
Tenant's Insurance



Policy Wording

A guide to your policy

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Welcome

Welcome to HomeLet, here is your new policy

We're delighted that **You** chose to become a HomeLet customer and we hope you're pleased with **Your** Policy.

This Policy is a contract solely between the **Insurers** and **You**.

The contract is based on the proposal, or any statement of facts or statement of insurance Homelet prepare using the information **You** have provided.

The Schedule and any endorsements are all part of the Policy and are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. Words with specific meanings are defined on Pages 6 to 9 of this Policy booklet.

We will insure **You** against legal liability, loss or damage under the sections specified in the Schedule during any **Period of Insurance** set out in the Schedule, provided that the conditions under which this Policy has been issued are fulfilled.

The cover applies throughout Great Britain and Northern Ireland except when **We** state otherwise in the policy.



François-Xavier Boisseau – CEO, Insurance

Ageas Insurance Limited

Important note

Insurance does not cover **Your** property against everything that can happen, so please read through **Your** Policy documents carefully, to make sure **You** understand what it does and doesn't cover.

If **You** have any queries please contact us on 0845 117 6000.

Please keep this Policy in a safe place, **You** may need to refer to it if **You** make a claim.

Making Changes

If you need to make any changes to your policy

If **You** have any questions, or want to make any changes to **Your** Policy please call us on 0845 117 6000, we're always happy to help.

Please be aware that it is **Your** responsibility to keep **Us** informed about any changes that may affect **Your** insurance and/or **Your** ability to make a claim.

This can include changes to:

- **Your** risk address
- The value of the **Contents You** need to insure
- The number of **Sharers** on **Your** policy

If you're unsure about what information **You** need to keep **Us** informed of then please don't hesitate to call.

Customer Care

Customer Guide to Complaints Handling Procedure

HomeLet is committed to providing the highest standards of customer service. Whilst we work hard to achieve this, we recognise that there may be occasions when problems arise, and **You** can help us by telling us what **You** think of our service. We welcome all **Your** comments, whether they are suggestions, compliments or complaints.

This page explains how to tell us about a problem, how we will deal with **Your** complaint and what to do if we can't resolve it for **You**.

How to complain to HomeLet

Many things can be sorted out by speaking to us directly by telephone, and often a phone call will usually be enough to put matters right, but if **You** prefer you can make **Your** complaint in writing, by email, or by fax.

HomeLet's contact details are follows:

Complaints
HomeLet
Hestia House
Unit 2 Edgewest Road
Lincoln
LN6 7EL

By fax: 0845 0527 654

By telephone: 0845 117 6000

Or by email: complaints@homelet.co.uk

In order for us to deal with **Your** complaint as quickly as possible, it will help us if **You** mark **Your** correspondence "Complaint" and provide as much information as **You** can – for example **Policy** reference numbers, details of who **You** have been dealing with previously, how to get in touch with **You** and what **You** would like us to do to resolve the matter.

How we will deal with **Your** complaint:

- **Your** complaint will be passed to a member of staff who can best address the problem
- If we can, we will resolve **Your** complaint immediately, and confirm the action we have taken in writing
- If we are unable to resolve the matter to **Your** satisfaction straight away, we will commence an investigation and acknowledge **Your** complaint in writing within 5 working days. At this stage we will tell **You** who is dealing with it, what we are going to do and how long we expect it to take
- If we have been unable to resolve **Your** complaint within 4 weeks, we will write to **You** again with details of the current position
- If we have been unable to resolve **Your** complaint within 8 weeks, we will write to **You** again explaining the delay and what we are doing to help **You**
- When we have completed our investigations, we will issue a final response, setting out the action we are taking.

Customer Care (continued)

Financial Ombudsman Service

If **You** are not happy with our decision or 8 weeks have passed since we received **Your** complaint, **You** may be able to pass **Your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review **Your** case.

Their address is:
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk

The ombudsmans service is available to personal Policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from us or the ombudsman.

If **You** take any of the action mentioned above it will not affect **Your** right to take legal action.

Financial Conduct Authority

Ageas Insurance Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **You** can check their website (www.fca.org.uk) which includes a register of all the firms they regulate, or **You** can phone them on **0845 606 1234**.

Financial Services Compensation Scheme

If We fail to carry out Our responsibilities under this Policy **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **0207 741 4100**.

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

Propgen Insurance Limited is not covered by the Financial Services Compensation Scheme (FSCS).

Making a claim

Please refer to the Policy Conditions for reporting claims in particular Condition 11

How to make a Claim

We hope that **You** don't need **Us**, but rest assured that if **You** do find that **You** need to make a Claim **We** will be there to help every step of the way.

Please be aware that as the Policyholder **You** are responsible for making any claims, even if **You** are covering other members of **Your** family and/or **Sharers**.

In the unfortunate event that **You** do find **You** need to make a Claim please call the claims line on **0845 112 0492**, lines are open Monday to Friday, 9am - 5pm.

Basis of Settlement

It is at **Our** option whether **We** replace as new, reinstate, repair or pay a cash alternative. If **You** would prefer a cash alternative, **We** may restrict this to an amount equal to the discounted replacement price **We** would normally pay. This helps **Us** in controlling claims costs and ultimately premiums charged.

Repair

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of repair of each item that is partially damaged or, at **Our** option, **We** will arrange for the repair of any such item.

Subject to the overall limits shown above, **We** will not pay more for the repair of an item than the cost of replacing it as new.

If a damaged item can be repaired but the repair is not carried out, **We** may, at **Our** option, pay the **Value** of the item immediately prior to the occurrence of the loss or damage of the item, but not exceeding the estimated cost of repair.

Replacement

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of replacement as new of each item that is totally lost or damaged beyond repair, or at **Our** option, **We** will arrange to replace any such item.

If an item has been totally lost or damaged beyond repair and is not replaced, **We** will pay the **Value** of that item at the time of the loss or damage.

Special Conditions

- 1 If at the time of any loss or damage the total cost of replacing all of the **Contents** as new, less an allowance for wear and tear for clothing, household linen and Pedal Cycles, is greater than the **Contents** limit shown in the schedule, **We** will pay only that proportion of the loss which the **Contents** limit bears to the replacement cost
- 2 **We** will not pay for the replacement of, or work on any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design
- 3 The **Sum Insured** on **Contents** will be reinstated automatically from the date of notification of any Claim under this section.
- 4 The **Sum Insured** will not be reinstated automatically for any item specified individually (other than **Money**) which has been totally lost or damaged beyond repair under Section 3: Personal Possessions. If further Insurance is required for replacement items, **You** must advise **Us** accordingly. Payment under Section 3: Personal Possessions of **Your** Policy for either repair or replacement will be subject to the deduction of the **Incident Excess**.

Definitions

Accidental Damage

Sudden and unexpected damage caused by external means.

Audio and Video Equipment

What is included

Radio and television equipment, personal computers, record, disc and cassette players and recorders, video cassette players and recorders and accessories of all the foregoing.

Bodily Injury

Death, illness, disease or shock causing **Bodily Injury**.

Contents

What is included

- a **Household** furniture and furnishings, clothing and personal belongings subject to the following limitations:
- **Pedal Cycles** up to £200 for any one cycle
 - **Money** up to £100
 - **Valuables** in total up to 33.3% of the **Sum Insured** on **Contents**
 - Films, tapes, cassettes, cartridges, records or discs up to their **Value** as unused material or where purchased pre-recorded at maker's latest list price
- b Oil contained in a fixed installation
- c Metered domestic water

all owned by or the responsibility of members of **Your Household** or owned by **Your** domestic staff.

Credit Cards

Credit, cheque, debit, charge or cash cards belonging to any members of **Your Household**.

Home

The property, including domestic outbuildings, occupied either in part or in whole as **Your** private residence situated at the address shown in **Your** current Policy Schedule.

Household

What is included

You, **Your** partner and all members of **Your**/their family permanently living in **Your Home**. For Section 2, where the **Sum Insured** is £10,000 but less than £15,000 one **Sharer** is included and where the **Sum Insured** is £15,000 or more two **Sharers** are included. For Section 3, where the **Sum Insured** is £4,000 one **Sharer** is included and where the **Sum Insured** is £6,000 two **Sharers** are included.

What is not included

Radio transmitters, telephones and video cameras.

What is not included

Motor Vehicles, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them

- Any part of the structure of **Your Home**
- Animals
- Contact Lenses
- Property held for business or professional purposes
- Property owned by your domestic staff which is insured elsewhere
- Mobile telephones
- Pagers.

What is not included

Boarders, lodgers, paying guests or **Sharers** not noted on a written **Tenancy Agreement**.

Incident Excess

The sum shown in **Your** schedule which is the amount to be deducted from **Your** claim for loss or damage resulting from the same incident and insured under this **Policy**.

Insured/You/Your

The person named as policyholder in the Policy Schedule.

Insurers/Our/The Company/Us/We

The **Insurers** as defined below:

Your Policy is administered by HomeLet on behalf of the Insurers listed below:

The Insurers	Proportion
Ageas Insurance Limited Registered Number 354568 Registered in England and Wales Registered Office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA www.ageas.co.uk Member of the Association of British Insurers Ageas Insurance Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	50%
Proppen Insurance Limited Registered Number C37777 Registered in Malta Registered Office: Strand Towers, Floor 1, 36 The Strand Sliema, SLM 1022 Malta Proppen Insurance Limited is authorised by the Malta Financial Conduct Authority to carry on General Business under the Insurance Business Act, 1998.	50%
With the exception of Section 2: Legal Liability and Worldwide Personal Liability sections of cover which are underwritten as follows: Ageas Insurance Limited	100%

Money

Personal **Money** held for private purposes by **You** or **Your** family including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

Definitions (continued)

Motor Vehicle

What is included

Any electrically or mechanically powered vehicle including models and toys.

What is not included

Gardening implements and pedestrian controlled models and toys.

Period of Insurance

The period stated in **Your** Policy Schedule for which **We** agree to accept and for which **You** have paid or agreed to pay the premium.

Personal Possessions

What is included

Private property including **Valuables, Money** up to £100 and pedal cycles up to £200 in value any one cycle owned by your **Household**.

What is not included

- Furniture, furnishings, crockery, cutlery, glassware, domestic appliances and buildings
- **Motor Vehicles**, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them
- Food in your freezer
- Animals
- Contact lenses
- Property held for business or professional purposes
- **Credit cards**, Charge cards and Cash cards
- Trees, shrubs and plants growing in the open
- Mobile telephones
- Pagers
- Motor assisted pedal cycles.

Sharers

What is included

Tenants living permanently in your **Home** with **You**, as stated in a written **Tenancy Agreement**, who are employed, self-employed, full-time students or retired.

What is not included

Tenants who are unemployed.

Specified Personal Possessions

Personal Possessions which are described individually in the schedule for Section 3: Personal Possessions.

Sum Insured

The amount shown in your current Schedule or subsequent renewal invitation, for which **Your Contents** are insured and, subject to index linking where applicable, being the maximum amount **We** will pay in respect of a claim for **Contents**. Where there is one **Sharer** the maximum **We** will pay to the **Sharer** is 50% of the **Sum Insured** and where there are two **Sharers** the maximum **We** will pay to any one **Sharer** is 33.33% of the **Sum Insured**.

Tenancy Agreement

The written agreement that sets out **Your** obligations as a **Tenant** to the landlord.

Tenant

You, being the occupier of the **Home** by virtue of a **Tenancy Agreement**.

Unoccupied

When **Your Home** is not being lived in by anyone with **Your** permission, or is insufficiently furnished for normal habitation.

Unspecified Personal Possessions

What is included

Personal Possessions which are not insured as individual items in Section 3: Personal Possessions.

What is not included

- Mobile telephones
- Pagers.

Valuables

Items composed of precious metals or precious stones, jewellery, watches, furs, curios and works of art.

Value

The replacement cost of the item as new, less a deduction for wear, tear and depreciation.

Valuation Produced

When an item described in the Schedule shows **Valuation Produced** this means that the amount shown is accepted by **You** and by **Us** as being the cost of replacement of the item as at the date of valuation.

Policy Conditions (which apply to the whole policy)

1. Compliance with conditions

These conditions apply to all sections of the Policy and to all extensions. **You** must comply with the terms and conditions of this Policy any person or entity seeking the benefit of this Policy shall be deemed to have notice of its terms conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may reasonably be capable of applying to and being complied with by such person or entity.

2. Reasonable Precautions

- a) **You** and any person seeking the benefit of this Policy must take all reasonable steps to protect the property and prevent accidents, injury, illness, loss or damage and to maintain the property in sound condition and good repair.
- b) **You** and any person seeking the benefit of this Policy should take all reasonable steps to prevent loss or damage as a result of any item failing to correctly recognise the date change to the year 2000 or any other date change.

3. Change in circumstances

You must inform **Us** of any change in circumstances which increases the risk of loss, **Bodily Injury** or damage.

4. Cancellation

You may cancel the policy at any time by contacting **Us** by post, email or telephone. **We** may cancel this Policy by giving **You** 7 days notice by letter at **Your** last known address. If the premium is payable by instalments and a payment is not made **Your** Policy will automatically be cancelled. **We** are not obliged to give **You** notice of this cancellation. If **We** cancel the Policy **We** will refund the premium paid for the unexpired **Period of Cover**. If **You** have made a claim during the **Period of Cover**, then the full premium is due. Notice given to **You** shall be deemed to be notice given to any person or entity who is or maybe seeking to claim any contractual right to any benefit under this Policy.

5. Cooling off period

If **You** decided not to proceed with this Policy please return it within 14 days of receipt. Providing **You** or **Your** legal representative have not made a claim and as long as no incidents have arisen that could result in a claim under the policy **We** will refund any premium **You** have paid.

If a claim has been paid or an incident has occurred which may give rise to a claim **We** will make a charge amounting to 20% of the annual premium.

6. Voidance

The Policy will be voidable in the event of nondisclosure of any material information, fact, misrepresentation or misdescription.

7. Fraud

If a claim is fraudulent in any respect all benefit under this Policy will be forfeited.

8. Arbitration

Where **We** have accepted a claim, but there is a disagreement over the amount payable the dispute will be referred to an arbitrator

The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law in force at that time. When this happens legal proceedings cannot be started against **Us** until the arbitrator has reached a decision.

9. Other Insurances

If at the time of any loss, damage or liability arising under the Policy there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion.

10. Notification of a Claim

When **You** become aware of a possible claim under this Policy **You** must notify **Us** in writing as soon as reasonably possible. The police must be advised immediately of any loss or damage arising from theft, attempted theft, vandalism, riot, malicious act, labour, political disturbance or accidental loss of property. **You** must at **Your** own expense provide **Us** with all the details and evidence, including written estimates and proof of ownership or **Value**. Any letter of notification or any writ summons or other legal document served on **You** or **Your** employee, or legal representative in connection with a possible claim must be sent to **Us** immediately. **You** must not answer any correspondence or admit, deny or negotiate any claim without **Our** written consent.

11. Payment of Claims

The maximum limit placed on any benefit or indemnity of any kind payable under this Policy, shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this Policy, **Our** maximum liability shall not thereby be increased above the amount that would have been payable if **You** were the only person or entity that was entitled to contractual rights under the Policy. Where more than one person, or entity is entitled to seek any benefit or indemnity of any kind under this Policy **We** shall not be under any duty to inquire into or investigate the priority of any such persons or entities and receipt of any such person or entity shall be deemed to be given on behalf of all such persons, or entities that may be entitled to contractual rights under this Policy.

12. Law applicable to the Policy

You and the **Company** are free to choose the Law applicable to this contract, but in the absence of agreement to the contrary the Law of England and Wales will apply.

13. Index Linking

Where applicable, **Your Sum Insured** will be adjusted annually by the latest percentage change in the Consumer durables Section of the Government's Retail Price Index, or other appropriate index specified by **Us**. At each renewal the premium will be recalculated on **Your** new **Sum Insured** and will be shown on **Your** renewal invitation .

Policy Exclusions

These apply to all Sections of the Policy and all Clauses Endorsements and Extensions unless otherwise stated.

1. Radioactive contamination

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

2. War risks

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

3. Nationalisation

Loss, destruction or damage caused by nationalisation, confiscation, requisition, seizure or destruction of, or damage to property by, or under the order of any Government or public or local authority.

4. Sonic bangs

Pressure waves caused by aircraft and other aerial devices.

5. Deliberate acts or omissions

Any deliberate act or omission of adult members of **Your Household**, which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission.

6. Pollution

Loss or destruction of, or damage to, any property, or death of or **Bodily Injury** to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident, which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

7. Date Recognition

- a) Direct or indirect loss, damage, derangement or malfunction of any insured item or any part thereof where such loss, damage, derangement or malfunction occurs as a result of:
 - i) a failure of that item or any part thereof to correctly recognise the date change to the year 2000 or any other date change; or
 - ii) computer viruses.
- b) Legal expenses or legal benefits or liability arising from (a) above.

Except where the loss or damage would fall to be dealt with by virtue of the operation of causes a to j inclusive under Section 2 Contents of this Policy.

8. Wear and tear

Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.

Section 1 Tenancy Liability

Special Definitions

These definitions apply to this Section only.

Sum Insured

The amount shown in **Your** current Schedule or subsequent renewal invitation, for which **Your** liability as a **Tenant** is insured for and, being the maximum amount we will normally pay in respect of a claim.

We will pay

If **You** are liable under a **Tenancy Agreement** up to the **Sum Insured** for:

a Accidental Damage to Your Home, its fixtures, fittings and **Your** landlord's furniture and furnishings for which **You** are responsible.

b Accidental Damage to

- service pipes and service cables
- all fixed glass, fixed ceramic hobs, baths, bath panels, wash basins, pedestals, sinks, splashbacks, shower trays, bidets, toilet pans, toilet seats and toilet cisterns
- fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure.

We will not pay

- The **Incident Excess**
- Any amount in excess of £2,500
- Damage resulting from corrosion, or normal wear or any gradually operating cause
- Loss or damage caused by chewing, scratching, tearing or fouling by **Your** domestic pets.

Section 2 Contents

Optional Section – Please check Your Schedule to see if this Section is in force.

We will pay:

1. Contents

Up to the **Sum Insured on Contents** for loss of or damage to the **Contents** in **Your Home** caused by:

- a Fire, explosion, lightning, earthquake
- b Storm or flood
- c Collision or impact with **Your Home** involving any:
 - i vehicle, train, aircraft or other aerial devices or anything dropped from them
 - ii animal
- d Riot, civil commotion, labour and political disturbances
- e Malicious Acts
- f Escape of water or oil from any fixed water or fixed heating installation or washing machine
- g Theft or attempted theft
- h Breakage or collapse of any aerial
- i Falling trees or branches
- j Subsidence or ground heave of the site on which **Your Home** stands, or landslide.

We will not pay for:

1. • The **Incident Excess**.

- Loss or damage:
 - e while **Your Home** remains **Unoccupied** for more than 30 consecutive days
 - f while **Your Home** remains **Unoccupied** for more than 30 consecutive days
 - g
 - while any part of **Your Home** or outbuildings is loaned or let to anyone other than **Your** relatives or personal friends
 - while **Your Home** remains **Unoccupied** for more than 30 consecutive days
 - from any outbuilding in excess of £500
 - while **Your Home** is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means
 - caused by persons lawfully in **Your Home**
 - to **Contents** in the open
 - j
 - as a result of damage to solid floors by the compaction of infill caused by the use of defective materials or faulty workmanship
 - as a result of erosion of the coast or riverbank.

We will pay:

2. Contents temporarily removed

Up to 15% of the **Sum Insured on Contents** while temporarily removed from **Your Home**, but still within the British Isles for:

- loss or damage (except by theft or attempted theft) as described in paragraph 1 above
- theft or attempted theft from any:
 - i bank safe deposit
 - ii private residence
 - iii building in which any member of **Your Household** is living, employed or carrying on business
 - iv other building provided forcible and violent means are used to gain entry to or exit from such building.

3. Mirrors and glass in furniture

Up to the replacement cost for accidental breakage of mirrors, glass tops to furniture and fixed glass in furniture in **Your Home**.

4. Replacement of external door locks

Up to £250 for the replacement and installation costs for external door locks of **Your Home** if the keys of such locks have been stolen, anywhere in the world.

5. Alternative accommodation or loss of rent

Up to 30% of the **Sum Insured on Contents** for:

- the necessary cost of reasonable alternative accommodation for **Your Household** and the necessary cost of temporary storage of **Your** furniture

or

- rent which continues to be payable by **You** while **Your Home** remains uninhabitable due to damage by any cause covered by this section of **Your** Policy.

We will not pay for:

2. • The **Incident Excess**.

3. • The **Incident Excess**.

5. • The **Incident Excess**.

Section 2 Contents (continued)

We will pay:

6. Fatal Accident Benefit

£5,000 if **You** or **Your** spouse, separately or simultaneously, die within 3 months of an injury caused in **Your Home** by fire or as a result of an attack by thieves.

7. Legal Liability and Worldwide Personal Liability

- a Up to £1,000,000, plus costs agreed between **Us** in writing which a member of **Your Household**, as occupier of **Your Home** or in a personal capacity could become legally liable to pay for:
- injury, illness or disease of any person
 - loss or damage to property which neither belongs to, nor is in the charge of a member of **Your Household**
 - loss or damage caused by fire, explosion, lightning, earthquake or escape of water from any fixed water or fixed heating installation to any **Home** and/or its **Contents**, temporarily occupied for holiday purposes by a member of **Your Household** occurring during the **period of Insurance**.
- b Solicitors' fees for:
- representation at any coroner's inquest or fatal accident enquiry
 - defence in any court of summary jurisdiction
- arising out of any possible claim accepted under Section 2:7a).

We will not pay for:

7. • Compensation or other costs arising from accidents involving the following if owned by or in the charge of a member of **Your Household**:
- **Motor Vehicles** and any trailers attached
 - aircraft, motor boats, yachts or caravans
 - animals which escape from land (other than **Your Home**) on which they are usually kept
 - any dog described in Section 1 of the Dangerous Dogs Act
 - property usually kept on land other than **Your Home**
- Loss or damage to property, or injury, illness or disease:
- arising out of any deliberate act or omission of adult members of **Your Household**, which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission
 - arising out of the employment, business or profession of any member of **Your Household**
 - suffered by anyone under a contract of service with a member of **Your Household** and arising out of the work they are employed to do
 - arising directly or indirectly from the transmission of any communicable disease or virus by any member of **Your Household**
 - suffered by any member of **Your Household**.

We will pay:

8. Additional liability as a tenant

up to 10% of the **Contents Sum Insured** if **You** are liable under a **Tenancy Agreement** for damage to **Your Home** caused by:

- storm or flood, escape of oil or water from any fixed water or fixed heating installation or washing machine
- theft or attempted theft provided violent means are used to gain entry or exit
- collapse of aerials.

9. Food in your Freezer

up to £250 for loss of or damage to the food in **Your** domestic deep freezer at **Your Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant.

10. Credit Cards

Up to £100 for financial loss if any **Credit Card** is used without the holder's permission anywhere in the world.

We will not pay for:

8. The **Incident Excess**.

9. - The **Incident Excess**

- Loss or damage caused by the deliberate act of any Electricity Authority
- Food held for business purposes
- Consequential loss of any kind
- Loss or damage occurring while **Your Home** remains **Unoccupied** for more than 30 consecutive days.

10. Loss if the **Credit Card** conditions have not been complied with.

Section 2 Contents (continued)

We will pay:

11. Audio and Video Equipment

Up to the cost of replacement or repair for **Accidental Damage to Audio and Video Equipment**, whilst in **Your Home**.

12. Contents outside **Your Home**

Up to £200 for loss or damage to **Your Contents** caused by theft or malicious act occurring in the open within the boundaries of the land belonging to **Your Home**.

We will not pay for:

11. • The **Incident Excess**.

- Loss or damage caused by:
 - chewing, scratching, tearing or fouling by **Your** domestic pets
 - wear and depreciation, mechanical or electrical defect or electrical derangement
 - cleaning, alteration, restoration, repair or maintenance
 - any gradually operating cause
- Loss or damage to computers used for business or professional purposes
- Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept
- damage arising from depreciation in value or any costs not directly associated with the loss.
- **Accidental Damage** in **Your Home** while it is loaned or let in total or in part to anyone other than your relatives or personal friends
- **Accidental Damage** in **Your Home** while it remains **Unoccupied** for more than 30 consecutive days.

12. • The **Incident Excess**.

- Theft of pedal cycles unless secured to an immovable object by a security device
- Theft of pedal cycle parts and accessories unless the cycle is stolen at the same time.

Section 3 Personal Possessions

Please look at **Your** current schedule to see if this section is in force. The Insurance under this section applies anywhere in the world unless specifically stated otherwise.

We will pay:

1 Unspecified Personal Possessions

Up to the **Sum Insured** for this item in the schedule to this Section for loss or **Accidental Damage** with a limit payable of 25% of such **Sum Insured** for any one article.

2 Specified Personal Possessions

Up to the **Sum Insured** for each item listed in the Schedule to this Section for loss or **Accidental Damage**.

3 Pedal Cycles

Up to the **Sum Insured** for each item listed in the Schedule to this Section for loss or **Accidental Damage**.

We will not pay for:

1 The **Incident Excess**.

2 & 3.

- The **Incident Excess**
- Loss or damage caused:
 - by washing, cleaning, dyeing, alteration, restoration, repair, maintenance, moth, vermin or frost
 - by confiscation or detention by Custom or other officials
 - to musical instruments while in transit, unless they are packed in a suitable container
 - to films, tapes, cassettes, cartridges, records or discs other than for their **Value** as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price
- Wear and depreciation, mechanical or electrical defect
- **Accidental Damage**:
 - occurring in **Your Home** while it is loaned in total or in part to anyone other than **Your** relatives or personal friends
 - arising from any gradually operating cause
- Theft from **Your Home** while any part of **Your Home** or outbuildings is loaned to anyone other than **Your** relatives or personal friends unless violent means are used to gain entry or exit
- Theft from **Your Home** while it is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means
- Loss or damage in **Your Home** whilst it remains **Unoccupied** for more than 30 consecutive days.

Section 3 Personal Possessions (continued)

We will not pay for:

2 & 3.

- Theft from an unlocked and unattended **Motor Vehicle**
- Theft from a locked and unattended **Motor Vehicle** unless the items were contained in a locked boot or in the case of hatch back or estate cars, concealed from view
- Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept
- Loss or damage to cycles while being used for racing
- Theft of unattended cycles unless:
 - from a securely locked building
 - secured to an immovable object by a security device
- Theft of cycle parts or accessories unless the cycle is stolen at the same time
- Damage to cycle tyres unless the cycle is damaged at the same time.

Important! Check your schedule to see if this applies to you

MINIMUM STANDARD OF PROTECTION ENDORSEMENT

Applicable to Section 2: Contents and Section 3: Personal Possessions.

We will not pay for loss or damage by Theft, Attempted Theft or Malicious Act consequent upon Theft, occurring at **Your Home**:

- i AT ANY TIME when **Your Home** is left without a responsible person UNLESS the external doors and windows are securely closed and the Protections described in paragraphs a) to c) below are in full and effective use
- ii EACH NIGHT after the occupants have retired to bed UNLESS the external doors and windows are securely closed, other than in occupied rooms, and the Protections described in paragraphs a) to c) below are in full and effective use.

Protections

- a A deadlock fitted to the FRONT or FINAL EXIT DOOR
- b a lock as described in a) above or key operated bolts fitted top and bottom to each of the OTHER EXTERNAL DOORS including Patio Doors
- c Key operated window locks fitted to all opening
 - i WINDOWS and FANLIGHTS at basement and ground floor level
 - ii WINDOWS and FANLIGHTS above ground floor level which are accessible*
 - iii SKYLIGHTS which are accessible.*

* By accessible we mean:

Those windows, fanlights and skylights where entry can be attempted from the outside by a person of normal physical ability without the need to bring anything to the site or to use any ladder, stepladder or scaffolding found on the site in order to do so.

Contact Us



Insurance quote and renewals enquiries

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