

Advantage

for your house and contents

This document explains
cover provided by the
Advantage Policy



Page

What is in this Booklet

3	Introducing your Policy
3	How to make a claim
4	Policy Definitions
6	Identity Theft Assistance
	Sections of the Policy
10	Buildings
16	Contents
25	Liabilities
29	Personal Possessions
32	Caravan
37	Small Craft
39	Family Legal Protection
48	General Exclusions which apply to the whole Policy
49	General Conditions which apply to the whole Policy
51	Endorsements
53	Your Satisfaction
54	Telephone Helpline Services
attached separately	Your Schedule

Thank you for choosing NIG as your home insurer.

We have been established for over 100 years and provide insurance products to over 2 million customers across the UK. Operating from its London Head Office and network of regional offices NIG sells its policies through over 2,500 professional intermediaries at over 5,000 retail locations.

NIG conducts its business from the United Kingdom and is a part of The Royal Bank of Scotland Group.

Visit www.nig.com for further details.

The proposal or statement of facts and declaration made and signed by **you** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this Policy for those Sections shown in the Schedule against loss, damage, accident or liability occurring during any Period of Insurance for which **you** have paid or agreed to pay and **we** have accepted the premium.

The Policy, the Schedule and any Endorsements are to be read as one document.

The insurance applies through the United Kingdom except where **we** say otherwise.

Introducing your Policy

This is your Policy please keep it in a safe place. The Policy is divided into a number of Sections. The Schedule will show you which Sections are in force and how much you are insured for.

Please read the Policy, Schedule and any Endorsements carefully. If **you** have any queries or wish to change **your** cover, **you** should contact **your** Broker or Agent immediately.

If this cover does not meet **your** requirements, please return all **your** documents to your Broker or Agent within 14 days of receipt. **We** will return any premium paid in full.

Insured values

It is up to **you** to make sure the amounts **you** are insured for represent the full value of **your** property. The value of some of **your** personal possessions, in particular jewellery and other valuables, is likely to fluctuate considerably and **we** strongly recommend that **you** review the value of these items regularly and obtain professional valuations if necessary.

If **you** do underinsure payment made following a claim may be reduced. **You** can increase **your** sums insured at any time by contacting **your** Broker or Agent.

Changes in your circumstances

It is important that you keep **us** advised of any change in **your** circumstances. **Your** Policy has been based on the information **you** have given us in the proposal and **you** must advise **us** immediately of changes such as:

- a change of address.
- whether **you** or any member of **your family** be declared bankrupt or are convicted of or charged with arson, violence or any offence involving dishonesty of any kind e.g. fraud, theft or handling stolen goods.
- an intention to leave the **home** unoccupied for more than 60 days.

Where there is a change and this results in an additional or return premium an administration charge of £8 (plus Insurance Premium Tax) will be made.

Failure to advise **us** of any changes might prejudice any claim **you** may make or the validity of the Policy.

How to make a claim

To make a claim **you** can call **us** direct on **0845 607 1626**.

For claims under the Family Legal Protection section please call DAS on **0117 927 1886**.

Alternatively NIG provide a 24 hour, 7 days a week Helpline, for further details please refer to page 54 of this Policy Booklet.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this Policy.

Accidental damage

Unexpected and unintended damage caused by sudden and external means.

Audio and visual equipment

Television receivers, radios, video recorders and other audio and visual equipment, cameras and their equipment and accessories, binoculars and similar optical instruments.

Business Contents

Office furniture, furnishings and office equipment including computers, keyboards, visual display units, word processing equipment, desktop publishing units, facsimile machines, photocopiers, computer aided design equipment, proprietary software and telecommunication equipment owned by you and used in any business run from the home.

Collections

Stamp, medal, coin, and firearm collections.

Credit cards

Credit cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

Excess

The first part of any claim which **you** must pay for any one incident resulting in a claim.

Home

The private house or self-contained flat including its domestic outbuildings and garages at the address shown in the Schedule.

Insured/you/your

The person or persons named in the Schedule.

Leisure equipment

Cameras and their equipment and accessories, projectors, binoculars and similar optical instruments and **audio and visual equipment**.

Motorised Vehicles

Any vehicle or toy propelled by a motor of any kind, except for the following whilst being used for their intended purpose and by a person for which they were designed:

Domestic Gardening Equipment, Motorised wheelchairs and Mobility Scooters, Electrically powered children's ride on toys, Electrically assisted pedal cycles and pedestrian controlled vehicles.

Personal effects, clothing and luggage

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal money

Coins and bank notes used as legal tender, cheques, postal, money or giro orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to **you** or **your family**.

Sports equipment

Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

Territorial limits

United Kingdom (i.e. Great Britain, Northern Ireland, the Channel Islands, the Isle of Man) and the Continent of Europe.

Unfurnished

Not having adequate furniture and furnishings for normal living purposes.

Unoccupied

Not lived in for 60 consecutive days by **you** or **your family** or any other person with **your** permission.

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and furs.

Voluntary excess

The first part of any claim which **you** must pay for which a discount from **your** premium has been given. The amount of this **excess** will be in addition to the amount of any **excess** which already exists and will apply to each and every incident resulting in a claim. The amount of **excess** for subsidence, heave or landslip will not be affected.

We/us/our

NIG.

Works of art

Curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Your family

Your spouse/civil partner, children (including placement of long term foster children) and any other member of **your family** permanently residing with **you**.

Identity Theft Assistance

This cover is automatically included in your policy

Guidance note

This cover has been arranged by us and DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims but DAS deal with any claims matters and correspondence on our behalf. Their address is:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Or you can email your claim to DAS at newclaims@das.co.uk.

It is most important that you let DAS know as soon as possible if any problems arise which may result in a claim. Please do not ask for help from a lawyer or anyone else before DAS have agreed. If you do we will not pay the costs involved even if DAS accept the claim.

DAS will always try to give you a quality service. If you think DAS have let you down, please write to DAS' Customer Relations Department at the above address or you can phone DAS on 0117 934 0066 or email DAS at customerrelations@das.co.uk. Details of DAS' internal complaint handling procedures are available on request.

DAS is authorised and regulated by the Financial Services Authority.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at:

South Quay Plaza, 183 Marsh Wall, London E14 9SR.
You can also contact them on 0845 080 1800.
Website: www.financial-ombudsman.org.uk

(Using this service does not affect your right to take legal action).

The following definitions are in addition to or may replace those shown on pages 4 and 5 of this Policy. For this Identity Theft Assistance cover, the words below will have the following meaning:

Attendance expenses

The insured person's net salary or wages for the time that the insured person is off work to attend court or tribunal. We will pay for each half or whole day that the court or the insured person's employer will not pay for.

The amount we will pay is based on the following:

- the time the insured person is off work, including the time it takes to travel to and from the court or tribunal.

This will be calculated to the nearest half day assuming that a whole day is eight hours:

- if the insured person works full time, the salary or wages for each day equals 1/250th of the insured person's yearly salary or wages;
- if the insured person works part time, the salary or wages will be a proportion of the insured person's weekly salary or wages.

If the insured person is self employed, we will pay the net salary or wages that the insured person draws from the business to cover their own personal cost-of-living expenses.

Communication costs

The cost of phone calls, faxes or postage (including registered post), and the cost of replacement documents

DAS

DAS Legal Expenses Insurance Company Ltd.

Date of Occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events.

Identity theft

The theft or unauthorised use of an **insured person's** personal identification which has or could result in the unlawful use of their identity.

Insured Person

You and any member of your family who always live with **you**. Anyone claiming under this cover must have your agreement to claim.

Legal costs

All reasonable and necessary costs charged by the **representative** on a standard basis.

Opponents' costs

The costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with the agreement of **DAS**.

Period of insurance

The period for which we have agreed to cover an **insured person**.

Representative

The lawyer or other suitably qualified person appointed to act for you in accordance with the terms of this cover.

Territorial limit

United Kingdom of Great Britain, Northern Ireland and Jersey.

Cover Provided

1 Identity Theft Helpline Service

DAS will provide an **insured person** resident in the UK, Northern Ireland or Jersey with detailed guidance and advice over the phone for any concerns about being or becoming a victim of **identity theft**.

If **you** have become a victim of **identity theft** **you** must phone the Helpline service first.

For help, phone 0845 602 9263. The helpline is open 8am-8pm, 7 days a week.

2 Identity Theft Support Service

Following a call to the Identity Theft Helpline Service, **DAS** will help restore an **insured person's** identity and credit status if they have become a victim of **identity theft**. **DAS** will assign a personal caseworker who will provide telephone advice and a personal action plan to help regain the **insured person's** identity. The action plan could include information on how to obtain credit reports, which organisations to contact, how to file a police report and template letters.

3 Legal Expenses

We will pay:

a legal costs to:

- i help negotiate for the **insured person's** legal rights in a dispute with debt collectors or any party pursuing legal action against an **insured person** arising from or relating to **identity theft** and
- ii make or defend an appeal as long as the **insured person** tells **DAS** within the time limits allowed that they want **DAS** to appeal

b loan rejection fees and any reapplication administration fee for a loan when the **insured person's** original application has been rejected.

The most we will pay for any claim or claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

We agree to provide the Identity Theft Support Service and Legal Expenses cover if:

- the **date of occurrence** is during the **period of insurance** and happens within the **territorial limit**,
- any legal proceedings are carried out within the **territorial limit** by a court or other organisation **DAS** agree to, and
- it is always more likely than not that an **insured person** will recover damages (or obtain any other legal remedy which **DAS** have agreed to) or make a successful defence.

Identity Theft Assistance – Exclusions

You are not covered for any of the following:

- 1 Fraud committed by another **insured person** under this cover.
- 2 Losses arising from an **insured person's** business activities.
- 3 A claim where the **insured person** has failed to notify **DAS** of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **DAS** have agreed to) or of making a successful defence.
- 4 An incident or matter arising before the start of this cover.
- 5 Costs and expenses an **insured person** pays or agrees to pay before **DAS** agrees to them.
- 6 Fines, damages or other penalties which the **insured person** is ordered to pay by a court or other authority.
- 7 A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or alleged violent behaviour has been made against the **insured person**.
- 8 A claim intentionally brought about by an **insured person**.
- 9 Any action an **insured person** takes which **DAS** or the **representative** have not agreed to, or where an **insured person** does anything that hinders **DAS** or the **representative**.
- 10 A claim relating to written or verbal remarks which damage an **insured person's** reputation.
- 11 A dispute with us or **DAS** not otherwise dealt with under Condition 7.
- 12 A claim arising from or relating to a Judicial Review.
- 13 Apart from us, the **insured person** is the only person who may enforce all or any part of this cover and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to this cover in relation to any third party rights or interest.

Identity Theft Assistance – Conditions

If **you** do not keep to these conditions **we** may refuse any claim and withdraw from any current claim:

- 1 an **insured person** must:
 - a keep to the terms and conditions of this cover;
 - b try to prevent anything happening that may cause a claim;
 - c take reasonable steps to keep any amount we have to pay as low as possible;
 - d send everything **DAS** ask for, in writing;
 - e give **DAS** full and truthful details by phone or in writing of any claim as soon as possible and give **DAS** any information **DAS** need.
- 2 a **DAS** can take over and conduct in the name of an **insured person**, any claim or legal proceedings at any time.

DAS can negotiate any claim on behalf of an **insured person**.
- b The **insured person** is free to choose a **representative** (by sending **DAS** a suitably qualified person's name and address) if:
 - i **DAS** agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of an **insured person** in those proceedings; or
 - ii there is a conflict of interests.
- c In all circumstances except those in **2b** above, **DAS** are free to choose a **representative**.

- d Any **representative** will be appointed by **DAS** to represent an **insured person** according to **DAS'** standard terms of appointment. The **representative** must co-operate with **DAS** at all times.
 - e **DAS** will have direct contact with the **representative**.
 - f An **insured person** must co-operate fully with **DAS** and the **representative** and must keep **DAS** up to date with the progress of the claim.
 - g An **insured person** must give the **representative** any instructions that **DAS** ask for.
- 3 a An **insured person** must tell **DAS** if anyone offers to settle a claim.
- b If an **insured person** does not accept a reasonable offer to settle a claim, we may refuse to pay any further **legal costs**.
 - c We may decide to pay the **insured person** the amount of damages that the **insured person** is claiming, or that is being claimed against them, instead of starting or continuing legal proceedings.
- 4 a An **insured person** must tell the **representative** to have **legal costs** taxed, assessed or audited if **DAS** ask for this.
- b An **insured person** must take every step to recover **legal costs** that we have to pay and must pay us any **legal costs** that are recovered.
- 5 If a **representative** refuses to continue acting for an **insured person** with good reason, or if an **insured person** dismisses the **representative** without good reason, the cover we provide will end at once, unless **DAS** agree to appoint another **representative**.
- 6 If an **insured person** settles a claim or withdraws it without **DAS'** agreement, or does not give suitable instructions to a **representative**, the cover we provide will end at once and we will be entitled to reclaim from you any **legal costs** paid by us.
- 7 An **insured person** has the right to refer any disagreement between the **insured person** and **DAS** to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that the **insured person** and **DAS** agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the **territorial limit** whose law governs this Identity Theft Assistance cover. The **insured person** and **DAS** must keep to the arbitrator's decision.
- Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.
- An **insured person** may also refer any disagreement with **DAS** to the Financial Ombudsman Service, which is a service offered to an **insured person** free of charge.
- 8 **DAS** may, at their discretion, require the **insured person** to obtain at their expense, an opinion from a lawyer or other suitably qualified person chosen by an **insured person** and **DAS**, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an **insured person** will recover damages (or obtain any other legal remedy that **DAS** has agreed to) we will pay the cost of obtaining the opinion.

If you need to make a claim

If you make a claim for Identity Theft Protection you may be required to provide documented evidence such as requests from providers of finance or credit for the repayment of debt, receipts for expenses you have incurred, invoices for loan rejection fees and proof of earnings.

Section 1 | Buildings

Definition of Buildings

The **home** and its permanent fixtures and fittings, swimming pools, tennis courts, patios, terraces, car ports, drives, footpaths, walls, hedges, gates and fences all on the same site.

What is covered

The Buildings are insured against loss or damage by the following Causes up to the Sum Insured shown in the Schedule:

Causes

- 1
 - a Fire, lightning, explosion, earthquake;
 - b Smoke.
- 2 Impact by:
 - a aircraft or other aerial devices or anything dropped from them;
 - b vehicles, trains or animals;
 - c falling television and/or radio aerials (including satellite dishes), aerial fittings or masts;
 - d falling trees or branches.
- 3 Riot, civil commotion, strikes or labour disturbances.
- 4 Malicious persons or vandals.
- 5 Storm, tempest or flood.
- 6 Escape of water from the domestic water systems, heating installations, water mains or domestic appliances.
- 7 Escape of oil from any fixed domestic heating installations or oil filled electric radiators.

What is NOT covered

- the amount of the **excess** shown in the Schedule.
- loss or damage due to any gradually operating cause.
- damage by domestic pets.
- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- loss or damage caused by **you** or **your family**.
- damage caused by frost;
- damage to fences or gates.
- loss or damage while the **home** is **unfurnished** or **unoccupied**.
- loss or damage while the **home** is **unfurnished** or **unoccupied**.

What is covered

- 8 Theft or attempted theft.
-
- 9 Subsidence or heave of the site on which the buildings stand or landslide.
-

What is NOT covered

- loss or damage while the home is **unfurnished** or **unoccupied**;
 - loss or damage caused by **you** or **your family**.
-
- Loss or damage:
 - a to terraces, patios, drives, footpaths, swimming pools, tennis courts, car ports, walls, gates, fences and hedges **unless** the **home** is damaged at the same time;
 - b caused by bedding down of new structures or settlement of made up ground;
 - c caused by coastal or river erosion;
 - d to solid floor slabs or resulting from their movement **unless** the foundations beneath the external walls of the **home** are damaged at the same time;
 - e resulting from demolition or structural repair or alteration to the Buildings;
 - f resulting from defective design, faulty workmanship or the use of defective materials in the Buildings.
-

Extensions

What is covered

This Section also insures **you** for:

A Pipes and cables

Accidental damage for which **you** are legally responsible to drains, pipes, cables and underground tanks (including their relevant inspection covers) providing services to or extending from the **home** to the public supply.

B Glass and sanitary ware

Accidental damage to fixed glass including double glazing, sanitary fixtures and fittings, ceramic hobs and glass oven doors in the **home**.

C Plumbing installations

Damage caused by freezing to any internal domestic plumbing installations.

D Rent and alternative accommodation

Additional payments if the **home** becomes uninhabitable as a result of loss or damage insured by this Section for:

- i loss of rent payable including up to 2 years ground rent;
- ii the reasonable additional costs of comparable alternative accommodation;

but only during the period necessary for reinstatement.

E During sale

While **you** are selling the **home** during the period of insurance the purchaser will have the benefit of this Section during the period between exchange of contracts and completion of the sale.

What is NOT covered

- the amount of the **excess** shown in the Schedule.

- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- loss or damage during removal or installation.

- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- loss or damage due to rusting or corrosion.

- any amount exceeding 20% of the Buildings Sum Insured shown in the Schedule.

- if otherwise insured by the purchaser.

What is covered

F Additional expenses

The reasonable costs necessarily incurred following loss or damage to reinstate the Buildings insured for:

- i architect's, surveyor's, consulting engineer's fees;
 - ii debris removal, dismantling, demolishing, shoring or propping up or boarding up any part of the buildings destroyed or damaged;
 - iii additional costs incurred to comply with Government or Local Authority requirements
-

G Trace and Access

In the event that water or oil escapes from the **home** heating or water system, we will pay the cost of removing and replacing part of the **home** or other permanent structure necessary to repair the water or heating system.

H Theft of Keys

If the keys of:

- i the external doors of the **home**;
- ii any alarm systems or domestic safe fitted in the home;

are stolen we will pay the cost of replacing the locks or the lock mechanism

What is NOT covered

- expenses incurred in preparing any claim;
 - any costs incurred for complying with any requirements notified before the loss or damage occurred.
-

- any amount exceeding £5,000 in any one period of insurance;
 - loss or damage to the water or heating system.
-

- any amount exceeding £750.
-

Optional Additional Cover

Accidental Damage - Buildings

This additional cover does not apply unless made operative in the Schedule.

What is covered

Accidental damage however caused.

What is NOT covered

- the amount of the excess shown in the Schedule;
 - loss or damage by any of the Causes;
 - costs of maintenance or normal redecoration;
 - loss or damage due to normal settling, cracking, shrinkage or expansion of the buildings or any part of the site on which they stand, collapse resulting from errors in design, errors in processing, faulty workmanship, faulty materials or inherent defect in structure or design, coastal or river erosion or settlement of made up ground;
 - loss or damage caused by wear and tear, deterioration, insect, vermin, mildew, wet or dry rot, woodworm, rust, corrosion, atmospheric conditions, action of light or other gradually operating cause;
 - loss or damage due to any process of cleaning, renovating, restoring, repairing, building or maintenance;
 - loss or damage by domestic pets.
-

Specific Conditions

Sum Insured

The Sum Insured for Buildings shown in the Schedule represents and will at all times be maintained by **you** to represent not less than the **full rebuilding cost** of the Buildings.

Full rebuilding cost means the full cost of rebuilding all the Buildings in the same form size style and condition as when new including the cost of complying with Local Authority and other statutory requirements fees and associated costs.

Index linking

(this Condition does not apply if your Schedule is headed Advantage Plus)

The Sum Insured for Buildings shown in the Schedule will be adjusted at monthly intervals in accordance with the percentage change in the house rebuilding cost index prepared by the Royal Institute of Chartered Surveyors.

No additional premium will be charged arising out of such adjustment but the renewal premium will be calculated on the revised Sum Insured. Index linking of the Sum Insured will continue during replacement or repair following loss or damage provided that replacement or repair is carried out without undue delay.

Claims settlement

Following loss or damage to the buildings by any of the Causes we will:

- 1 Pay the cost of repair or replacement but not so that it is better or more extensive than when new provided that at the time of loss or damage;
 - a the Buildings are in a good state of repair;
 - b the Sum Insured on buildings is not less than the **full rebuilding cost**.

- 2 In the event that;

- a the Buildings are not in good state of repair;
- b the Buildings Sum Insured shown in the Schedule is less than the **full rebuilding cost**;
- c repair or replacement is not carried out.

We will at our option

- i pay **you** the cost of reinstating the damage less an allowance for any wear and tear or betterment;
- ii proportionately reduce any payment we make;
- iii pay **you** the difference between the market value of the Buildings prior to the loss or damage and the market value of the Buildings following the loss or damage.

The total amount payable under this Section will not exceed the Sum Insured shown in the Schedule.

The Sum Insured will not be reduced by the amount of any claim payment.

Matching sets and suites

An individual item of a matching set of articles or suite of fitted furniture or sanitary ware or other bathroom fittings or other fixtures and fittings is regarded as a single item. **We will only pay you** for individual damaged items and not undamaged companion pieces.

Section 2 | Contents

Definition of Contents

Household goods and other personal property in the home belonging to or the responsibility of **you** or **your family** including the personal property of domestic servants permanently residing with **you** and non paying guests.

What is covered

The Contents are insured against loss or damage by the following Causes up to the Sum Insured shown in the Schedule while they are in the **home**:

Causes

- 1
 - a Fire, lightning, explosion, earthquake;
 - b Smoke.
- 2 Impact by:
 - a aircraft or other aerial devices or anything dropped from them;
 - b vehicles, trains or animals;
 - c falling television and/or radio aerials (including satellite dishes), aerial fittings or masts;
 - d falling trees or branches.
- 3 Riot, civil commotion, strikes or labour disturbances.

What is NOT covered

- property more specifically insured;
- property held for any professional or business purposes;
- **motorised vehicles**, watercraft (other than hand or foot propelled craft, sailboards or surfboards), caravans, hovercraft or aircraft or their respective accessories while attached;
- livestock and pets;
- **valuables, works of art, collections**;
- **personal money**;
- **credit cards**;
- securities and documents of any kind.

What is NOT covered

- the amount of the **excess** shown in the Schedule.
- loss or damage due to any gradually operating cause.
- damage by domestic pets.

What is covered

- 4 Malicious persons or vandals.

- 5 Storm, tempest or flood.

- 6 Escape of water from the domestic water systems, heating installations, water mains or domestic appliances.

- 7 Escape of oil from any fixed domestic heating installations or oil filled electric radiators.

- 8 Theft or attempted theft.

- 9 Subsidence or heave of the site on which the Buildings stand or landslip.

What is NOT covered

- loss or damage while the home is **unfurnished** or **unoccupied**;
- loss or damage caused by **you** or **your family**.

- damage caused by frost;
- damage to fences or gates.

- loss or damage while the **home** is **unfurnished** or **unoccupied**.

- loss or damage while the **home** is **unfurnished** or **unoccupied**.

- loss by deception *unless* deception is only used to gain entry to the **home**;
- loss or damage occurring while the **home** or any part is lent or let, occupied by paying guests or directly communicates with any part used for business purposes *unless* involving forcible and violent entry to or exit from the **home**;
- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- loss or damage caused by **you** or **your family**.

- loss or damage:
 - a caused by the movement of solid floor slabs *unless* the foundations beneath the external walls of the **home** are damaged at the same time;
 - b caused by bedding down of new structures or settlement of made up ground;
 - c caused by coastal or river erosion;
 - d resulting from demolition or structural repair or alteration to the Buildings;
 - e resulting from defective design, faulty workmanship or the use of defective materials in the Buildings.

Extensions

What is covered

This Section also insures **you** for:

A Valuables, works of art or collections

Loss or damage by any of the causes to **valuables, works of art or collections** belonging to or the responsibility of **you or your family** while in the **home**.

B Personal money and credit cards

Loss or damage by any of the causes to **personal money and credit cards** belonging to **you and your family** while in the **home**.

C Theft of keys

If the keys to the locks of:

- i the external doors of the **home**;
- ii any alarm systems or domestic safe fitted in the **home**;

are stolen we will pay the cost of replacing the locks or the lock mechanism.

D Contents in the open

Loss or damage by any of the causes to contents while in the open within the boundaries of the land belonging to the **home**.

E Rent and alternative accommodation

Additional payments if the **home** becomes uninhabitable as a result of loss or damage by any of the causes for:

- i rent which **you** are legally responsible to pay as a tenant;
- ii the reasonable additional cost of comparable alternative accommodation;

but only during the period necessary for reinstatement.

What is NOT covered

- the amount of the **excess** shown in the Schedule.
- any one item or collection with a value exceeding 5% of the Contents Sum Insured shown in the Schedule unless specified on the Schedule;
- any amount exceeding 30% of the Contents Sum Insured shown in the Schedule.
- any amount exceeding £500.
- any amount exceeding £750.
- any amount exceeding £1,000.
- any amount exceeding 20% of the Contents Sum Insured shown in the Schedule.

What is covered

F Oil and metered water

Following loss or damage by any of the Causes:

- i the additional metered water charges incurred by **you**;
 - ii the costs of oil lost from domestic heating installations.
-

G Documents

Loss or damage by any of the causes to deeds, bonds, securities or similar private documents while in the **home** or lodged with **your** building society, bank or solicitor but only for their value as stationary and the cost of clerical labour in writing up.

H Fatal injury

Following injury to **you** or **your** spouse/civil partner by fire or assault by thieves in the **home** which proves to be fatal within 12 months of such injury.

I Deep freezer contents

Spoilage of food in a domestic deep freezer in the **home** caused by:

- i a rise or fall in temperature as a result of accidental breakdown;
 - ii accidental escape of refrigerant or refrigerant fumes;
 - iii accidental failure of the supply of electricity.
-

What is NOT covered

- any amount exceeding £2,000;
 - loss or damage while the **home** is **unfurnished** or **unoccupied**.
-

- any amount exceeding £750;
 - negotiable securities or bonds.
-

- any amount exceeding £5,000.
-

- any deliberate act or neglect by **you** or **your family**;
 - failure of the supply of electricity as a direct or indirect consequence of a deliberate act including strike action by the supply authority or their employees.
-

Extensions *continued*

What is covered

J TV and audio equipment and home computers

Accidental damage to:

- i Televisions, radios, home computers, video recorders and audio equipment in the **home**;
- ii Receiving aerials, including satellite dishes fixed to the buildings of the **home**.

Downloaded information

Loss of or damage to information **you** have bought and stored on **your** TV and audio equipment or home computers by any of the Causes listed in this Section.

K Mirrors and glass

Accidental breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs and glass doors to ovens in the home.

What is NOT covered

- articles designed to be portable;
- discs, disks, records, cassettes, tapes or loss of recordings;
- wear and tear or other gradually operating cause, electrical or computer defect, leakage, cut out or mechanical derangement, breakdown or fault;
- damage caused by cleaning, repair or use contrary to makers' instructions and during removal or installation;
- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- any amount exceeding £1,000;
- the cost of:
 - a remaking a file tape, disc or disk;
 - b rewriting the information contained on TV and audio equipment or home computers;
 - c loss of or damage to information as a result of mechanical failure or data corruption of the TV, audio equipment or home computer.

- loss or damage during removal or installation;
- loss or damage while the **home** is **unfurnished** or **unoccupied**;

What is covered

L Contents temporarily removed

Loss or damage by any of the causes to contents while temporarily;

- i in any bank or safe deposit or in any occupied residence or Building where **you** or **your family** are residing, employed or carrying on business in the United Kingdom;
- ii elsewhere in the United Kingdom (or in transit in those territories).

M Household removal

Accidental loss or damage to contents while in direct transit from the home for permanent removal to another within the United Kingdom carried out by professional removal contractors including loading and unloading and while temporarily kept on the removal vehicle overnight during transit.

N Tenants liability

Loss or damage for which **you** are legally liable as tenant:

- i to the construction of the **home** including structural fixtures and fittings and internal decorations by any insured cause;
- ii to drains, pipes, cables and underground tanks (including their relevant inspection covers) providing services to or extending from the **home** to the public supply by **accidental damage**;
- iii to fixed glass including double glazing, sanitary fixtures and fittings, ceramic hobs and glass oven doors in the **home** by accidental damage.

What is NOT covered

- any amount exceeding 20% of the Contents Sum Insured shown in the Schedule;
- loss or damage by storm, tempest, flood, malicious persons or vandals to property not in a building;
- loss or damage by theft *unless* involving forcible and violent entry to or exit from a building;
- loss or damage while removed for sale, exhibition or to a furniture depository;
- breakage of glass, china, earthenware or similar brittle articles *unless* packed by professional packers;
- denting, bruising or scratching of furniture and the like;
- any amount exceeding 20% of the Contents Sum Insured shown in the Schedule;
- loss or damage while the **home** is **unfurnished** or **unoccupied**;
- any wilful or malicious acts by **you** or **your family**;
- loss or damage during removal or installation.

Extensions *continued*

What is covered

O Garden cover

Loss of or damage to plants, lawns, bushes, shrubs and trees in the garden of the **home**:

- a as a result of fire, explosion, lightning, smoke, malicious persons or vandals and impact.
- b as a result of theft or attempted theft.

P Christmas and wedding gifts

The Sum Insured is automatically increased by 10% for the month of December each year to cover presents bought over the Christmas season and during the period of one month before and one month after the wedding day of **you** or **your family** to cover wedding presents bought for that occasion.

Q Business Contents

Loss or damage to Business Contents by any of the Causes while in the home.

What is NOT covered

- any amount exceeding £500;
- loss or damage by birds, animals or insects, frost;
- loss or damage while the **home** is **unfurnished** or **unoccupied**.

-
- any amount exceeding 10% of the Contents Sum Insured;
 - loss or damage resulting from an error in computer programming or instruction to your laptop or computer.
-

Optional Additional Cover

Accidental Damage - Contents

This additional cover does not apply unless made operative in the Schedule.

What is covered

Accidental damage however caused.

What is not covered

- the amount of the **excess** shown in the Schedule;
 - loss or damage while the **home** is **unfurnished** or **unoccupied**;
 - damage caused by:
 - i any of the causes;
 - ii mechanical, electrical or computer breakdown, failure or derangement;
 - iii any process of cleaning, dyeing, repairing, restoring or maintenance;
 - iv wear and tear, deterioration, mildew, insect, vermin, atmospheric conditions, action of light or any other gradually operating cause;
 - v chewing, scratching, tearing or fouling by domestic pets;
 - damage to:
 - i **Clothing, sports equipment and personal money.**
-

Specific Conditions

Sum Insured

The Sum Insured for contents shown in the Schedule represents and will at all times be maintained by **you** to represent not less than the full cost of replacing the property insured as new without deduction for wear and tear or depreciation other than for household linen and clothing.

Claims settlement

Following loss or damage to the Contents by any of the Causes insured we will at **our** option:

- a replace the lost or damaged item(s) as new; or
- b pay the cost of replacement of the lost or damaged item(s) as new; or
- c repair the damaged item(s); or
- d pay the cost of repair of the damaged item(s); or
- e make a cash payment, but this will not be more than the cost we could have repaired or replaced the item(s) for using **our** own suppliers.

Except that:

- i for items of household linen or clothing over 2 years old, or any items not repaired or replaced, we will at **our** option deduct an amount for wear, tear or depreciation from any payment we make.
- ii if the Sum Insured is less than the total cost of replacing the Contents as new, we will at **our** option reduce proportionately any payment we make.

The Sum Insured will not be reduced by the amount of any claim payment.

Matching sets and suites

An individual item of a matching set of articles or suite of furniture or sanitary ware or other bathroom fittings or other fixtures and fittings is regarded as a single item. We will only pay **you** for individual damaged items and not undamaged companion pieces.

Limitation of loss from outbuildings

The maximum amount that we will pay following loss or damage by any Cause to Contents in sheds, greenhouses and detached summer houses and outbuildings (not garages) is limited to 5% of the Contents Sum Insured shown in the Schedule.

Section 3 | Liabilities

What is covered

We will indemnify **you** or **your family** against all sums which **you** become legally liable to pay as damages for:

- a accidental bodily injury (including death or disease) to any person;
- b accidental loss or damage to property;

occurring during the period of insurance anywhere in the World and happening in the circumstances described in the Contingencies

What is NOT covered

- Liability arising from:
 - a any trade, business or profession;
 - b the ownership possession or use of:
 - i any **motorised vehicles** under Contingency B;
 - ii any **motorised vehicles** being used in circumstances where any Road Traffic Act legislation applies;
 - iii caravans other than under Contingency E;
 - iv watercraft other than hand or foot propelled craft, sailboards or surfboards under Contingency D or small craft under Contingency F;
 - v aircraft including models;
 - vi animals other than for domestic cats and dogs also horses when not being used for racing, steeplechasing, polo playing or hunting under Contingency D;
 - vii firearms other than sporting guns under Contingency D;
 - viii dogs referred to in the Dangerous Dogs Act 1991;
 - c any wilful or malicious acts by **you** or **your family**;
 - d the ownership or occupation of land or buildings other than the **home**;
 - e any action brought against **you** or **your family** in any court outside the European Economic Community;
 - f for loss or damage to property belonging to **you** or **your family** or held in trust by **you** or in **your** custody or control;
 - g any incident which is insured by or would but for the existence of this Section be insured by another policy;

What is covered

Contingencies

A Provided Section 1 Buildings is operative

In or about the **home** based on **your** liability solely as owner of the **home**.

B Provided Section 2 Contents is operative

In or about the **home** based on **your** liability solely as occupier not as owner of the **home**.

C Provided Section 2 Contents is operative

In or about the **home** and anywhere else in the United Kingdom also while travelling with **you** elsewhere in the World based on **your** liability as an employer of domestic servants under a contract of service and arising in the course of their employment by **you**.

D Provided Section 2 Contents is operative

The liability of **you** or **your family** as private individuals anywhere in the World.

E Provided Section 5 Caravan is operative

In or about the caravan stated or referred to in the Schedule while being used in accordance with the Description of Use based on **your** liability as owner *also* the liability of any hirer or relative of **yours**.

What is NOT covered

- h the transmission of any communicable disease;
- i accidental bodily injury (including death or disease) to **you** or **your family**;
- j any agreement unless liability would have existed otherwise.

Paragraph **h** above does not apply in respect of liability for bodily injury to or sickness contracted by any person under a contract of service with you when such bodily injury or sickness arises out of and in the course of their employment by you as Domestic Servants.

- while attached by any means to a vehicle.
-

What is covered

F Provided Section 6 Small Craft is operative

Anywhere on the inland waters or up to 3 miles offshore of the United Kingdom or Republic of Ireland based on **your** liability as owner of the craft referred to in the Schedule *also* the liability of any relative of **yours**.

The total amount **we** will pay in respect of all damages arising from one source or original cause will not exceed the limit of indemnity stated in the Schedule against the corresponding Contingency. **We** will in addition pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by **us** in writing.

Personal Representatives

Should **you** or a member of **your family** die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section.

Extensions

What is covered

This Section also indemnifies **you** for:

A Defective Premises Act

Contingency A extends to indemnify **you** against liability arising out of the ownership of a **home** by reason of Section 3 of the Defective Premises Act 1972 in the event of such **home** being owned and occupied by **you** and disposed of before or after the inception of this Policy.

This Extension shall only apply in respect of liability which falls upon **you** by virtue of the said Act.

What is NOT covered

- while on hire or charter;
 - when such craft is in an unseaworthy condition;
 - while attached by any means to a vehicle.
-

What is NOT covered

- damage to any part of the structure on which **you** or anyone on **your** behalf has worked if the damage results from such work;
 - if otherwise insured.
-

Extensions *continued*

What is covered

B Unrecovered damages

Contingency D extends to include the payment of any award made in favour of **you** or **your family** provided that:

- i the award made to **you** or **your family** for damages and taxed costs remains partly or wholly unsatisfied three months after the date of such award;
 - ii the award is made in a court in the United Kingdom;
 - iii there is no appeal outstanding;
 - iv **you** would have been entitled to payment under this Section had **your** position and the position of the party responsible been reversed;
 - v the accident which results in the court award occurs during the period of insurance.
-

What is NOT covered

Section 4 | Personal Possessions

Definition of Personal Possessions

- Valuables, effects being:
 - Valuables, personal effects, clothing and luggage, leisure equipment and sports equipment;
- personal money;
- credit cards;
- pedal cycles;
- property specifically mentioned in the Schedule;

all belonging to or the responsibility of **you** or **your family**.

What is covered

Personal Possessions

are insured against loss or damage while anywhere in the **territorial limits** or for a period not exceeding 60 days in any one Period of Insurance elsewhere in the World up to the value of the property lost or damaged or where an individual item has been specifically mentioned in the Schedule the Sum Insured for that item.

Credit Cards

are insured only against your financial loss as a direct result of misuse by any unauthorised person.

What is NOT covered

- the amount of the **excess** shown in the Schedule;
- any one article or pair or set of articles with a value in excess of that specified in the Schedule under valuables, effects;
- contact or corneal lenses;
- property used for any professional or business purposes;
- property more specifically insured;
- theft from an unattended motor vehicle unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle
- loss or damage caused:
 - by riot, civil commotion or strikes outside the **territorial limits**;
 - by wear and tear (but not as a result of this to a clasp or setting or the like), deterioration, insect, mildew, vermin, atmospheric conditions action of light or any other gradually operating cause;
 - by any process of cleaning, dyeing, repairing or restoring or maintenance;

What is covered

What is NOT covered

- iv by mechanical, electrical or computer breakdown, failure or derangement;
 - v by misuse or use contrary to makers' instructions or interference with any component part;
 - vi by confiscation, detention or seizure by customs or other officials or authorities;
 - vii to **sports equipment** while in use;
 - viii to **personal money**:
 - a by shortages due to error, omission or depreciation in value;
 - b where any loss is not reported to the Police within 24 hours of discovery;
 - ix to **credit cards**:
 - a where the loss of the cards is not reported to the Police and the issuing authority within 24 hours of discovery;
 - b losses after the issuing authority have been notified;
 - x to pedals cycles:
 - a by theft if left unattended anywhere other than at the **home** *unless* immobilised by a security device;
 - b when used or practising for racing, pacemaking or time trials;
 - xi to camping equipment, vehicles, cycles (other than insured by this Section), watercraft, aircraft or animals.
-

Specific Conditions

Claims settlement

Following loss or damage to Personal Possessions **we** will at **our** option:

- a** replace the lost or damaged item(s) as new; or
- b** pay the cost of replacement of the lost or damaged item(s) as new; or
- c** repair the damaged item(s); or
- d** pay the cost of repair of the damaged item(s); or
- e** make a cash payment, but this will not be more than the cost **we** could have repaired or replaced the item(s) for using **our** own suppliers.

Except that:

- i** for items of clothing over 2 years old, pedal cycles over 5 years old, or any items not repaired or replaced, **we** will at **our** option deduct an amount for wear, tear or depreciation from any payment **we** make.
- ii** if the Sum Insured is less than the total cost of replacing the Contents as new, **we** will at **our** option reduce proportionately any payment **we** make.

The Sum Insured will not be reduced by the amount of any claim payment.

Proof of value

In the event of loss or damage to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation or other such proof if not already held by **us** to be produced by **you** before any payment can be made.

Limitation of loss from motor vehicle

The maximum **we** will pay following loss or damage arising out of any one occurrence in respect of property left in an unattended motor vehicle is limited to 5% of the Contents Sum Insured shown in the Schedule or £2,500 whichever is the lesser.

Section 5 | Caravan

Definition of Caravan

The Caravan and the fixtures, fittings (including awnings and external steps), furniture, furnishings, bedding, household linen and utensils in or attached thereto.

What is covered

Loss or damage by any cause to:

- i the Caravan stated in the Schedule;
- ii **Personal effects, clothing and luggage, audio and visual equipment and sports equipment** while in the Caravan or the towing vehicle;

while being used in accordance with the Description of Use and up to the Sum Insured shown in the Schedule.

What is NOT covered

- television receivers, video recorders and radios.

What is NOT covered

- the amount of the **excess** shown in the Schedule.
- any property more specifically insured.
- any one item of **personal effects, clothing and luggage, audio and visual equipment or sports equipment** with a value exceeding £100 *unless* stated in the Schedule.
- contact or corneal lenses;
- **Valuables, personal money, credit cards, collections, works of art.**
- loss or damage caused:
 - i by riot, civil commotion or strikes outside Great Britain, the Channel Islands or the Isle of Man;
 - ii by wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause;
 - iii by mechanical, electrical or computer breakdown, failure or derangement;
 - iv by theft or conversion by any hirer;
 - v to tyres by punctures cuts or bursts or application of brakes;
 - vi by confiscation, detention or seizure by customs or other officials or authorities;
 - vii to **personal effects, clothing and luggage, audio and visual equipment or sports equipment** while the Caravan is not being used by **you or your family**.

What is covered

What is NOT covered

- viii by theft of any unfixed contents **personal effects, clothing and luggage, audio and visual equipment or sports equipment** *unless you or your family* are in residence in the caravan at the time of the loss or damage **and** the caravan is securely locked and all windows are tightly closed and locked where possible;
- ix to **audio and visual equipment** (but not televisions or radios) left in the Caravan when the Caravan site is closed for holiday occupation;
- x while being used as a permanent residence or for any trade, business or profession.

Paragraph (vii) applies only where the Description of Use is shown in the Schedule as 1 Touring Indemnity or 3 Touring Indemnity including Touring by Hirer.

Paragraph (viii) and (ix) apply only where the Description of Use is shown in the Schedule as 2 Fixed Site Indemnity.

Extensions

What is covered

This Section also insures **you** for:

A Additional costs

Following loss or damage to the Caravan **we** will pay the reasonable costs of:

- i its protection and removal to the nearest competent repairers and return to the **home** or the Caravan's permanent site;
- ii disconnection and reconnection of services at the permanent site;
- iii if the Caravan is damaged outside the United Kingdom and cannot be economically repaired before **you** intend to return home **we** will only pay the cost of:
 - a removing the Caravan to the port of embarkation;
 - b any additional freight charges from that port to the United Kingdom;
 - c returning the Caravan from the United Kingdom port to the **home**;
 - d any customs duty **you** have to pay on the Caravan following temporary importation into any country in the Continent of Europe.

B Alternative Accommodation

Additional payments while the Caravan is being used by **you** or **your family** for touring or holiday purposes for hiring another Caravan or other alternative accommodation for a maximum of 15 days in any one period of insurance if the Caravan becomes uninhabitable as a result of loss or damage.

C Hiring Charges

The payment for a maximum of 15 days in any one period of insurance of lost hiring charges for bookings made before the date of the loss or damage.

What is NOT covered

- the loss of any customs deposit as a consequence of any wilful act by **you**.

- any amount exceeding £50 per day.

- any amount exceeding £50 per day.

Definitions of the Descriptions of Use

1 Touring indemnity

While being used for Social Domestic or Pleasure Purposes:

- a by **you** or **your family** while being towed by **you** behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom or the Republic of Ireland or up to a maximum of 60 days in any one Period of Insurance while on the Continent of Europe including the journey by recognised sea routes to and from the United Kingdom;
- b while on hire to any person or on loan to any relative or friend of **yours** but only when the Caravan is stationary on a fixed site in the United Kingdom;
- c while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business.

2 Fixed site indemnity

While being used for Social Domestic or Pleasure by **you** or **your family**, on hire to any person or on loan to any friend or relative of **yours** while the Caravan is:

- a stationary on the fixed site described in the Schedule;
- b temporarily removed to any other location for storage, maintenance or repair;
- c being towed or transported directly between the site or other location to another fixed site but only for a maximum of two journeys not lasting longer than 48 hours each in any one Period of Insurance.

3 Touring indemnity including towing by hirer

While being used for Social Domestic or Pleasure Purposes:

- a by **you** or **your family** while being towed by **you** behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom or the Republic of Ireland or up to a maximum of 60 days in any one Period of Insurance while on the Continent of Europe including the journey by recognised sea routes to and from the United Kingdom;
- b on hire to any person or on loan to any relative or friend of **yours** while being towed by them behind any motor vehicle and while detached from the vehicle anywhere in the United Kingdom;
- c while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business.

Specific Conditions

Claims settlement

Following loss or damage we will pay the cost of repair or replacement without deduction for wear and tear or depreciation except where:

- a any item of linen or clothing is over 2 years old in which event we will pay you the cost of replacement less a deduction for wear and tear or depreciation;
- b the Sum Insured is less than the total cost of replacement as new in which event any payment we make will be proportionally reduced;
- c the Caravan is:
 - i older than 1 year from new when used in accordance with description of use 1 or 3;
 - ii older than 2 years from new when used in accordance with description of use 2

In which event we will at our option pay you the cost of repair or replacement less a deduction for wear and tear or depreciation;

- d the Caravan is no longer produced in which case we may replace the Caravan with an equivalent model.

Repairs

You may authorise repairs to the caravan provided the estimated cost of the repair does not exceed £250 and you provide us with a detailed estimate immediately.

Alternative accommodation and hiring charges

You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of caravans a complete record of all names and addresses of hirers, intended periods of hire charges paid or chargeable and identification of which Caravan if more than one is insured.

Theft of Caravans

If the Caravan is used in accordance with Description of Use 1 or 3:

- i and is detached from the towing vehicle and unattended the Caravan must be secured by a hitch lock or a wheel clamping device;
- ii it must only be stored at the noted Insured's address relative's or friend's house or an approved Caravan Storage Site Owner's Association (CaSSOA) site.

Section 6 | Small Craft

Definition of the Craft

The hull and all gear and equipment including any outboard motor launching trolley and trailer used with the Craft.

What is covered

Loss or damage to the craft stated up to the Sum Insured shown in the Schedule while in or within 3 miles of the coast of the United Kingdom or Republic of Ireland.

Extension

What is covered

This Section also insures **you** for:

1 Salvage Charges

We will pay the reasonable salvage charges incurred in preventing a loss insured by this Section.

What is NOT covered

- the amount of the **excess** shown in the Schedule.
- any property more specifically insured.
- while the Craft is:
 - i let out on hire or charter;
 - ii used other than for pleasure.
- loss of use.
- loss or damage caused:
 - i by wear and tear, deterioration, atmospheric conditions, action of light or any other gradually operating cause;
 - ii by mechanical, electrical or computer breakdown, failure or derangement;
 - iii to sails or protective coverings split by wind or blown away;
 - iv to consumable stores or fishing gear;
 - v to expanded plastic due to the chemical reaction of petrol or oil.
- loss or damage due to theft **unless**:
 - i the whole Craft is stolen;
 - ii entry into the Craft or store is by forcible and violent means;
 - iii outboard motors are securely locked to the Craft by an anti-theft device in addition to the normal method of attachment.

Specific Conditions

Seaworthy condition

You must keep the Craft in a proper state of repair and in a seaworthy condition at all times.

Racing

We will only pay **you** up to 2/3rds of the replacement value of masts, spars, sails, rigging and protective coverings if lost or damaged while **you** are using the Craft for racing *unless* the whole Craft is lost or damaged beyond repair at the same time.

Claims settlement

Following loss or damage to the Craft, **we** will pay the cost of repair or replacement making a deduction for wear and tear or depreciation.

Section 7 | Family Legal Protection

Optional Extra. Your Policy Schedule shows if this Section is in force.

Guidance note

The cover under this Section has been arranged by us and **DAS**. We are responsible for paying any claims under this Section but **DAS** deal with any claims matters and correspondence on our behalf.

To make a claim under this Section, please phone **DAS** on 0117 927 1886. **DAS** will ask you about your legal dispute and if necessary call you back at an agreed time to give you legal advice. If your dispute needs to be dealt with as a claim under this Section you can send it to:

Claims Department
 DAS Legal Expenses Insurance Company Limited
 DAS House
 Quay Side
 Temple Back
 Bristol BS1 6NH

Or you can email your claim to **DAS** at newclaims@das.co.uk.

It is most important that you let **DAS** know as soon as possible if any problems arise which may result in a claim under this Section. Please do not ask for help from a lawyer, accountant or anyone else before **DAS** have agreed. If you do we will not pay the costs involved even if **DAS** accept the claim.

DAS will always try to give you a quality service. If you think **DAS** have let you down, please write to **DAS'** Customer Relations Department at the above address or you can phone **DAS** on 0117 934 0066 or email **DAS** at customerrelations@das.co.uk. Details of **DAS'** internal complaint handling procedures are available on request.

DAS is authorised and regulated by the Financial Services Authority.

If you are still not satisfied, you can contact the Insurance Division of the Financial Ombudsman Service at:

South Quay Plaza, 183 Marsh Wall, London E14 9SR.
 You can also contact them on 0845 080 1800.
 Website: www.financial-ombudsman.org.uk.

(Using this service does not affect your right to take legal action).

The following definitions are in addition to or may replace those shown on pages 4 and 5 of this Policy. For this Section 7, the words below will have the following meaning:

Costs and expenses

a Legal costs

All reasonable and necessary costs charged by the representative on a standard basis, or in accordance with the Predictable Costs scheme, if this is appropriate.

b Opponents' costs

The costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with the agreement of **DAS**.

c Accountant's costs

All reasonable and necessary costs incurred by the **representative**.

d Attendance expenses

The **insured person's** net salary or wages for the time that the **insured person** is off work to attend court or tribunal. We will pay for each half or whole day that the court, tribunal or the **insured person's** employer will not pay for.

The amount we will pay is based on the following:

- the time the **insured person** is off work, including the time it takes to travel to and from the court or tribunal.

This will be calculated to the nearest half day assuming that a whole day is eight hours;

- if the **insured person** works full time, the salary or wages for each day equals 1/250th of the **insured person's** yearly salary or wages;
- if the **insured person** works part time, the salary or wages will be a proportion of the **insured person's** weekly salary or wages.

If the **insured person** is self employed, we will pay the net salary or wages that the **insured person** draws from the business to cover their own personal cost-of-living expenses.

DAS

DAS Legal Expenses Insurance Company Ltd.

Full enquiry

An extensive examination by HM Revenue & Customs which considers all aspects of the **insured person's** self-assessment tax return, but not enquiries which are limited to one or more specific aspects of the **insured person's** self-assessment tax return.

Insured person

You and any member of **your family** who always lives with **you**. Anyone claiming under this Section must have **your** agreement to claim.

Period of insurance

The period for which we have agreed to cover an **insured person**.

Representative

The lawyer or other suitably qualified person appointed to act for an **insured person** in accordance with the terms of this Section.

Territorial limit

For insured incidents **2 - Contract Disputes** and **3 - Bodily Injury**:

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other insured incidents:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Cover Provided

- 1 For insured incidents 1 to 7 we will pay costs and expenses to:
 - i help negotiate for the **insured person's** legal rights following a dispute, and
 - ii make or defend an appeal as long as the **insured person** tells **DAS** within the time limits allowed that they want **DAS** to appeal.
- 2 For insured incident 8 we will pay attendance expenses

Insured Incidents

What is covered

1 Employment Disputes

DAS will negotiate for the **insured person's** legal rights in a dispute relating to their contract of employment or future employment.

2 Contract Disputes

DAS will negotiate for an **insured person's** legal rights in a contractual dispute arising from an agreement or an alleged agreement which an **insured person** has entered into for:

- a the buying or hiring in of any goods or services; or
- b the selling of any goods.

Provided that:

- a the **insured person** has entered into the agreement or alleged agreement during the period of insurance; and
- b the amount in dispute is more than £100.

3 Bodily Injury

DAS will negotiate for the **insured person's** legal rights in a claim against a party who causes the death of, or bodily injury to, an **insured person**.

What is NOT covered

- 1 Employers' disciplinary hearings or internal grievance procedures;
- 2 Any claim relating solely to personal injury

A claim relating to:

- 1 a contract regarding an **insured person's** trade, profession, business or employment or any business venture;
- 2 the settlement payable under an insurance policy (**DAS** will negotiate if an **insured person's** insurer refuses their claim, but not for a dispute over the amount of the claim);
- 3 construction work on any land, or designing, converting or extending any building where the contract exceeds £5,000 (including VAT);
- 4 a dispute arising from any loan, mortgage, pension, investment or borrowing;
- 5 a dispute over the terms of a lease of land or buildings or a licence or tenancy of land or buildings. However, we will cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement.

A claim relating to:

- 1 illness or bodily injury which happens gradually or is not caused by a specific or sudden accident;
- 2 any psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to the **insured person**;
- 3 clinical negligence; or
- 4 defending an **insured person's** legal rights but defending a counter-claim is covered.

Insured Incidents *continued*

What is covered

4 Clinical Negligence

DAS will negotiate for an **insured person's** legal rights where it is alleged that an accidental death or bodily injury to an **insured person** has resulted from a single or negligent act of surgery, clinical or medical negligence.

5 Property Protection

DAS will:

- a negotiate for the **insured person's** legal rights in a civil action; and/or
- b arrange mediation;

for a dispute relating to material property (including an **insured person's** principal and holiday home) which is owned by an **insured person** or for which an **insured person** is responsible, following:

- 1 an event which causes physical damage to such material property, provided that the amount in dispute is more than £100;
- 2 a legal nuisance (meaning any unlawful interference with an **insured person's** use or enjoyment of their land, or some right over, or in connection with it); or
- 3 a trespass.

What is NOT covered

A claim relating to:

- 1 the alleged failure to correctly diagnose the **insured person's** condition;
- 2 psychological injury or mental illness that is not associated with an **insured person** having suffered physical bodily injury; or
- 3 defending an **insured person's** legal rights but defending a counter-claim is covered.

1 A claim relating to:

- a a contract entered into by an **insured person**;
 - b any building or land other than an **insured person's** principal or holiday home;
 - c someone legally taking an **insured person's** material property from them, whether the **insured person** is offered money or not, or restrictions or controls placed on an **insured person's** material property by any government or public or local authority unless the claim is for accidental physical damage;
 - d work done by any government or public or local authority unless the claim is for accidental physical damage;
 - e mining subsidence.
- 2 The first £250 of any claim for legal nuisance or trespass. This is payable as soon as **DAS** accept the claim.
 - 3 Defending a claim relating to an event that causes physical damage to material property, but defending a counter-claim is covered.
-

What is covered

6 Tax Protection

In the event of a **full enquiry** into an **insured person's** personal tax affairs, **DAS** will negotiate for an **insured person**, and represent the **insured person** in any appeal proceedings.

7 Legal Defence

- 1 **DAS** will defend the **insured person's** legal rights if an event arising from the **insured person's** work as an employee leads to:
 - a the **insured person** being prosecuted in a court of criminal jurisdiction; or
 - b civil action being taken against the **insured person** under:
 - i legislation for unlawful discrimination; or
 - ii Section 13 of the Data Protection Act 1998.
 - 2 **DAS** will defend the **insured person's** legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.
-

What is NOT covered

- 1 The tax affairs of a company, or any claim if the **insured person** is self-employed, or a sole trader, or in a business partnership.
 - 2 An investigation or enquiries by HM Revenue & Customs Special Investigations Section or Special Civil Investigations or HM Revenue & Customs Prosecution Office.
-
- 1 Parking or obstruction offences.
 - 2 The driving of a motor vehicle by an **insured person** for which the **insured person** does not have valid motor insurance.
-

Insured Incidents *continued*

What is covered

8 Jury Service and Court Attendance

We will pay the attendance expenses incurred if an **insured person** is absent from work:

- a to attend any court or tribunal at the request of the representative; or
- b to perform jury service.

We agree to provide the insurance in this Section, as long as:

- a the premium has been paid;
- b **DAS** receive **your** claim during the **period of insurance**;
- c any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, in the **territorial limit**; and
- d for civil claims, it is always more likely than not that an **insured person** will recover damages (or obtain any other legal remedy which **DAS** have agreed to) or make a successful defence.

The most we will pay for **costs and expenses** for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

What is NOT covered

Legal Expenses – Exclusions

An **insured person** is not covered for any of the following:

- 1 Costs and expenses an **insured person** pays or agrees to pay before **DAS** agrees to them.
- 2 Fines, damages or other penalties which the **insured person** is ordered to pay by a court or other authority.
- 3 A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or alleged violent behaviour has been made against the **insured person**.
- 4 A claim intentionally brought about by an **insured person**.
- 5 Any action an **insured person** takes which **DAS** or the **representative** have not agreed to, or where an **insured person** does anything that hinders **DAS** or the **representative**.
- 6 A claim relating to written or verbal remarks which damage an **insured person's** reputation.
- 7 A dispute with us or **DAS** not otherwise dealt with under Condition 7.
- 8 Costs and expenses arising from or relating to a Judicial Review, Coroner's Inquest or Fatal Accident Enquiry.
- 9 Apart from us, the **insured person** is the only person who may enforce all or any part of this Section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this Section in relation to any third party rights or interests.

Legal Expenses – Conditions

If an **insured person** does not keep to these conditions **we** may cancel this cover, refuse any claim and withdraw from any current claim.

- 1 An **insured person** must:
 - a keep to the terms and conditions of this Section;
 - b try to prevent anything happening that may cause a claim;
 - c take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d send everything **DAS** ask for, in writing;
 - e give **DAS** full and truthful details by phone or in writing of any claim as soon as possible and give **DAS** any information **DAS** need.
- 2 a **DAS** can take over and conduct in the name of an **insured person**, any claim or legal proceedings at any time.
DAS can negotiate any claim on behalf of an **insured person**.
 - b The **insured person** is free to choose a **representative** (by sending **DAS** a suitably qualified person's name and address) if:
 - i **DAS** agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of an **insured person** in those proceedings; or
 - ii there is a conflict of interests.
 - c In all circumstances except those in **2b** above, **DAS** are free to choose a **representative**.
 - d Any **representative** will be appointed by **DAS** to represent an **insured person** according to **DAS**' standard terms of appointment. The **representative** must co-operate with **DAS** at all times.
 - e **DAS** will have direct contact with the **representative**.
 - f An **insured person** must co-operate fully with **DAS** and the **representative** and must keep **DAS** up to date with the progress of the claim.
 - g An **insured person** must give the **representative** any instructions that **DAS** ask for.
- 3 a An **insured person** must tell **DAS** if anyone offers to settle a claim.
 - b If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay any further costs and expenses.
 - c **We** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming, or that is being claimed against them, instead of starting or continuing legal proceedings.
- 4 a An **insured person** must tell the **representative** to have costs and expenses taxed, assessed or audited if **DAS** ask for this.
 - b An **insured person** must take every step to recover costs and expenses that **we** have to pay and must pay us any costs and expenses that are recovered.
- 5 If a **representative** refuses to continue acting for an **insured person** with good reason, or if an **insured person** dismisses the **representative** without good reason, the cover **we** provide will end at once, unless **DAS** agree to appoint another **representative**.
- 6 If an **insured person** settles a claim or withdraws it without **DAS**' agreement, or does not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim from the **insured person** any costs and expenses paid by **us**.

- 7 An **insured person** has the right to refer any disagreement between the **insured person** and **DAS** to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that the **insured person** and **DAS** agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the territorial limit whose law governs this section of the policy. The **insured person** and **DAS** must keep to the arbitrator's decision.

Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

- 8 **DAS** may, at their discretion, require the **insured person** to obtain at their expense, an opinion from a lawyer, accountant or other suitably person chosen by an **insured person** and **DAS**, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an **insured person** will recover damages (or obtain any other legal remedy that **DAS** has agreed to) we will pay the cost of obtaining the opinion.
- 9 All Acts of Parliament mentioned in this Section of the Policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

General Exclusions

These apply to the whole Policy. This Policy does not cover:

1 War and similar risks

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

2 Radioactivity

Damage to any property or any resulting loss or expense or any indirect loss or any legal liability directly or indirectly caused by or contributed to by or arising from:

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

3 Sonic bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4 Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement except for damage as covered by Section 2 Extension N Tenants Liability.

5 Pollution

Loss including any loss of value, damage injury or liability occasioned by happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a period of cover provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6 Date recognition

Loss or damage or any expense, indirect loss or legal liability (other than to **your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date;
- ii computer viruses;

but this shall not exclude subsequent loss or damage or any expense, indirect loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.

7 Wilful damage

Any wilful or malicious act by a person lawfully at or in the **home**.

8 Terrorism

Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.

For the purpose of this exclusion Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or bio-chemical weapon, or any nuclear device or radioactive substance by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

General Conditions

These apply to the whole Policy.

Policy terms

Our liability to make a payment under this Policy is conditional upon:

- a the truth of **your** statements and answers in the proposal to the best of **your** knowledge and belief;
- b **You** and **your family** observing the terms of this Policy.

Change in circumstances

You must inform **us** in writing without delay if any of the information which **you** have given us about **you**, **your family** or **your home** alters.

If there is any change in the information that **you** have given **we** may revise the terms and conditions of this Policy with effect from the date of change.

Failure to notify **us** of any change may result in the Policy being declared void.

Reasonable care

a Material property

You and **your family** must take all reasonable steps to prevent loss or damage to and maintain the property insured in good condition;

b Liability

You and any other person to whom this insurance applies must take all reasonable steps to prevent loss, damage or accident.

Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the Policy will be forfeited.

Construction

Unless shown in the Schedule the main building of the **home** has been declared to be built of brick, stone or concrete and roofed with slates, tiles, concrete, metal or asphalt.

Claims

Your duties

When **you** find out about the possibility of a claim under this Policy:

a **You** or **your family** must:

- i tell **us** or your broker without unnecessary delay;
- ii if any property is stolen, lost or maliciously damaged notify the police without delay;
- iii take all reasonable steps to recover any lost or stolen property;
- iv forward to **us** any letter, writ, summons or other legal document unanswered;
- v provide at **your** own expense all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **we** may require to settle or resist any claim or to institute proceedings against another party.

b **You** or **your family** must not:

- i make any admission, offer or promise of any payment or negotiate in any way without **our** written consent

Our rights

We will be entitled to:

- i enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **us**;
- ii take over and conduct in **your** name or the name of any member of **your family** the defence or settlement of any claim;
- iii take legal action in **your** name or the name of any member of **your family** for **our** own benefit against any other party in order to recover any payment **we** have made;
- iv have full discretion in the conduct of any proceedings and in the settlement of any claim.

Claims *continued*

Limitation

We may at any time for a claim or series of claims for which **you** or **your family** are entitled to indemnity against **your** legal liability pay **you**:

- i the limit of indemnity less any amount(s) already paid;
- or
- ii any lesser amount for which such claim(s) can be settled;

After the payment has been made **we** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Excess

Where **we** have accepted liability for a claim under both Section 1 – Buildings and Section 2 – Contents in respect of loss or damage occurring at the same time and by the same cause the amount of **excess** deducted from the total cost of the claim will be limited to the greater of the standard **excess** amounts shown under **excess** applicable for each of those Sections.

Where **you** have taken a **voluntary excess** under either Section 1 – Buildings or Section 2 – Contents this amount will be applied in addition to the standard **excess** amount for the appropriate section.

Other insurance

If there is any other insurance covering the same loss, damage or liability **we** will not pay:

- i more than our rateable share under:
 - Section 1 – Buildings
 - Section 2 – Contents
 - Section 4 – Personal Possessions
 - Section 5 – Caravan
 - Section 6 – Small Craft
- ii Under Section 3 – Liabilities

unless the cover provided by those policies is exhausted.

Cancellation

We may at any time cancel this policy by giving **you** 14 days notice in writing to **your** last known address. **You** will be entitled to a pro-rata return of premium for the unexpired period of insurance.

If **you** cancel this policy **you** may be entitled to a refund of premium provided that no claim has been made in the current period of insurance. Any returned premium calculated is subject to a minimum premium of £20 (plus Insurance Premium Tax) being retained by **us**.

Payment of premiums by instalments

Where the premium for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **you** 14 days notice.

The Law applicable to this contract

Under European Law, **you** and **we** may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

Endorsements

These Endorsements are only operative if so stated in the Schedule.

0013 Stamp collections

Our liability for stamp collections applies only in respect of properly mounted stamps in albums. The maximum amount we will pay will be whichever is the lesser of the Sum Insured stated in the Schedule or two thirds of the value of the stamps given in the Stanley Gibbons catalogue current at the time of the loss or damage.

0014 Coin collections

The maximum amount we will pay will be whichever is the lesser of the Sum Insured stated in the Schedule or two thirds of the value of the coins given in the B. A. Seaby Ltd. catalogue current at the time of the loss or damage.

0018 Alarm condition

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that the burglar alarm which has been approved or stipulated by **us** be in operation.

0019 Security condition

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that all the fastenings and protections which have been approved or stipulated by **us** be in operation.

0031 Safe warranty

In respect of any item in the Schedule marked (3) cover only applies while such item is kept in a securely locked safe whenever it is not being worn

0032 Articles in bank

In respect of any item in the Schedule marked (4) cover only applies while such item is deposited in a bank or other safe deposit approved by **us**.

0036 Musical instruments

We shall not be liable for loss or damage to musical instruments arising:

- a while any instrument is hired out for reward or lent;
- b while left in an unattended motor vehicle;
- c to strings, reeds or drum heads.

0041 Burglar alarm

Whenever the **home** is left unattended or when the residents retire for the night it is a condition of theft cover that a fully operative intruder alarm system as per the specification which has been approved by and is lodged with **us** (or any alteration thereto which has been agreed by **us** in writing) be in operation.

The intruder alarm system must be:

- a maintained, periodically inspected and kept in proper working order by the installers, makers or other alarm engineers approved by **us**;
- b tested and set in the agreed manner and if the alarm does not respond to the test or if any defect is discovered at that time the installers, makers or alarm engineers be informed and the defect remedied immediately.

If any part of the service provided by the police authority is withdrawn whether this is advised to **you** in writing or otherwise all cover in respect of theft shall be regarded as inoperative *unless we* have agreed otherwise in writing.

0056 Setting warranty

In respect of any item in the Schedule marked (1) the setting must be examined by a professional jeweller at intervals of not more than 2 years and any defect which is discovered be remedied immediately.

0063 Security against theft

Whenever the **home** is left unattended or when the residents retire for the night the following minimum security devices must be in operation and the keys removed from the locks other than for windows in occupied bedrooms:

A The final exit door

i Single doors

The final exit door must be secured by any mortice deadlock, rim automatic deadlock or hook bolt mortice deadlock manufactured to at least the British Standard BS 3621 or if the door is of UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with a manufacturers key operated 'multi-point locking system'.

ii Double Doors

The first closing leaf must be secured by 2 key operated bolts, one at the top and one at the bottom to shoot into the frame, the second closing leaf must be secured as described in **A i** above or if the door is of UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with a manufacturers key operated 'multi-point locking system'.

B Non final exit doors - not sliding doors

i Single door

These must be secured as detailed in **A i** or any other lock plus 2 key operated bolts one at the top and one at the bottom.

ii Double doors

These must be secured as detailed in **A ii** or if the second closing leaf is fitted with any other lock it must also be secured with 2 key operated bolts one at the top and one at the bottom.

C Sliding doors

Sliding doors must be fitted with a hook bolt mortice deadlock manufactured to at least BS 3621 or with 2 key operated patio door locks one at the top and one at the bottom or if the door is of UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with a manufacturers key operated 'multi-point locking system'.

D Windows

All basement, ground floor and accessible upper floor windows and fanlights must be secured by key-operated window locks or if the window, fanlight or skylight is of UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with a manufacturers key operated 'multi-point locking system' or locking handles.

All louvre windows must have the panes of glass securely fixed with suitable adhesive into their brackets/frames.

0070 Unattended motor vehicle

In respect of any item in the Schedule marked (5) cover will not apply while such item is left in an unattended motor vehicle.

0071 Permanently worn

In respect of any item in the Schedule marked (2) cover only applies while such item is being worn on the person.

0130 Discounted security condition

As you have chosen to accept a discount for **your** locks and window locks, if you do not put these into operation, in the event of a burglary, **you** will have to pay an extra excess of £500.

0131 Discounted alarm condition

As you have chosen to accept a discount for **your** burglar alarm, if it is switched off or not working, in the event of a burglary you will have to pay an excess of £500

Your Satisfaction

We and **your** Broker or Agent will endeavour to provide **you** with a high level of service

If **you** have a complaint please contact the Broker or Agent who arranged the Policy for **you**
or

NIG at Crown House, 145 City Road, London EC1V 1LP.

To help **your** enquiry to be dealt with speedily please give **your** policy number along with any other information requested.

If **you** are not satisfied with the way in which any complaint is dealt with, please write to the Chief Executive of **NIG** at the address shown above.

If **we** cannot resolve our differences between **us**, **you** can refer **your** complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone number: **0845 080 1800**

Details of our Regulator

NIG is authorised and regulated by the Financial Services Authority. Our FSA register number is 202263. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Telephone Helpline Services

As an Advantage policyholder you are entitled to the valuable additional benefit of the following services which are available 24 hours a day 365 days a year.

DAS provide these services 24 hours a day, seven days a week during the period of insurance. All helplines apply to the United Kingdom unless otherwise stated. To help DAS check and improve their service standards, DAS record all calls, other than for the Counselling service.

When phoning, please tell DAS your Policy number. Please do not phone DAS to report a general insurance claim.

EuroLaw Legal Advice Service

DAS will give an insured person confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax Advice Service

DAS will give an insured person confidential advice over the phone on personal tax matters.

Health and Medical Information Service

DAS will give an insured person information over the phone on general health issues and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

Between the hours of 7pm and 9am, DAS will take a message and the Health and Medical Adviser will contact the insured person the next day or at an agreed time.

To contact the above services, phone DAS on **0117 927 1886**.

For the following four assistance services, you will be responsible for paying the costs for the help provided.

Domestic Assistance Service

DAS will arrange help or repairs needed if you have a domestic emergency in your Home, such as a burst pipe, blocked drain, broken window or building damage.

Veterinary Assistance Service

DAS can help find a vet who can offer treatment if your pet is ill or injured.

Childcare Assistance Service

DAS can help you find a range of childcare options in your area if an unforeseen event occurs (such as illness or injury to an insured person) and you need to make alternative childcare arrangements.

Home Assistance

DAS can help you find cleaning staff, au pairs and housekeepers if you need assistance to run your Home in a crisis (such as illness or injury to an insured person).

DAS can provide you with contact details for these services 24 hours a day seven days a week, but most of them only work standard office hours. If so, DAS will contact them for you the next working day and call you back.

To contact the above services, phone DAS on **0117 927 1886**.

Counselling

DAS will provide an insured person with a confidential counselling service over the phone, including where appropriate, onward referral to relevant voluntary or professional services.

To contact the Counselling Helpline, phone DAS on **0117 934 2121**.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons DAS cannot control.

Identity Theft Helpline Service

For help phone **0845 602 9263**. Lines are open 8am-8pm, 7 days a week.

NIG is the trading name of The National Insurance and Guarantee Corporation Limited.
Registered Office: Crown House, 145 City Road, London EC1V 1LP. Registered in England & Wales number 42133.
NIG is authorised and regulated by the Financial Services Authority. Our FSA register number is 202263.
Our permitted business is selling and administering contracts of general insurance. Calls may be recorded.



www.nig.com