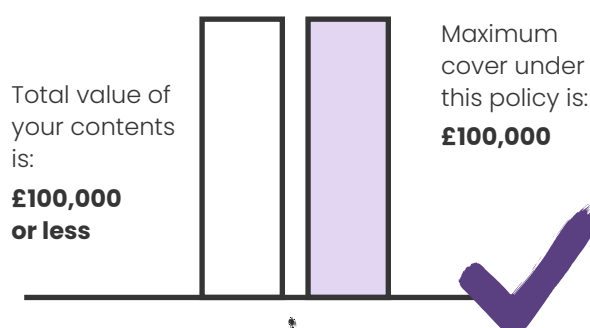


If you make a claim and don't have enough cover, we might:



- not be able to pay your claim;
- cancel or treat your policy as if it never existed;
- pay out a lower amount. e.g. if your contents were insured for 1/3 less than they should have been, we will only pay 2/3 of your claim.

Enough cover:



£100,000 or less



LIMITS

Remember there might be other limits that affect your payout.



E.g. A single article limit, as shown in the Summary of Policy Limits table, tells you the maximum amount we will pay for items such as jewellery. Different policy limits apply for items such as contents in the open which is covered up to £1,000.

How we deal with your claim

What else you need to know

The values of some of your valuables, in particular jewellery, are likely to change a lot over time. We recommend that you have the value of these items checked regularly. If the values change, you must tell your broker straight away.

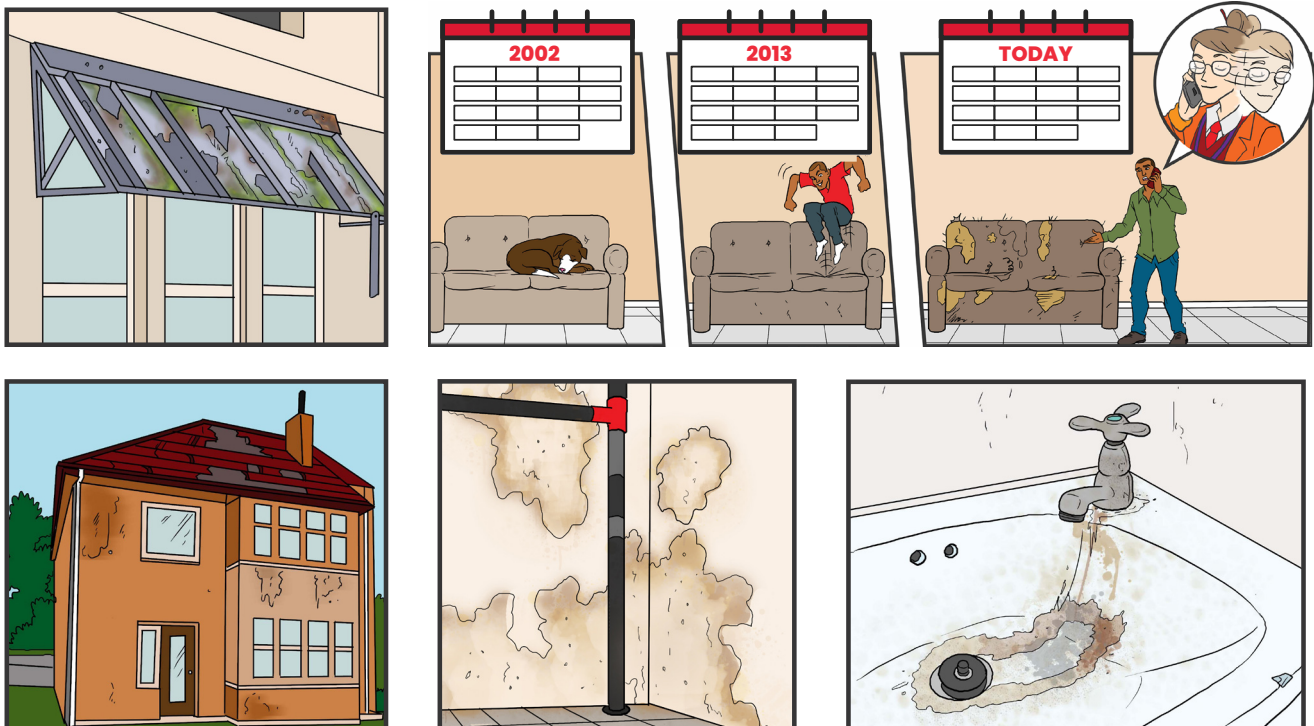
The 'How to make sure your policy is valid' section is on pages 46-48. It's really important to make sure you understand this section. If you don't meet these conditions, it may affect any claim you make or any cover you have.

Don't admit fault if you or your family are being held responsible for injury or damage. Don't answer any documents you receive. Send them to us straight away, to Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX. Please quote your policy number and contact details.

Remember, no policy covers everything. We don't cover certain things such as damage caused by everyday wear and tear and lack of maintenance.

Wear and tear

Such as wet or dry rot or anything which happens slowly over time.



Maintaining your Home in good condition

You need to take care of your things. We won't pay claims that could have been prevented if you'd taken better care of them. You can see what your policy doesn't cover by looking at 'What this policy doesn't cover' on pages 43 and 44. They're also stated throughout the document wherever it says 'what we can't cover you for'.

Service with respect

We believe everyone should feel safe and be treated with respect, including while at work.

We reserve the right to deal directly with you regarding your claim, and stop contact with your loss assessor or anyone you have appointed to deal with your claim, if we decide they have acted in a way that is threatening or abusive to our staff or suppliers. For example threats of violence, swearing, comments about race, sexuality or gender.

How we deal with your claim

What happens after a claim is settled

After we pay a buildings or contents claim, we'll put the policy limits back to what they were before. We'll only do this after all repair work has been finished and all items replaced. You'll also need to follow any advice we give to stop any more loss or damage.

After we pay a personal belongings or bicycle claim, we'll put the sum insured back to what it was before. After we pay a specified personal belongings claim, we won't cover the items we've replaced. If you need cover for replacement items, please tell your broker.

If an item you made a claim for has been recovered after we have settled your claim, you must notify us of this.

How to make a complaint

Please tell us if there is something wrong.

If you're not satisfied with the service we've provided, please tell us. We'll do our best to solve the problem. You can contact us in the following ways:



BY PHONE

01422 286 306



BY EMAIL

home.customerrelations@coveainsurance.co.uk



WRITE TO US

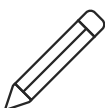
Customer Relations, Covea Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

To help you as quickly as possible, please provide or have these things ready for us:

- Your policy or claim reference number
- Your daytime and evening phone numbers
- Your email address

Please contact us for full details of our complaints procedure, or you can download a copy from our website at www.coveainsurance.co.uk/complaints

You may be eligible to refer your complaint to the Financial Ombudsman Service. You can contact them at:



WRITE TO

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



PHONE

0800 023 4567



EMAIL

complaint.info@financial-ombudsman.org.uk



WEBSITE

www.financial-ombudsman.org.uk

Your legal rights aren't affected if you take any of the steps shown above.

Law Applicable to Contract

English Law will apply to this contract unless you and we agree otherwise.

Meanings of key words

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we have used in this document.

accidental damage

Sudden, unexpected damage where the cause can be determined. Accidental damage doesn't include damage caused by wear and tear or anything else that happens over time.

aggressive behaviour

Your pet has shown any of the following behaviour(s):

Attempted to bite any human or animal, has bitten any human or animal and/or killed/attacked any human or animal.

aggressive tendencies

Your dog has shown any signs of the following behaviour(s):

Territorial aggression, protective or guarding, fear aggression, defensive aggression, social aggression, frustrated or elicited aggression, redirected aggression, predatory aggression, dominance aggression, attempted to bite any human or animal, has bitten any human or animal, has chased any human or animal.

bedroom

A room used as or originally built to be a bedroom, even if it is now used for other purposes.

buildings

Your home and its permanent fixtures and fittings. The full buildings definition can be found on page 19.

business equipment

Furniture, computers, laptops (not including electronically stored data), keyboards, monitors, printers, computer-aided design equipment, facsimile machines, photocopiers, telecommunications equipment and stationery, which are used for the business, trade or profession of you or your family.

contents

Items in your home which you or your family own or are legally responsible for. The full contents definition can be found on page 29.

credit cards

Payment cards and cheques.

domestic employee

Any person directly employed by you, or you have contracted with, to carry out domestic duties relating to your home and gardens.

Domestic employee does not include:

- people who are employed to provide medical or nursing care for you or your family; and
- people you employ in connection with your business, trade or profession; or
- anyone that is self-employed and working on a labour only basis.

endorsement

Any extra terms or added features that are part of your policy. These are shown on your schedule.

excess

The amount of money you have to pay towards any claim you make. Your excess is shown on your schedule.

There are three types of excess as follows:-

- The policy excess is the standard excess that applies to the policy.
- There is also a voluntary excess. You choose how much this is and pay it along with the policy and compulsory excess.
- The compulsory excess is applied by us by endorsement.

For example if the policy excess is £100 and you have requested a voluntary excess of £150 you will pay a total excess of £250.

Any voluntary excess selected on the Buildings section will not be charged in addition to the subsidence, ground heave or landslip excess.

For further information on how an excess is applied when a claim is made please refer to the "How we deal with your claim" section.

Meanings of key words

family

When we say family, we mean your husband, wife or partner, children and any relatives who permanently live with you.

fixtures and fittings

- built-in furniture and kitchen units
- built-in domestic appliances
- fixed glass and sanitary ware
- fixed pipes, ducts, tanks, wires, cables, switches, fires, heating installation, boilers and storage heaters
- light fittings
- artificial lawns up to £1,000

heave

Upward movement of the ground below the buildings because of the soil expanding.

home

The property where you live as your primary residence, including any garages and permanent outbuildings at the address shown on your schedule.

landslip

Sudden or gradual movement of soil on a slope, including lateral (sideways) movement, over a period of time.

motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- battery or people operated models or toys;
- electrically assisted pedal cycles not capable of travelling faster than 15.5mph;
- gardening equipment;
- golf carts, trolleys or buggies;
- vehicles to help disabled persons and are not registered for road use.

period of insurance

The period we have agreed to provide cover for, as shown in your schedule.

personal belongings

Items which are normally used, worn or carried by you.

These items must belong to you or your family.

Personal belongings does not include:

- anything which is excluded under contents on page 29;
- camping equipment;
- deeds, electronically stored data or credit cards;
- household goods, domestic appliances, furnishings, furniture, china, glass or pottery;
- bicycles;
- tools.

personal money

- cash or cheques;
- postal or money orders;
- travellers' cheques or cards;
- savings certificates or bonds;
- premium bonds;
- current postage stamps;
- gift cards;
- food vouchers;
- household bill payment cards;
- travel tickets and sports season tickets (from the date of loss to the expiry date of the original ticket or voucher) at any time.

These must not be used for business reasons.

Personal money does not include:

- Avios/air miles or promotional vouchers;
- crypto currencies;
- digital currency;
- store points;
- lottery tickets, scratchcards, raffle tickets;
- stamps which are part of a stamp collection;
- money held/used for business purposes.

schedule

The document which gives the specific details of the cover you have.

Meanings of key words

settlement

Downward movement as a result of the soil being compressed by the weight of the buildings. This has to be within ten years of them being built.

special events

Special events are weddings or civil partnerships, birthdays, anniversaries, birth of a child and religious festivals.

specified personal belongings

This means more valuable personal belongings that you've told us about, and are listed in your schedule.

subsidence

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

storm

The ABI (Association of British Insurers) define a storm as:

- Wind speeds with gusts of at least 48 knots (55mph, equivalent to Storm Force 10 on the Beaufort Scale) or;
- Torrential rainfall at a rate of at least 25mm per hour or;
- Snow to a depth of at least one foot (30 cm) in 24 hours or;
- Hail of such intensity that it causes damage to hard surfaces or breaks glass

terrorism

By an act of terrorism, we mean an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious, racial, or ideological purposes to influence any government or an international governmental organisation or to put the public or a section of the public in fear.

unoccupied or unfurnished

A property will be considered unoccupied if:

- It has not been lived in by you or your family for more than 60 consecutive days, or
- It has lacked sufficient furniture and furnishings for normal everyday living for more than 60 consecutive days

Meaning of "Lived In"

For a property to be considered "lived in," it must be used for normal daily activities, including:

- Sleeping overnight
- Cooking meals
- Bathing

unspecified personal belongings

This means personal belongings you haven't told us about.

valuables

- any collectables or antiques;
- precious metals or precious stones;
- clocks;
- jewellery, watches or furs;
- works of art;
- photographic equipment, binoculars, telescopes;
- portable musical instruments;
- guns;
- audio and audio visual equipment;
- computer equipment.

we, us or our

Covea Insurance plc.

you or your

The person or people shown on your schedule as the insured.

Summary of policy limits

The following is only a summary of the main policy limits.

You should read this in conjunction with your schedule and the rest of this policy booklet for the full terms and conditions.

Buildings	Limits
Buildings	£1,000,000
Alternative Accommodation and Loss of Rent	£75,000
Loss of keys	£1,000
Tracing and Accessing Leaks	£10,000
Property Owner's Liability	£2,000,000

Buildings	Limits
Contents	£100,000
Total Valuables	£28,000
Valuables (specified single article limit)	£10,000
Valuables (unspecified single article limit)	£5,000
Personal Money	£1,000
Credit Cards	£1,000
Special Events	£5,000
Contents in the Open	£1,000
Freezer Contents	£1,000
Alternative Accommodation	£15,000
Tenant's Cover	£5,000
Student's Cover	£5,000

Personal Belongings (if selected)	Limits
Specified Single Article Limit	£10,000
Unspecified Single Article Limit	£1,500

Specified Bicycles (if selected)	Limits
Per cycle	£2,000
Total for all cycles	£10,000

SECTION A

Your buildings cover

Your schedule shows if this section applies to your policy.
If you need to make a claim please call **0330 024 2255**.



SECTION A

Your buildings cover



Your schedule shows if this section applies to your policy.

Buildings means:

Your home and its permanent fixtures and fittings. We'll also cover the following if they form part of your home and you own or are legally responsible for them unless stated to be excluded elsewhere in this policy.

Wooden, laminate or vinyl floor coverings.

Fountains and statues permanently fixed into the ground.

Patios, terraces, paths, drives.

Cesspits, septic tanks, central heating fuel tanks.

Walls, gates, hedges, fences, lampposts, railings (when your home has suffered damage).

Sheds and greenhouses.

Hard tennis courts, sunken swimming pools, ornamental ponds, permanently fixed hot tubs and jacuzzis.

Wind turbines and solar panels permanently fixed to your home.

All of these items must be at the address shown on your schedule.

Buildings does not include:

Land.

Inflatable structures of any kind.

Trees, shrubs and plants.

Any structure that doesn't have a permanent base, for example a bench in your garden.

Aerials, satellite receiving equipment or masts.

Treehouses.

Any structure which is made of or covered with canvas, polythene or any other non-rigid material.

Carpets whether fitted or not.

SECTION A

Your buildings cover



What we will cover you for	What we cannot cover you for
Loss or damage to your buildings caused by:	
1. Fire, explosion, lightning or earthquake.	Loss or damage caused by scorching, melting, warping or other forms of heat distortion unless accompanied by flames. You might be covered for accidental damage if you chose this option.
2. Smoke.	
3. Riot, strikes, or political disturbances.	
4. Vandalism (malicious damage).	Loss or damage caused: • by you, your family, lodgers or any person lawfully allowed to be in your home; • while your home is unoccupied or unfurnished.
5. Storm or flood.	Loss or damage: • to gates, hedges and fences; • caused by rising ground water levels; • caused by flooding to artificial lawns; • caused by frost. You will pay the first £1,000 for a claim for loss or damage caused by storm or flood which results in subsidence, heave or landslip.



Protect your home from storm or flood by:

- Regularly checking the condition of all roofs including garages, sheds and flat roofs for signs of wear and tear;
- Keeping gutters, gullies and drains clear to carry water away quickly;
- If you've been flooded don't enter your home until the mains electricity has been turned off.

SECTION A

Your buildings cover



What we will cover you for

6. Escape of Water or Domestic Heating Fuel.

- (a) Water leaking from any fixed tank, domestic appliance (such as washing machine) or pipe.
- (b) Domestic heating fuel leaking from any fixed domestic heating installation, such as a boiler.

Following damage insured by (a) and (b) above we'll pay the costs for finding the source of the damage up to £10,000. This also includes the cost for any resulting repairs to floors, walls and ceilings.

7. Theft or attempted theft.

What we cannot cover you for

Loss or damage caused:

- while your home is unoccupied or unfurnished;
- by the escape of water from guttering, rainwater down pipes, roof valleys and gullies;
- by subsidence, heave or landslip;
- by the overflowing of water due to taps being left on. You might be covered for accidental damage if you chose this option. If you chose to add additional cover this will be shown in your Schedule;
- by not using the correct or enough sealant or grout, or the sealant or grout failing over time, where this is visible and evident;
- to the domestic water or heating installation and repairs to the pipes unless caused by freezing.

You will pay the first £1,000 of each claim for loss or damage caused by escape of water which results in subsidence, heave or landslip of the site.

Loss or damage caused:

- by you, your family, lodgers or any person lawfully allowed to be in your home;
- while your home is unoccupied or unfurnished.



Avoid being a victim of crime

Here are some steps you can take to make your home safer:

- Fit locks on all doors and windows;
- Have an alarm installed;
- When away on holiday, use time switches so it looks like someone is home.

SECTION A

Your buildings cover



What we will cover you for	What we cannot cover you for
8. Collision or impact by: (a) aircraft or other aerial devices or items dropped from them; (b) vehicles or animals; (c) falling trees or branches; (d) lampposts or telegraph poles. We'll also pay the cost of removing trees or branches if they've caused damage to your home. 9. Subsidence or ground heave of the site that the buildings stand on, or landslip.	Loss or damage caused: • to hedges, gates or fences unless your home is damaged at the same time and by the same cause; • by cutting down all or part of your trees. The cost of removing the part of the tree that is still below ground. The first £1,000 of each claim. Damage caused by: • coastal or river erosion; • the movement of solid floor slabs. This is unless the foundations below the outside walls of your home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of made up ground, shrinkage or expansion of the materials your home is made from; • the action of chemicals or chemical reaction. Damage to: • walls, gates or fences; • paths, drives, terraces or patios; • swimming pools or tennis courts; • cesspits, septic tanks or central heating fuel tanks; unless your home is damaged at the same time and by the same cause. Any damage that is covered under a warranty. For example a National House Building Council (NHBC), guarantee or insurance policy.

SECTION A

Your buildings cover



What we will cover you for	What we cannot cover you for
10. Damage caused by falling aerials, satellite dishes, their fittings and masts and wind turbines. They must be permanently fitted to your home.	Whilst we'll pay for damage to your buildings caused by things like aerials and satellite dishes, we won't pay for damage to those items themselves under this section (please see section B – Contents, which may provide cover).
11. Frost Damage. Frost damage to any interior fixed domestic water or heating installation in your home.	Damage caused while your home is unoccupied or unfurnished.
12. Glass, Sanitary Ware and Ceramic Hobs. Accidental damage to ceramic hobs in fixed appliances, fixed glass, solar panels and sanitary ware. Examples of these are bathroom sinks, baths and toilets.	Accidental damage caused: • while your home is unoccupied or unfurnished; • when any part of your home is occupied by lodgers, tenants or paying guests.
13. Cables, Pipes and Tanks. Accidental damage (which you are legally responsible for) to underground services. This includes cables, service pipes, tanks and drains which are connected to your home. We will pay the cost of breaking a blocked underground pipe that connects your home to the main sewer. We will only do this if a contractor cannot clear the blockage. We'll also pay to get it repaired afterwards. The most we'll pay is £1,000.	The cost of clearing blocked drains, unless the blockage is caused by accidental damage to the pipework or drains themselves.
14. Professional Fees and Additional Costs. We'll pay the reasonable: • costs of doing anything a government or local authority says you have to; • fees to architects, surveyors and consulting engineers; • legal fees; • the costs of clearing the land where your home is. We'll also pay to make sure the land is safe. As a direct result of the loss or damage to your home, that's covered by Section A.	Costs or fees for preparing and handling a claim under this section. The cost of doing anything you were told to do before the damage happened. Costs for undamaged parts of your home. This doesn't include the foundations of the damaged parts.

SECTION A

Your buildings cover



What we will cover you for

15. Alternative Accommodation and Loss of Rent.

If your home can't be lived in because of damage that's covered by Section A, we'll pay the cost of alternative accommodation, this must be within the same territory as your home address. We'll also pay for your family and pets. We'll also pay rent which should have been paid to you or ground rent that you have to pay.

The most we'll pay is £75,000.

16. Property Owners' Liability

You or your family may be asked to pay damages to an individual or company if an accident happens in your home or within the grounds of your home.

If an accident leads to someone's death, injury or them contracting an illness or disease, we'll cover any damages and costs you legally have to pay. In addition we will pay necessary and reasonable costs (including defence costs) in responding to such claim.

We'll also pay for any damage to another individual or company's property, as a result of an accident. If you sell a property, you could still be asked to pay for injury or damage if the incident was caused by faulty building works you did or had done for you in a home you used to own.

When this happens we'll also cover you for seven years after this policy ends or is cancelled. This is only if the damage happened after you no longer have a financial interest in your old property and no other policy covers the damage.

The most we'll pay for any one claim or number of claims arising from one cause is £2,000,000 including all costs and expenses.

What we cannot cover you for

Damages or compensation you legally have to pay because a contract or agreement says you or your family are responsible for something. This is usually something which you wouldn't otherwise have been responsible for.

Damages or compensation you legally have to pay caused from:

- the occupation of the buildings; or
- any business or professional use of the buildings.

Damages legally payable because:

- of death, injury or illness to you, your family, or anyone employed by you or your family; or
- of the passing on of an infectious disease or virus.

Damage to property which you or your family own or are responsible for.

Please Note: Accidents which happen in buildings or on land are, by law, usually the responsibility of the person living in the building, rather than the owner. This section doesn't cover your legal responsibility if you own and occupy your home. You'll need to have contents insurance that provides occupiers' liability cover to make sure you're fully protected.

SECTION A

Your buildings cover



What we will cover you for

17. Moving Home.

If you're selling your home and the buyer doesn't have their own insurance, the buyer will be covered under Section A. They'll be covered between exchange of contracts and completion date. In Scotland, the buyer will be covered between the written offer and acceptance. The buyer will only be covered under Section A if they complete the purchase.

18. Emergency Access.

We'll pay for damage to the buildings and gardens, caused by the emergency services breaking in to deal with an emergency.

19. Loss of Keys.

We'll pay up to £1,000 for replacing and fitting the locks and keys of external doors and windows of your home if your keys are lost or stolen.

What we cannot cover you for

Loss or damage:

- caused while your home is unoccupied or unfurnished;
- which happens more than 90 days before the completion date.

Loss or damage if you've claimed for loss of keys under the Contents section of your policy.

SECTION A

Your buildings cover – Accidental damage

This cover is optional. Your schedule shows if this section applies to your policy. If you need to make a claim please call **0330 024 2255**.



SECTION A

Your buildings cover

Accidental damage



This section of cover is an optional extra

What we will cover you for	What we cannot cover you for
Accidental Damage. We'll pay to repair your buildings if they are accidentally damaged. By accidental damage we mean damage that happens suddenly and wasn't expected.	We won't cover you for any loss or damage we've already said we can't cover you for in Section A. Damage to hot tubs or jacuzzis. Damage which happens whilst: • any part of your home is occupied by lodgers, tenants or paying guests; • your home is unoccupied or unfurnished. Damage caused by: • structural movement, settlement, shrinkage; • water coming into your home other than by storm, flood or escape of water, as stated on pages 20 and 21 (clauses 5 and 6); • not using the correct or enough sealant or grout, or the sealant or grout failing over time, where this is visible and evident.

SECTION B

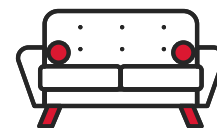
Your contents cover

Your schedule shows if this section applies to your policy.
If you need to make a claim please call **0330 024 2255**.



SECTION B

Your contents cover



Your schedule shows if this section applies to your policy.

Contents means:

Household goods, furnishings, furniture domestic appliances and personal belongings which you or your family own or are legally responsible for.

Business equipment up to a total of £5,000.

Carpets, whether fitted or not.

Valuables up to the limits shown in the Summary of policy limits tables or on your schedule if you have specified any valuables.

Professionally fitted electric vehicle charging stations, power units and associated leads.

Interior decorations where you're the tenant of the home. Also in cases where you're the owner, but not responsible for insuring the buildings.

Tenants' fixtures and fittings.

Aerials, satellite receiving equipment or masts fixed to or in your home.

Surf and paddle boards including non-motorised watercraft less than 12 feet in length and their accessories.

Bicycles (including electrically-assisted) and electric scooters (e-scooters) with a maximum speed of 15.5mph, providing they are being used in a manner that complies with current UK law.

Personal money up to £1,000.

Credit cards up to £1000.

Deeds up to £1,000.

Contents does not include:

Any motorised bicycle designed to travel over 15.5mph unassisted or any motorised vehicle.

Any form of aircraft (including models and drones).

Any motorised watercraft, non-motorised watercraft exceeding 12 feet in length and any scuba diving equipment.

Caravans.

Horse boxes.

Any form of trailer.

Parts, spares or accessories for any item listed above.

Securities or documents.

Wooden, laminate or vinyl floor coverings.

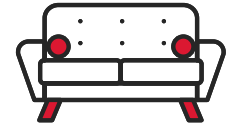
Landlords' fixtures and fittings.

Any living creature.

Mobile phone airtime.

SECTION B

Your contents cover



What we will cover you for

Loss or damage to contents which you or your family own or are legally responsible for whilst in your home caused by:

1. Fire, explosion, lightning or earthquake.
2. Smoke.
3. Riot, strikes, or political disturbances.
4. Vandalism (malicious damage).
5. Storm or flood.
6. Escape of Water or Domestic Heating Fuel.
 - (a) Water leaking from any fixed tank, domestic appliance (such as washing machine) or pipe.
 - (b) Domestic heating fuel leaking from any fixed domestic heating installation, such as a boiler.

We'll also pay up to £2,000 for loss of metered water or domestic heating fuel from your home following accidental damage to the fixed water or heating installation.

What we cannot cover you for

Loss or damage caused by scorching, melting, warping or other forms of heat distortion unless accompanied by flames. You might be covered for accidental damage if you chose this option. If you chose to add accidental damage cover this will be shown in your Schedule.

Loss or damage caused:

- by you, your family, lodgers or any person lawfully allowed to be in your home;
- while your home is unoccupied or unfurnished.

Any amount over £5,000 for loss or damage to the contents contained in garages or outbuildings at your home.

Loss or damage caused by rising ground water levels or frost.

The first £1,000 of each claim for loss or damage caused by storm or flood which results in subsidence, heave or landslip of the site.

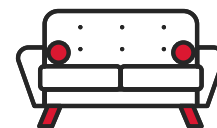
Loss or damage:

- caused while your home is unoccupied or unfurnished;
- caused by the escape of water from guttering, rainwater down pipes, roof valleys and gullies;
- caused by the overflowing of water due to taps being left on. You may be covered if you chose extended accidental damage cover;
- caused by not using the correct or enough sealant or grout, or the sealant or grout failing over time, where this is visible and evident.

The first £1,000 of each claim for loss or damage caused by escape of water which results in subsidence, heave or landslip of the site.

SECTION B

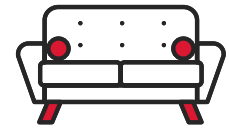
Your contents cover



What we will cover you for	What we cannot cover you for
7. Theft or attempted theft.	Loss or damage caused: • by you, your family, lodgers or any person lawfully allowed to be in your home; • while your home is unoccupied or unfurnished; • while any part of your home is lent, let, sub-let or shared. You will be covered if there was forcible and violent entry to or exit from your home. Any amount over £5,000 for loss or damage to the contents contained in garages or outbuildings at your home.
8. Collision or impact by: (a) aircraft or other aerial devices or items dropped from them; (b) vehicles or animals; (c) falling trees or branches; (d) lampposts or telegraph poles.	Loss or damage caused by cutting down all or part of your trees.
9. Damage caused by falling aerals, satellite dishes, their fittings and masts and wind turbines. They must be permanently fitted to your home.	Whilst we'll pay for damage to your contents caused by falling wind turbines, we won't pay for damage to those items under this section (please see section A – Buildings cover for this where there may be cover).
10. Subsidence or ground heave of the site that the buildings stand on, or landslip.	Damage caused by or resulting from: • coastal or river erosion; • the movement of solid floor slabs. This is unless the foundations below the outside walls of your home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of man made ground, movement of made up ground, shrinkage or expansion; • the action of chemicals or chemical reaction.
11. Contents in the Open. We'll pay up to £1,000 for loss or damage to contents in the open. They must still be on the land belonging to your home (e.g. your garden).	Loss or damage: • caused while your home is unoccupied or unfurnished; • caused by storm or flood; • to bicycles and electric scooters not secured to a fixed permanent structure; • to valuables; • to personal money.

SECTION B

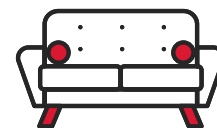
Your contents cover



What we will cover you for	What we cannot cover you for
12. Glass, Mirrors and Ceramic Hobs. Accidental damage to mirrors, fixed glass in furniture or ceramic hobs in free-standing cookers while in your home.	Accidental damage caused: • while your home is unoccupied or unfurnished; • when any part of your home is occupied by lodgers, tenants or paying guests.
13. Home Entertainment Equipment. We'll cover you for accidental damage to home entertainment equipment, in your home. This cover also extends to include aerials and satellite receiving equipment permanently fixed to your home.	Damage to: • computer software and accessories such as memory sticks or flash drives or games; • portable electronic equipment such as cameras, games, toys, phones, laptops or tablets. If you need accidental damage cover for these items, please speak to your broker. Loss or damage caused: • while your home is unoccupied or unfurnished; • by computer viruses; • when any part of your home is occupied by lodgers, tenants or paying guests. The cost of: • remaking any digital files, films or data or the value of any information contained on it; • recovering any digital media.
14. Digital Information. We'll pay up to £2,000 for loss or damage insured by Section B paragraphs 1-10 to legally downloaded audio/visual files.	• Any illegally downloaded files or files you can't prove you paid for; • The cost of remaking any film, disc or tape or rewriting any of the information stored.
15. Household Removal. Accidental loss or accidental damage to your contents while they are being moved by professional furniture removers. They must be being moved from your home to your new permanent home within the UK.	Loss or damage: • caused by cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers; • not reported to the professional furniture removal company within 7 days of delivery to your new home; • to contents in storage or being moved to or from storage; • to valuables or personal money.

SECTION B

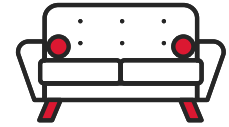
Your contents cover



What we will cover you for	What we cannot cover you for
16. Contents Temporarily Removed. We'll pay claims for loss or damage to your contents caused by paragraphs 1-6 and 8-10 of Section B, when they are removed from your home. They must still be in the UK and be removed for no longer than 90 days. We'll pay claims for theft or attempted theft from a building where you or your family live or work. We'll pay claims for theft or attempted theft from someone else's home as long as it's occupied. We'll also pay if your contents were in a bank deposit box. The most we'll pay is £6,000, except for contents contained in garages or outbuildings. The most we'll pay in these cases is £5,000.	Loss or damage to contents which are not in a building caused by fire, smoke, storm, flood, theft or vandalism. Loss or damage caused by theft or attempted theft from a building unless there's evidence that someone used force and violence to get into or out of the buildings. Any claims arising for contents: • which have been removed for sale, exhibition or placed in a furniture depository or storage facility; • taken with you or your family while living and studying away from your home.
17. Student's Cover. We'll pay up to £5,000 for loss or damage to contents belonging to you or your family, insured by Section B paragraphs 1-10. You or your family must be in full time education in the UK and living and studying away from your home.	Loss or damage caused: • by theft or attempted theft unless there's evidence that someone used force and violence to get into or out of your student home (where you are living whilst studying); • whilst commuting to or from your student home.
18. Alternative Accommodation. The cost of alternative accommodation while your home is unsuitable for living in due to damage insured by Section B. This must be within the same territory as your home address. We'll pay for you, your family and your pets. The most we'll pay is £15,000. Your contents will be covered at both your home and the address of the alternative accommodation, up to the limit shown in your policy.	

SECTION B

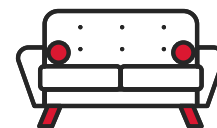
Your contents cover



What we will cover you for	What we cannot cover you for
19. Loss of Keys. We'll pay up to £1,000 for replacing and fitting the locks and keys of external doors and windows of your home if your keys are lost or stolen.	Loss or damage if you've claimed for loss of keys under the Buildings section of your policy.
20. Title Deeds to your home. The cost of preparing new title deeds following loss or damage insured by Section B – Your Contents Cover. They must be kept in your home or with your solicitor, bank or mortgage provider. The most we'll pay is £1,000.	
21. Special Events. We'll increase the contents limit by £5,000 for one month before and after special events. This is to cover the cost of gifts and extra food and drinks.	
22. Freezer Contents. We'll pay for damage to food kept in your freezer if the freezer stops working properly. We'll also pay for food that is ruined by chemicals in the freezer. The most we'll pay is £1,000.	Loss or damage caused: • by your power supply being cut off by your energy company; • while your home is unoccupied or unfurnished.
23. Personal Money. We'll pay up to £1,000 for accidental loss or theft anywhere in the world of personal money. It must belong to you or your family. If your claim is for travel tickets and sports season tickets, cover will only apply if you are unable to get a replacement.	Losses caused by error or omissions, such as you paying too much money when buying something. If you don't report the loss or theft to the police straight away. Loss or theft from your home while your home is unoccupied or unfurnished. Loss or theft from an unattended road vehicle.
24. Credit Cards. We'll pay up to £1,000 if you lose money because your, or your family's, credit cards are used without you allowing it (fraud). We'll cover you for this if they're used anywhere in the world.	If you didn't report the loss to the card company as soon as you found out. Any legal responsibility because you haven't followed the provider's terms and conditions. Any loss because your card has been used by you, your family, lodgers or any person lawfully allowed to be in your home without you allowing it.

SECTION B

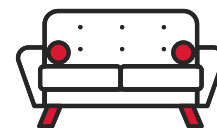
Your contents cover



What we will cover you for	What we cannot cover you for
25. Guests' Contents. We'll pay up to £1,000 for the contents of guests or domestic employees while they are in your home.	You can only make a claim under this part of your policy for items that would be covered under Section B paragraphs 1-10. All of the exclusions that apply to those parts still apply to any claims made for your guests' contents. For example, we won't pay for: • theft or vandalism by you, your family, lodgers or any person lawfully allowed to be in your home; • theft or vandalism while your home is unoccupied or unfurnished; • storm or flood damage caused by rising ground water levels or frost.
26. Plants in your garden. We'll pay up to £1,000 for loss or damage to plants, lawns (including artificial lawns), bushes, shrubs and trees in the garden. The damage must be insured by Section B paragraphs 1-5 and 7-10.	Loss or damage caused by: • collision by insects, birds or your pets; • frost damage; • flooding to lawns (including artificial lawns); • theft or vandalism while your home is unoccupied or unfurnished. Any claim for artificial lawns if you've claimed for them under the Buildings section of your policy.
27. Fatal Accident. We'll pay £5,000 if you or your family suffer a fatal injury caused by a fire or assault by thieves in your home. The death must happen within 30 consecutive days of the fire or assault.	A claim arising from an injury to you or your family caused by a person insured by this policy.
28. Tenants' Cover. Loss or damage insured by Section B paragraphs 1-12 to: (a) fixtures and fittings, greenhouses and sheds that you have installed at your home. (b) the structure, decorations, fixtures and fittings of your home. We'll only pay for these items if you're responsible for them as a tenant under a tenancy agreement. The most we'll pay is £5,000, which includes a maximum payment of £1,000 for artificial lawns.	

SECTION B

Your contents cover



What we will cover you for	What we cannot cover you for
29. Occupiers' and Personal Liability. If someone gets sick, hurt or killed in an accident in your home, a court might say you're responsible and have to pay damages. This might also happen if someone else's property is accidentally lost or damaged. We'll cover you, your family and your domestic employees for all amounts that you or they become legally liable to pay in respect of accidental: (a) death, injury or illness to any person other than you, your family or any domestic employee; (b) loss of or accidental damage to property. arising from: 1. your occupation (not ownership) of the buildings or land belonging to your home; or your acts or omissions in a personal capacity in the UK and anywhere in the world during a temporary visit not exceeding 90 consecutive days. The most we will pay for any one claim or number of claims arising from one original cause is £2,000,000 inclusive of all costs and expenses. 2. your employment of any domestic employee in the UK and anywhere in the world during a temporary visit not exceeding 90 consecutive days. The most we will pay for any claim or number of claims arising from one original cause is £10,000,000 inclusive of all costs and expenses.	Any damages legally payable because: • of death, injury or illness to you, your family, or anyone employed by you or your family, other than a domestic employee; • of damage to property (other than temporary holiday accommodation) that belongs to you or your family are responsible for; • any contract or agreement says you or your family are responsible for something which you wouldn't otherwise have been responsible for; • you or your family own any land or building including your home; • of the passing on of any infectious disease or virus; • of your current or former trade, business, profession or occupation. We won't cover you for the ownership, custody, control or use of: • any motorised vehicle, such as a car; • caravans, horse boxes or trailers; • any form of aircraft (including models and drones) or hovercraft; • watercraft or any other equipment designed for or intended for use on or in water. However, we will cover battery or pedestrian operated models or toys or hand propelled watercraft; • animals other than domestic pets and horses kept for private hacking. Hacking is when people ride horses over roads and other trails; • any breed or type of dog that is illegal to own, including those listed under the Dangerous Dogs Act 1991 or any subsequent amending legislation • any dog that has demonstrated aggressive behaviour, or has shown adverse behavioural traits or tendencies • firearms, except legally-held sporting guns while being used for sporting purposes; We also won't pay any fines, penalties or anything you have done to increase the damages above the amount that would have been awarded in the first place.

SECTION B

Your contents cover

Accidental damage

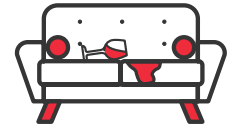
This cover is optional. Your schedule shows if this section applies to your policy. If you need to make a claim please call **0330 024 2255**.



SECTION B

Your contents cover

Accidental damage



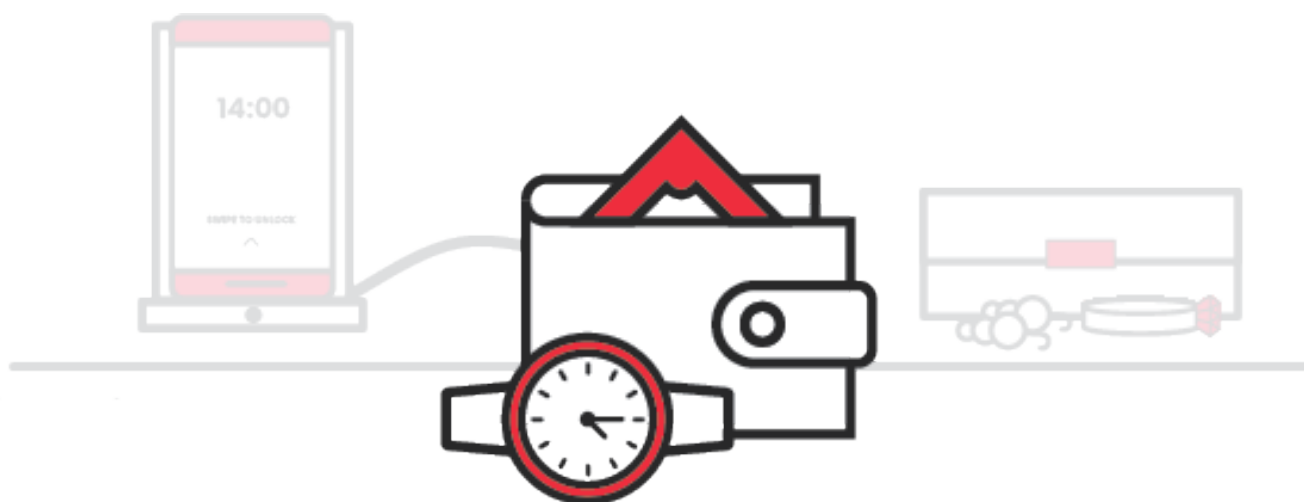
This section of cover is an optional extra

What we will cover you for	What we cannot cover you for
Accidental Damage. We'll pay to repair or replace your contents if they are accidentally damaged. By accidental damage we mean damage that happens suddenly and wasn't expected.	Loss or damage which happens whilst: • any part of your home is occupied by lodgers, tenants or paying guests; • your home is unoccupied or unfurnished. Any amount over £1,000 for damage to glass, china, porcelain, earthenware, stone or other fragile material whilst it is being handled or used. Damage to: • clothing; • contact lenses; • contents in the open. For example garden furniture, a barbecue or a children's slide. Damage caused by: • water coming into your home other than by storm, flood or escape of water that is otherwise covered under Section B, Your contents cover, What we cover for you, clauses 5 (storm and flood) and 6 (Escape of Water or Domestic Heating Fuel); • not using the correct or enough sealant or grout, or the sealant or grout failing over time, where this is visible and evident.

SECTION C

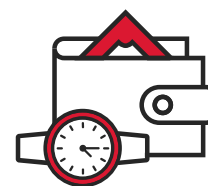
Your personal belongings cover

This cover is optional. Your schedule shows if this section applies to your policy. If you need to make a claim please call **0330 024 2255**.



SECTION C

Your personal belongings cover



This section of cover is an optional extra

What we will cover you for	What we cannot cover you for
Theft, accidental loss of or accidental damage to: 1. Unspecified personal belongings. 2. Specified personal belongings. You or your family own or are legally responsible for. This cover applies within the UK (or anywhere else in the world for up to 60 days).	We won't cover property stolen from an unattended vehicle unless it was out of sight in a locked boot/ luggage compartment or glove box. All doors, sunroofs, retractable/convertible roofs and windows must also have been closed and locked. Loss or damage to: • sports equipment whilst being used; • electric scooters left unattended and away from your home unless they are in a locked building or secured to a permanent structure with a lock; • the strings or drum skins of musical instruments; • navigational, audio or communication equipment unless designed to be portable. Loss or damage caused by scratching, denting or chipping. The cost of remaking any film, disc or tape or the value of any information contained on it. The cost of recovering any digital information. Loss or damage: • from your home caused by theft, attempted theft or vandalism, while your home is unoccupied or unfurnished; • caused by theft from any temporary accommodation for you or your family, unless violence and force was used to get in or out.



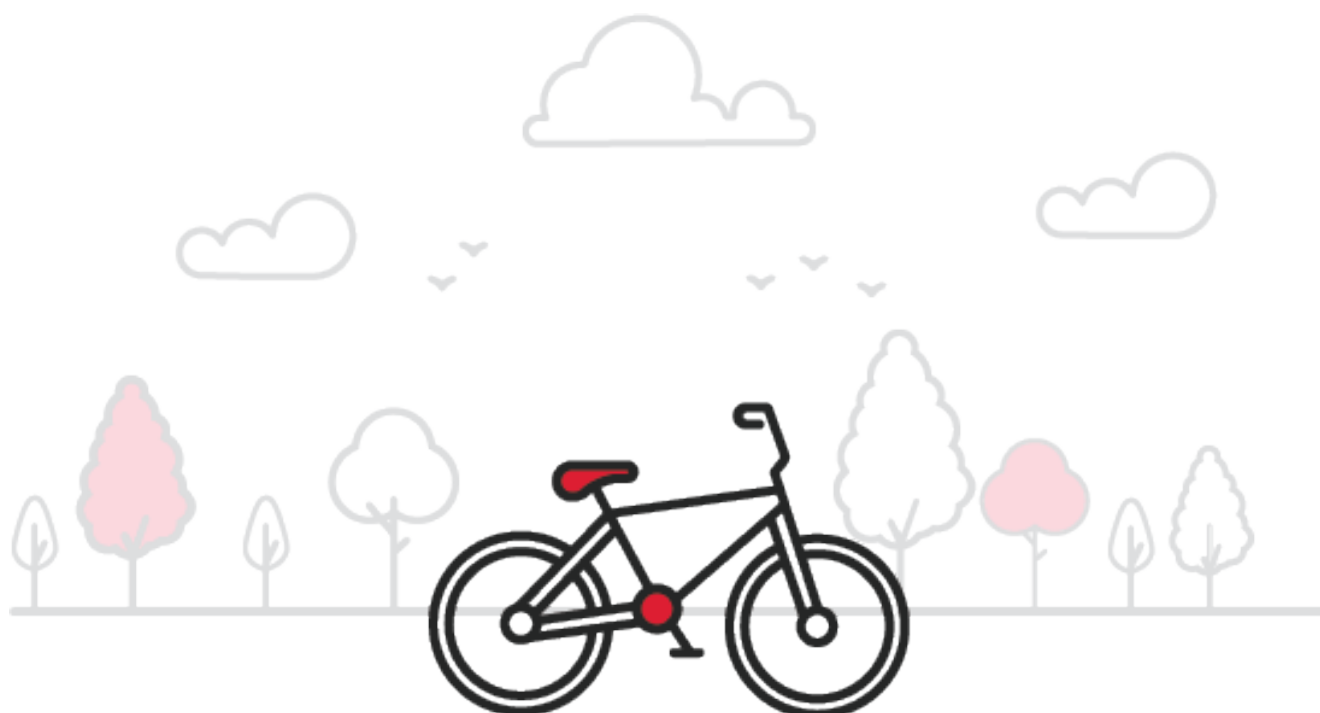
Personal Belongings Cover

This cover, if you have it, is great for covering personal items that are taken away from your home.

SECTION D

Your bicycles cover

This cover is optional. Your schedule shows if this section applies to your policy. If you need to make a claim please call **0330 024 2255**.



SECTION D

Your bicycles cover



This section of cover is an optional extra

What we will cover you for

Worldwide cover for theft, accidental loss of or accidental damage to bicycles (including electrically-assisted) shown in your schedule. You or your family must own or have legal responsibility for the bicycles.

What we cannot cover you for

We won't cover bicycles that are stolen or damaged away from your home and left unattended unless they're in a locked building or are secured to a permanent structure with a lock.

Loss of value. Most things you buy lose value over time. We won't pay the difference between the price you paid and how much the bicycle was worth at the time of the loss or damage.

More than the amount specified on your schedule.

Loss or damage:

- while the bicycle is being used for racing, rallies, pacemaking or trials;
- to accessories or tyres unless the bicycle is stolen, lost or damaged at the same time;
- to any motorised bicycle designed to travel over 15.5mph unassisted;
- to bicycles taken with you or your family while living and studying away from your home. This includes commuting to and from where living and studying.



Bicycles Cover

Prevent theft of your bicycle by always ensuring it is locked securely to a permanent structure.

Where available use secure bicycle storage facilities.

What this policy doesn't cover

This section lists specific events, circumstances or situations where we don't provide cover for certain loss, damage or damages that you legally have to pay. These exclusions protect us, the insurance company, from unreasonable risk, and apply to all of the policy sections in addition to section specific exclusions.

We won't pay for:

1. Radioactive Contamination

Any loss, damage, cost, expense, liability, or bodily injury 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 or contaminating properties of any radioactive matter or the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or component.
- any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- any chemical biological bio-chemical or electromagnetic weapon.

2. Sonic Booms

Any loss, damage, liability, claim or expense directly or indirectly caused by or contributed to, by or arising from pressure waves from aircraft and other flying devices.

3. War Risks

Any loss, damage, cost, expense, liability, or bodily injury directly or indirectly caused by or contributed to, by or arising from any of the following:

War, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

Any action taken in controlling, preventing, suppressing or in any way relating to the above.

4. Events Before the Policy Started

Any loss, damage, cost, claim or expense directly or indirectly caused by or contributed to, by or arising from any accident or incident that happened before this policy started.

5. Deliberate or Criminal Acts

Loss, damage or any other claim directly or indirectly caused by or contributed to, by or arising from deliberate or criminal acts by you, your family or any other person lawfully allowed to be in your home.

6. Decrease in Value

Any decrease in value following a repair or replacement paid for under this policy.

7. Deception

Any loss or damage directly or indirectly caused by or contributed to, by or arising from someone lying, unless they only lied to get into your home.

8. Business Property and Legal Responsibility

Any loss or damage to property owned by, held in trust or used for any business, trade or profession. This doesn't include business equipment. Any damages you legally have to pay that are directly or indirectly caused by or contributed to, by or arising from any business, trade or profession.

9. Confiscation

Any loss, damage, claim, expense or damages you legally have to pay directly or indirectly caused by or contributed to, by or arising from confiscation, detention or seizure by:

- (a) customs, police or other officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

10. Pollution or Contamination

Any loss, damage, liability, claim or expense caused by pollution or contamination. However we will cover these types of claims if they're directly or indirectly caused by or contributed to, by or arising from something that happens suddenly, unexpectedly and was an identifiable incident. This must have happened during the period of insurance.

What this policy doesn't cover

11. Date Change and Computer Viruses

Any loss, damage, liability, claim, cost or expense directly or indirectly caused by or contributed to, by or arising from:

- (a) the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;
- (b) computer viruses.

12. Terrorism

Any loss, damage, cost or expense

- directly or indirectly caused by or contributed to, by or arising from an act of terrorism.
- directly or indirectly caused by or contributed to, by or arising from biological, chemical and/or nuclear force.
- of whatsoever nature directly or indirectly caused by or contributed to, by or arising from, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

13. Wear and Tear

Almost everything in your home will suffer wear and tear over time. We won't be able to pay a claim for any loss or damage directly or indirectly caused by or contributed to, by or arising from wear and tear, wet or dry rot or anything which happens slowly over time.

14. Cyber

Any liability directly or indirectly caused by or contributed to, by or arising from:

- Obstruction, trespass or nuisance resulting in interference with or loss of enjoyment of material property caused by or arising from a cyber event or any action taken in controlling, preventing, suppressing or in any way relating to a cyber event.
- loss of use, change or loss in value, reduction in functionality, repair, replacement, restoration or reproduction of data.

For the purpose of this exclusion, a cyber event and data means the following;

Cyber event:

- malicious deletion, corruption, unauthorised access to, or theft of data; or
- damage or disruption caused by computer virus, hacking or denial of service attack; affecting your home systems (for example any personal computer or electronic device that connects to the internet.)

Data:

- Facts, concepts, information, ideas, text, recordings and images which are converted to a form which is processed by your home systems, but not including software and programs.

15. Other things we can't cover

Any loss, damage, liability, claim or expense directly or indirectly caused by or contributed to, by or arising from:

- your home undergoing demolition, structural alteration, structural repair or renovation.
- breakdown.
- lack of maintenance.
- faulty design or workmanship or the use of faulty materials.
- any process of cleaning, drying, dyeing, heating or washing.
- atmospheric or climatic conditions or frost (other than Frost Damage as described in Section A Your Buildings cover, page 18)
- chewing, scratching, tearing or fouling by pets.
- damage by insects, parasites, vermin, fungus and mildew. Vermin are animals or insects that are considered pests or nuisances. For example rodents, foxes and squirrels.

Your general conditions

These conditions apply to the whole insurance policy. You must meet these conditions in order for cover to apply. If you breach any condition within this policy, your claim could be denied or the sum we pay as a result of a claim could be reduced. Depending on the circumstances, we may also cancel the policy or treat it as if it never existed (voidance), in accordance with the terms of the policy and applicable law.



How to make sure your policy is valid:

- Taking care
- How to make changes to your Policy
- Fraud
- If you have other insurance
- Contracts (Rights of Third Party Act 1999)
- Things you need to do when making a claim
- Leaving your home empty
- Building Work
- If there is more than one name on the policy
- Sanctions
- Does the amount I'm insured for change over time?
- Making your home secure

Cancelling your Policy

- Your rights to cancel your policy
- Our rights to cancel your policy

How to make sure your policy is valid



You must meet these conditions in order for cover to apply.

1. Taking Care

You and your family must take all reasonable care to prevent loss, damage, accidents and injury. And to protect and maintain the buildings and contents in a good condition.

2. How to make changes to your policy

It's important you keep us up to date with any changes that may affect your insurance policy. The information you gave us when you took out your policy is contained within your statement of Insurance. If any of this information is incorrect or has changed, you need to get in touch with your broker. If you don't, it could mean that your policy is no longer valid.

The kinds of things that we need to know about are:

- change in your address.
- change in your occupation.
- an increase in the value of the contents, personal belongings or bicycles.
- a non family member comes to live with you.
- you or someone who lives with you is charged with or convicted of an offence. This doesn't include driving offences.
- planning to make any changes to your home such as restoration or renovation.
- you or someone who lives with you receives a County Court Judgement or Individual Voluntary Arrangement.
- your home is being used for business or professional services (unless the business use is covered within the working from home section detailed under the helpful hints and product guidance section).
- an increase in the rebuilding costs of your home.
- you or someone who lives with you is declared bankrupt or subject to bankruptcy proceedings.

Please remember that if you don't tell us about changes, it may affect our decision to provide cover. It may also affect the price you paid or the terms of this policy.

We may also in some cases treat your policy as if it never existed.

If you do tell us something was incorrect or has changed, the price of your policy could change, we may also apply further terms by endorsement or no longer be able to provide you with cover.

3. Fraud

If you or your family:

- makes a claim under this policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of your wilful act or if the loss or damage was caused with your agreement or knowledge;
- have committed fraud under any other insurance policy;
- makes an untrue statement, fails to provide us with information we have requested or knowingly provides inaccurate information about their circumstances in order to obtain insurance cover.

We will:

- cancel the policy from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on the policy;
- recover any money that has already been paid on a claim;
- not return any premium;
- inform the police, other financial services and anti-fraud databases.

4. If you have other insurance

We will not pay for any loss, damage, legal liability or other event giving rise to a claim covered under this policy if you are entitled to be paid by any other insurance which covers the same loss, damage, legal liability or other event.

How to make sure your policy is valid



5. Contracts (Rights of Third Parties) Act 1999

Apart from us, only you have the right to make a claim under this cover. This means that a law called the Contracts (Rights of Third Parties) Act 1999 doesn't apply to your cover in relation to any third party rights or interest.

6. Things you need to do when making a claim

If you make a claim, you must:

- tell us as soon as you can;
- tell the local police immediately of any theft or criminal damage. Take a note of any reference number given to you;
- attempt reasonable steps to recover any property which has been lost. For example, calling the lost property departments of places you've been to recently;
- send us all documents and information we ask for.

You must not:

- pay, offer or agree any amount or admit responsibility without our approval;
- leave any property to us without our approval. For example, if something is damaged, say a carpet or furniture, you can't expect us to take this away, unless we ask for it;
- carry out any permanent repairs or get rid of any damaged items. We must be given the opportunity to look at the damage first.

We won't pay any claims unless you have kept to the above conditions.

We may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which we have agreed to pay a claim;
- take over, defend or settle a claim made against you. We may also take legal action in your name to get back any payment we have made under this policy.

For further information please refer to 'How we deal with your claim' on pages 8 to 12.

7. Leaving your home empty

If you know that your home is not going to be lived in for more than 60 days in a row, you must tell your broker immediately.

When your home is not lived in for more than 60 days in a row we'll treat your home as unoccupied. In these circumstances, we won't provide full cover as shown in the relevant policy section, and the stated restrictions will apply.

Regular visits to the property and staying over once in a while doesn't count as living in it. In these situations the policy will be restricted. However, if you can't live in your home for more than 60 days because of a claim we've accepted, the restrictions won't apply.

8. Building work

If you're planning to have any structural work carried out at your home you must tell your broker at least 7 days before the work starts. These building works might include:

- an extension;
- demolishing any walls;
- renovation; or
- any form of building work.

We'll then decide whether to continue covering you or give you any extra conditions we think are needed. You must tell us first. If you don't, we won't pay any claims caused by any building work taking place.

You don't need to tell us or your broker if you are undertaking:

- internal painting and decorating;
- tiling;
- replacing bathroom suites and/or kitchen fixtures and fittings;
- internal joinery;
- plastering;
- installation/repair of central heating;
- external window replacement.

How to make sure your policy is valid



9. If there's more than one name on the policy

Any insured person named on your schedule may make changes to the policy, submit a claim or discuss an existing claim with us. If someone named on the policy wants to be removed, we'll only accept authority from the person being removed. We'll also accept a court order or written agreement from that person's personal representative.

10. Sanctions

No cover is provided and we will not be liable to make any payment or provide any benefit under this policy where doing so would breach any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, United States of America or European Union. Where any such prohibition or restriction applies we retain the right to cancel this policy immediately, in that event you may be entitled to a pro rata refund of the premium, providing that any payment or refund does not breach any prohibition or restriction imposed by law.

11. Does the amount I'm insured for change over time?

The specified personal belongings sums insured are automatically changed in line with changes in the Retail Price Index or an alternative appropriate index. Your schedule will show you the new sum insured amount at each renewal date. If you think this amount isn't enough then please call your broker.

12. Making your home secure

Check your schedule, and where there's a minimum standards of security endorsement, you must make sure all window and door locks meet the standard and are working as specified. If the security is not fitted and applied in line with the endorsement wording, we won't cover loss or damage caused by theft, attempted theft or vandalism.

Cancelling your policy



Your rights to cancel your policy

You can cancel your policy at any time. To do this, contact your broker. Any refund will be calculated as follows:

We will:

- provide a full refund if the insurance has not yet started;
- refund you the amount for the exact number of days left if no claim has been made in the current period of insurance;
- not refund any money if a claim has been made in that period.

If you have a loan agreement with Covéa Insurance to pay for your insurance, we may take the full balance of this loan from any claim we pay. If we don't do this then you may have a balance left to pay when your policy is cancelled. Any money you owe us must be paid to Covéa Insurance as described in your loan agreement.

Our rights to cancel your policy

We, your broker or anyone acting for us can cancel your policy by sending 14 days' notice to your last known address. Some reasons for cancelling include:

- changes to information you gave when you bought the policy mean we can't cover you. To check the information you gave us please look at your statement of insurance or policy schedule;
- for not paying money you owe to your broker or to Covéa Insurance in line with a loan agreement;
- where you don't co-operate with us;
- where you don't tell us of any changes in your circumstances;
- where you commit or attempt fraud;
- where you use threatening or abusive behaviour or language, or intimidate our staff or suppliers. For example threats of violence, swearing, comments about race, sexuality or gender.

If we cancel your policy, we will refund you for the exact number of days left in the current period of insurance. You won't get a refund if you've already made a claim, or we have been notified of a claim. If we cancel your policy due to fraud, it will be from the date fraud was committed and we will keep any amount you have paid.

We will also inform the police of the circumstances.

If you have entered into a credit agreement to pay your premium and you fail to make payments when due, we may cancel your policy if instructed to do so by your intermediary or the provider of that credit agreement.

Protecting your policy

Where are Covéa Insurance registered and are they regulated?

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office: A&B Mills, Dean Clough, Halifax, HX3 5AX.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we can't meet our obligations. Further information is available from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. www.fscs.org.uk.

Who will we share your information with?

In order to prevent and detect fraud we may share the information you provide with fraud prevention agencies including law enforcement. If false or inaccurate information is provided and fraud is suspected, details will be passed to these agencies to prevent fraud and money laundering. We and other organisations, including those from other countries and the police, may access and use the information provided to make decisions. For example, we need to use the information you provide to process your insurance application and to process any claim you make. We may also conduct credit reference checks in certain circumstances including confirming your identity and recovering debt. You can find out further details by visiting

www.coveainsurance.co.uk/privacy-notice/home-insurance-section/

You should show this notice to anyone who has an interest in the property insured under the policy. You must make sure that any information you give us about anyone else is correct. You must also make sure they've said it's ok for you to give us the information.

Helpful hints & product guidance

Accidental Damage – Buildings & Contents Explained

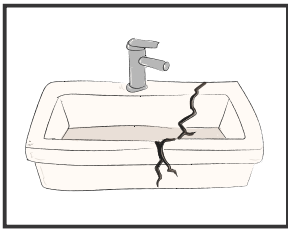
Your insurance policy covers you for some standard accidental damage, but for more enhanced cover you would need to purchase an additional add-on. Your schedule will show whether this cover is in place.

Standard Accidental Damage

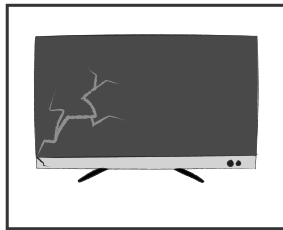
(included in your policy) Refers to specific, fixed parts of your home such as:

- fixed glass
- sanitary ware
- hobs
- Home entertainment equipment

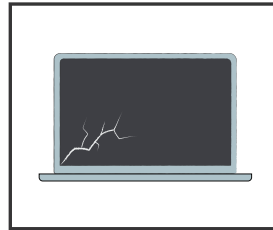
Examples of cover under this section are:



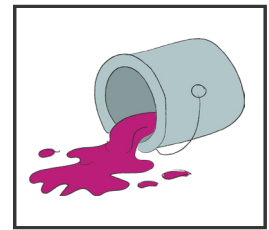
Dropping an item into your sink and it cracking.



Moving your TV whilst decorating, dropping it causing damage.



Accidentally dropping a laptop, causing the screen to crack.



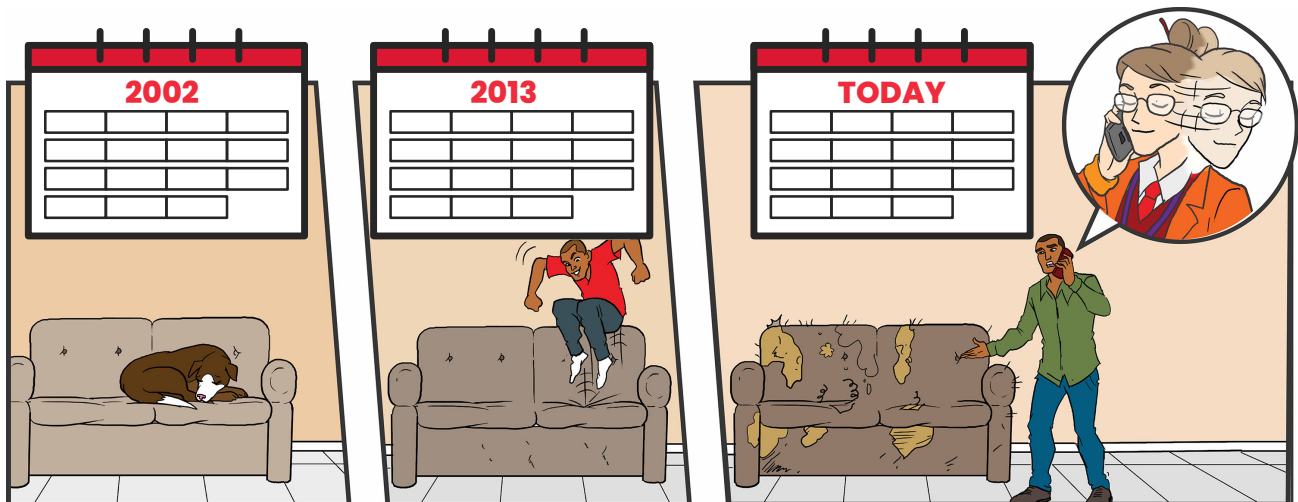
Paint being spilled on laminate flooring.

Examples of cover under this section are:

There are some circumstances where you are **not** covered for damage such as wear and tear.

Wear and tear is damage that happens over time and is not because of an accident.

Examples of this could be a sofa which has worn or rotten wooden window frames which then stop closing, and need replacing.



Helpful hints & product guidance

Excess Explained



Compulsory Excess

This is the fixed amount you must pay in the event of a claim. This may differ depending on the type of claim.



Voluntary Excess

Optional amount you agreed to pay in the event of a claim, when you purchased the policy.



Total Excess You Pay

The voluntary excess will not apply for subsidence, ground heave or landslip claims.

For combined buildings and contents claims, only the **higher excess applies** for every incident; you will not be charged both the buildings and contents excess when claiming under one incident.

See the example below:

You have combined buildings and contents and you are making a claim for a fire which has damaged both buildings and contents

Your schedule shows:



Contents standard excess £100 + Contents Voluntary excess £150 = £250

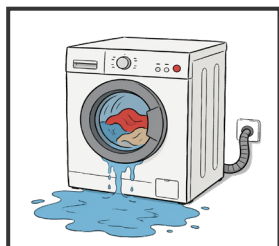
Buildings standard excess £100 + Buildings Voluntary excess £200 = **£300**

The buildings excess would apply as this is the highest total excess

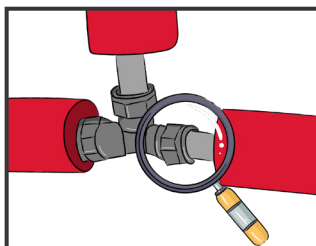
Helpful hints & product guidance

Trace and Access Explained

Your policy covers the cost of finding the source of:



Water leaking from any fixed tank, domestic appliance or pipe.



Domestic heating fuel leaking from any fixed domestic heating installation.

You must have discovered damage first (e.g. water damage) before claiming under this section.

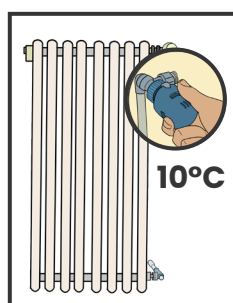
You are covered for the cost of repairs resulting in locating the leak for walls, floors and ceilings.

Please note cover is not provided for:

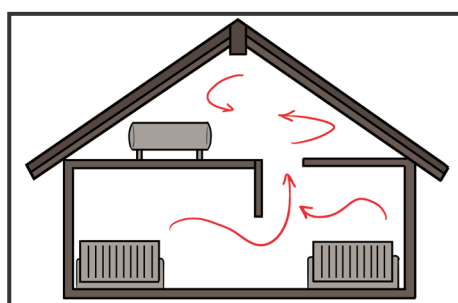
- The pipe itself (unless caused by freezing)
- Domestic water or heating installation

A Full list of exclusions is located within the policy booklet.

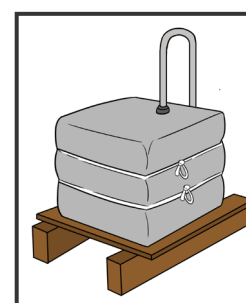
How to stop your pipes from bursting



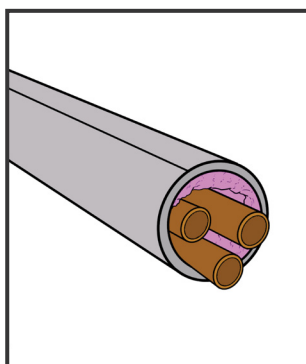
Leave heating on a minimum of 10°C



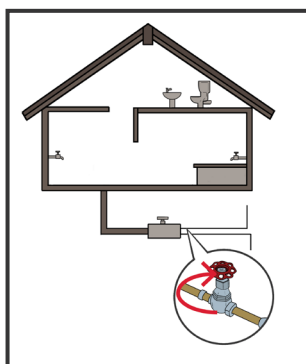
Open the loft hatch so warm air can circulate to help prevent freezing in cold weather



Insulate the cold water tank



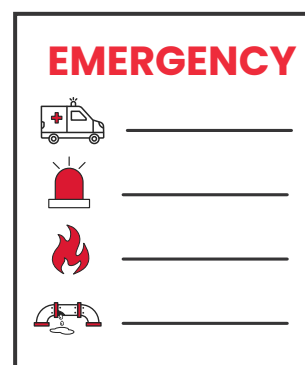
Insulate pipes, including in the attic (which are most likely to freeze)



Locate your mains water supply and know how to turn it off



Turn off water supply to outside taps



Have emergency contact details readily available

Helpful hints & product guidance

Flood advice

Be aware of Met Office and Environmental Agency warnings.

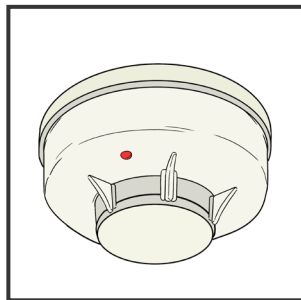
If there's a risk of flooding, try to move as many things upstairs as possible.



Fire prevention



Never leave lit candles unattended and ensure they are put out properly



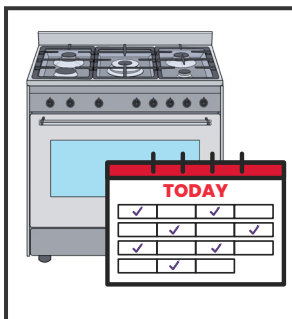
Place smoke detectors on every level of your home (preferably near doorways/stairways) and check batteries regularly



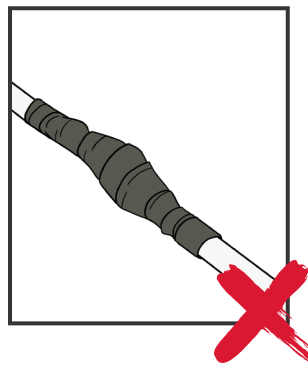
Always use fireguards and regularly have chimneys swept



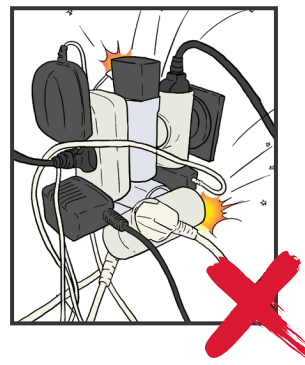
Never leave hot fat or oil when cooking. If a pan does catch fire cover it with a fire blanket or damp cloth -DON'T use water



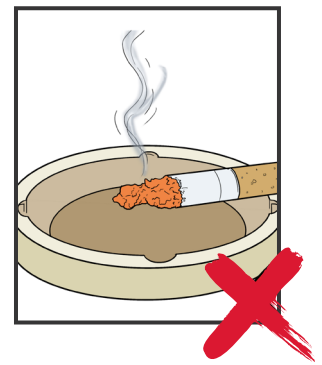
Have gas appliances serviced regularly by a Gas Safe Registered engineer



Replace damaged cables rather than tape them up



Avoid overloading plugs; use an extension lead if you need more plugs



Ensure cigarettes, cigars, etc. are put out properly

Helpful hints & product guidance

Storms and storm damage

The ABI (Association of British Insurers) define a storm as:

- Wind speeds with gusts of at least 48 knots (55mph, equivalent to Storm Force 10 on the Beaufort Scale) or;
- Torrential rainfall at a rate of at least 25mm per hour or;
- Snow to a depth of at least one foot (30 cm) in 24 hours or;
- Hail of such intensity that it causes damage to hard surfaces or breaks glass;
- Move any portable outdoor furniture, or other unsecured items that could cause damage if blown around by high winds, to an outbuilding or secure them to a permanent fixed structure;
- Ensure that all doors and windows are closed and securely fastened;
- Be mindful of low hanging tree branches which could cause damage in high winds and check the trees within your garden for any visible damage following a storm which may require maintenance.

Storms can cause considerable damage to your home but by taking a few simple steps when bad weather has been forecast you can reduce the extent of damage caused. The following are some examples of the things you can do to protect your home:

- Regularly check the condition of all roofs including garages, sheds and flat roofs for sign of wear and tear;
- Keep gutters, gullies and drains clear to carry water away quickly and efficiently;
- Clear away any loose items from your garden to ensure there is nothing that could be carried away by high winds during the storm and damage your home;



Please note that not all damage to your home caused by storm is covered under this policy such as damage to fences, hedges, or gates.

For further guides and prevention tips, please visit our website
<https://www.coveainsurancehub.co.uk/guides>

Helpful hints & product guidance

Staying safe online

- Install anti-virus software on all devices and keep it up to date.
- Ensure that your systems and software are kept up to date with the latest versions and software updates.
- Back up your data on a regular basis. This will allow recovery should your data be lost or stolen.
- Most web browsers offer the ability to block pop-up windows from appearing. Switching off pop-ups can protect against harmful ones.
- Always check both privacy settings and parental controls on all of your home and mobile devices.
- Be careful of unexpected emails requesting personal information or bank details and never click on links or attachments unless you are sure that you trust the source.
- Be careful when paying invoices received by email and check bank details to ensure that they are correct. Emails can be hacked and details can be changed without you knowing.
- Banks or similar organisations will not ask for your PIN numbers or full passwords. If you are in any doubt, contact the organisation directly to check if a communication is genuine.
- Do not use telephone numbers or links contained within emails.
- Don't use the same passwords for every account. Avoid personal or easily identifiable passwords such as dates of birth or family names and ensure that you are changing your passwords regularly.
- To assist in maintaining the security of your email accounts, take care when responding to requests to verify your login details for email accounts. Some links can redirect you to a legitimate looking screen which will collect your username and password details.

Please note there is no cyber cover under this policy.



COVÉA INSURANCE | WWW.COVEAINSURANCE.CO.UK

COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 6AX

Registered in England and Wales No. 613259

Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No. 202277