

Advantage

Home Insurance Policy Document

Welcome to the Lifesure Group

Lifesure Group Limited was formed in 1971 and one of the principles upon which the Company has been built has been to offer a consistently high level of customer care. If you wish to learn more about the Lifesure Group, please visit our website at www.lifesure.co.uk.

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The Contract of Insurance

This policy, the schedule and any endorsements form a legally binding contract of insurance between **you** and **us**, and should be read as one document. They set out what is covered and what is not covered, together with the sums insured and any special terms applicable.

This contract is based on the information **you** gave us in **your** proposal or statement of fact. **You** must tell **us** if any of this information is incorrect or if it changes, otherwise **you** may not be covered. This insurance covers liability, loss or damage that happens during any period of insurance for which **you** have paid, or agreed to pay, the premium.

Please check that the contract is suitable for **your** needs.

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, the law applying to this contract is English law.

The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

This policy is underwritten by Novae Underwriting Limited for and on behalf of Syndicate 2007 managed by Novae Syndicates Limited, which is authorised and regulated by the Financial Services Authority (registration number 204888).

Signed for and on behalf of insurers



Ric Barnes
Director
Lifisure Group Limited

Policy Definitions

The following words or phrases have the same meaning whenever they appear in this policy. These words are highlighted by the use of **bold print**.

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.

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.

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.

Contents

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

Credit Cards

Credit cards, debit 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.

Family

You, your domestic partner, children (including stepchildren, adopted children and foster children, and other children who are dependant upon **you** and who ordinarily live with **you**) and any other member of **your** family (including immediate blood relatives as well as extended family) permanently residing with **you**.

Home

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

Policy Definitions (continued)

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, traveller's cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to **you** or **your family**.

Personal Possessions

- **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**.

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 (ie 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.

Policy Definitions (continued)

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

The insurer named on the schedule, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

Works of Art

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

You, Your

The person or persons named in the schedule.

Section 1 Buildings

Insured Events

What is covered:

The buildings are insured against loss or damage by the following insured events up to the sum insured shown in the schedule.

1. a) Fire, lightning, explosion, thunder, 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 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 except for Insured events 6, 7 and 9.

- Loss or damage due to any gradually operating cause.
- Damage by domestic pets.
- Damage caused by cutting down or trimming trees or branches.
- Loss or damage while the **home is unfurnished or unoccupied.**
- Loss or damage caused by **you or your family, your** guests or tenants.
- Damage caused by frost.
- Damage to fences or gates.
- Loss or damage that happens gradually over a period of time.
- Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.
- The first £250 of every claim unless stated otherwise in the policy schedule.
- Loss or damage while the **home is unfurnished or unoccupied.**
- The first £250 of every claim unless stated otherwise in the policy schedule.
- Loss or damage while the **home is unfurnished or unoccupied.**

Section 1: Buildings (continued)

Insured Events (continued)

What is covered:

- 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**, **your** guests or tenants.
-
- The first £1,000 of every claim unless stated otherwise in the policy schedule.
 - Loss or damage:
 - 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;
 - caused by bedding down of new structures or settlement of made up ground;
 - caused by coastal or river erosion;
 - 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;
 - resulting from demolition or structural repair or alteration to the **buildings**;
 - resulting from defective design, faulty workmanship or the use of defective materials in the **buildings**.

Section 1: Buildings (continued)

Extensions

What is covered:

What is *not* covered:

This section also insures you for:

The amount of the excess shown in the schedule.

1. **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.

- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.
- Loss or damage caused by subsidence or heave of the land, or landslip unless the private living accommodation is damaged at the same time and by the same cause.
- Loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material.
- Delamination of pitch fibre pipes.

2. **Glass and Sanitaryware**

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

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

3. **Plumbing Installations**

Damage caused by freezing to any internal domestic plumbing installations.

- The first £500 of every claim. This amount is on top of any other amount which **you** may have to pay under this insurance unless stated otherwise in the policy schedule.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- Loss or damage due to rusting or corrosion.

4. **Rent and Alternative Accommodation**

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

- a) loss of rent payable including up to two years ground rent;
- b) the reasonable additional costs of comparable alternative accommodation but only during the period necessary for reinstatement.

- Any amount exceeding 20% of the **buildings** sum insured shown in the schedule.

Section 1: Buildings (continued)

Extensions (continued)

What is covered:

What is *not* covered:

5. **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.

- If otherwise insured by the purchaser.

6. **Additional Expenses**

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

- architects', surveyors', consulting engineers' fees;
- debris removal, dismantling, demolishing, shoring or propping up or boarding up any part of the **buildings** destroyed or damaged;
- additional costs incurred to comply with government or local authority requirements.

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

7. **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.

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

8. **Theft of Keys**

If the keys of:

- the external doors of the **home**;
- 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.

You may only claim this benefit under one section of this document.

- Any amount exceeding £750.

9. **Emergency Access**

Loss or damage to the **buildings** caused by a member of the emergency services breaking into the **home**:

- to rescue **you**, a member of **your family**, a guest, a tenant or an employee;
- to deal with a medical emergency; or to prevent damage to the **home**.

Section 1: Buildings (continued)

Optional additional cover (Accidental Damage)

What is covered:

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

1. **Accidental damage** however caused.

What is *not* covered:

- The amount of the **excess** shown in the schedule.
- Loss or damage by any of the insured events.
- 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.

Section 1: Buildings (continued)

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

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 insured events, **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 the 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 a good state of repair;
 - b) the **buildings** sum insured shown in the schedule is less than the full rebuilding cost;
 - c) repair and replacement is not carried out

We will at **our** option:

- i) pay **you** the cost of reinstating the damage less an allowance for 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.

Section 1: Buildings (continued)

Specific Conditions (continued)

Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of the **buildings**, in a new condition similar in size, shape and form, is more than the sum insured for **buildings**, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding the **buildings**, **we** will only pay two-thirds of the claim.

Matching Sets and Suites

An individual item of a matching set of articles or suite of fitted furniture or sanitaryware 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

What is covered:

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 *not* covered:

- Property more specifically insured.
- Property held for any professional or business purposes.
- **Motorised vehicles**, watercraft, caravans, hovercraft or aircraft or their respective parts or accessories for any of these items.
- Livestock and pets.
- **Valuables, works of art, collections.**
- **Personal money.**
- **Credit cards.**
- Securities and documents of any kind.
- Pedal cycles where the value of any one item exceeds £1,000 or all pedal cycles exceed £2,500 unless specified in the schedule.

Insured Events

What is covered:

The contents are insured against loss or damage by the following insured events up to the sum insured shown in the schedule while they are in the home.

What is *not* covered:

The amount of the excess shown in the schedule except for insured events 6 and 7.

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.

- Loss or damage due to any gradually operating cause.
- Damage by domestic pets.
- Loss or damage caused by cutting down or trimming trees or branches.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- Loss or damage caused by **you** or **your family**, **your** guests or tenants.

Section 2: Contents (continued)

Insured Events (continued)

What is covered:

What is *not* covered:

<p>5. Storm or flood.</p>	<ul style="list-style-type: none"> • Damage caused by frost. • Damage to fences or gates. • Loss or damage that happens gradually over a period of time. • Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.
<p>6. Escape of water from the domestic water systems, heating installations, water mains or domestic appliances.</p>	<ul style="list-style-type: none"> • The first £250 of every claim unless stated otherwise in the policy schedule. • Loss or damage while the home is unfurnished or unoccupied.
<p>7. Escape of oil from any fixed domestic heating installations or oil filled electric radiators.</p>	<ul style="list-style-type: none"> • The first £250 of every claim unless stated otherwise in the policy schedule. • Loss or damage while the home is unfurnished or unoccupied.
<p>8. Theft or attempted theft.</p>	<ul style="list-style-type: none"> • Loss by deception <i>unless</i> 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 <i>unless</i> 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, your guests or tenants.
<p>9. Subsidence or heave of the site on which the buildings stand or landslip.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> - caused by the movement of solid floor slabs <i>unless</i> the foundations beneath the external walls of the home are damaged at the same time; - caused by bedding down of new structures or settlement of made up ground; - caused by coastal or river erosion; - resulting from demolition or structural repair or alteration to the buildings; - resulting from defective design, faulty workmanship or the use of defective materials in the buildings.

Section 2: Contents (continued)

Extensions

What is covered:

What is *not* covered:

This section also insures you for:

The amount of the excess shown on the schedule

1. **Valuables, works of art or collections**

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

- 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.

2. **Personal money and credit cards**

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

- Any amount exceeding £500.
- To **personal money**:
 - by shortages due to error, omission or depreciation in value;
 - where any loss is not reported to the Police within 24 hours of discovery.
- To **credit cards**:
 - where the loss of the cards is not reported to the Police and the issuing authority within 24 hours of discovery;
 - losses after the issuing authority have been notified.

3. **Loss of keys**

If the keys to the locks of:

- a) the external doors of the **home**;
- b) 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.

You may only claim this benefit under one section of this document.

- Any amount exceeding £750.

4. **Contents in the open**

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

- Any amount exceeding £1,000.
- Damage caused by flood, storm or frost.

Section 2: Contents (continued)

Extensions (continued)

What is covered:

5. **Rent and alternative accommodation**
 Additional payments if the **home** becomes uninhabitable as a result of loss or damage by any of the insured events for:
 - a) rent which **you** are legally responsible to pay as tenant;
 - b) the reasonable additional cost of comparable alternative accommodation but only during the period necessary for reinstatement.
6. **Oil and metered water**
 Following loss or damage by any of the insured events:
 - a) the additional metered water charges incurred by **you**;
 - b) the costs of oil lost from domestic heating installations.
7. **Documents**
 Loss or damage by any of the insured events 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 stationery and the cost of clerical labour in writing up.
8. **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 twelve months of such injury.
9. **Deep freezer contents**
 Spoilage of food in a domestic deep freezer in the **home** caused by:
 - a) a rise or fall in temperature as a result of accidental breakdown;
 - b) accidental escape of refrigerant or refrigerant fumes;
 - c) accidental failure of the supply of electricity.

What is *not* covered:

- Any amount exceeding 20% of the **contents** sum insured shown in the schedule.
- Any amount exceeding £2,000 per claim.
- 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.

Section 2: Contents (continued)

Extensions (continued)

What is covered:

10. **TV, audio and home computers**

Accidental damage to:

- a) televisions, radios, home computers, video recorders and audio equipment in the **home**;
- b) receiving aerials, including satellite dishes fixed to the **buildings** of the **home**.

Downloaded electronic 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 insured events listed in this section.

11. **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**.

12. **Contents temporarily removed**

Loss or damage by any of the insured events to **contents** while temporarily:

- a) 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;
- b) elsewhere in the United Kingdom (or in transit in those territories).

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:
 - remaking a file tape, disc or disk;
 - rewriting the information contained on TV and audio equipment or home computers;
 - 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**.
- Any amount exceeding 20% of the **contents** sum insured shown in the schedule.
- Loss or damage by storm, 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.
- Loss or damage to **your contents** at or in transit to or from boarding school, college or university.

Section 2: Contents (continued)

Extensions (continued)

What is covered:

What is *not* covered:

13. **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.

- Breakage of glass, china, earthenware or similar brittle articles *unless* packed by professional packers.
- Denting, bruising or scratching of furniture and the like.

14. **Tenants' liability**

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

- to the construction of the **home** including structural fixtures and fittings and internal decorations by any insured event;
- 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**;
- to fixed glass including double glazing, sanitary fixtures and fittings, ceramic hobs and glass oven doors in the **home** by **accidental damage**.

- 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**, **your** guests or tenants.
- Loss or damage during removal or installation.

15. **Garden cover**

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

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

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

16. **Gifts**

The **contents** sum insured is automatically increased by 10% for one month before and one month after a wedding, wedding anniversary, birthday or religious celebration by **you** or **your family**.

17. **Business contents**

Loss or damage to **business contents** by any of the insured events while in the **home**.

- 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.

Section 2: Contents (continued)

Extensions (continued)

What is covered:

18. **Guests and non-residential domestic staff's personal effects**
 Loss or damage by any of the insured events 1 to 9 to the **personal effects, clothing and luggage** of guests and non-residential domestic staff while in the **home**.

19. **Students**
 Loss or damage by any of the insured events 1 to 9 in this section, during term time to **your contents** at or in transit to or from boarding school, college or university.

What is *not* covered:

- Any amount exceeding £5,000 in total and £1,250 for any one person.
 - Items specifically insured elsewhere.
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- Any amount exceeding £2,000.
 - Theft or attempted theft unless forcible and violent entry into or exit from the building.
 - Loss or damage more specifically insured under *Extension 12, "Contents temporarily removed"*.

Optional additional cover (Accidental Damage)

What is covered:

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

1. **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:
 - any of the insured events;
 - mechanical, electrical or computer breakdown, failure or derangement;
 - any process of cleaning, dyeing, repairing, restoring or maintenance;
 - wear and tear, deterioration, mildew, insect, vermin, atmospheric conditions, action of light or any other gradually operating cause;
 - chewing, scratching, tearing or fouling by domestic pets.
- Damage to clothing, **sports equipment** and **personal money**.

Section 2: Contents (continued)

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 insured events, **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 two 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.

Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of the **contents**, **we** will only pay two-thirds of the claim.

Matching sets and suites

An individual item of a matching set of articles or suite of furniture or sanitaryware 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 insured event to **contents** in sheds, greenhouses, detached summer houses and non-brick built outbuildings is limited to £2,000 and £5,000 from brick built outbuildings and garages.

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:
 - any **motorised vehicles** other than under contingency 2
 - any **motorised vehicles** being used in circumstances where any Road Traffic Act legislation applies
 - caravans or trailers
 - watercraft other than rowing boats or canoes
 - aircraft including models
 - animals other than for domestic cats and dogs, and also horses when not being used for racing, steeplechasing, polo playing or hunting under contingency 4
 - firearms other than sporting guns under contingency 4
 - dogs referred to in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.
- 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**, guests and non-residential domestic employees 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;
- 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.*

Section 3: Liabilities (continued)

The Contingencies

What is covered:

What is *not* covered:

- 1. Provided Section 1: Buildings is operative**
In or about the **home** based on **your** liability solely as owner of the **home**.
- 2. Provided Section 2: Contents is operative**
In or about the **home** based on **your** liability solely as occupier not as owner of the **home**.
- 3. 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**.
- 4. Provided Section 2: Contents is operative**
The liability of **you** or **your family** as private individuals anywhere in the world.

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.

Section 3: Liabilities (continued)

Extensions

What is covered:

What is *not* covered:

This section also indemnifies you for:

1. Defective Premises Act

Contingency 1 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.*

- 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.

2. Unrecovered damages

Contingency 4 extends to include the payment of any award made in favour of **you** or **your family** provided that:

- a) 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;
- b) the award is made in a court in the United Kingdom;
- c) there is no appeal outstanding;
- d) **you** would have been entitled to payment under this section had **your** position and the position of the party responsible been reversed;
- e) the accident which results in the court award occurs during the period of insurance.

- Any amount exceeding £500,000.

Section 4 Personal Possessions

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.
- **Personal possessions** (excluding pedal cycles) where the sum insured of any one item, pair, or sets of articles exceeds £5,000 unless specified in the schedule.
- Pedal cycles where the value of any one item exceeds £1,000 or all pedal cycles exceed £2,500 unless specified in the schedule.
- Any amount exceeding £500 for **personal money** and **credit cards**.
- 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;
 - by mechanical, electrical or computer breakdown, failure or derangement;
 - by misuse or use contrary to makers' instructions or interference with any component part;
 - by confiscation, detention or seizure by Customs or other officials or authorities;
 - to **sports equipment** while in use;
 - to **personal money**:
 - by shortages due to error, omission or depreciation in value
 - where any loss is not reported to the Police within 24 hours of discovery;
 - to **credit cards**:
 - where the loss of the cards is not reported to the Police and the issuing authority within 24 hours of discovery
 - losses after the issuing authority have been notified;
 - to pedal cycles:
 - by theft if left unattended anywhere other than at the **home** *unless* immobilised by a security device
 - when used or practising for racing, pace-making or time trials;
 - to camping equipment, vehicles, cycles (other than insured by this section), watercraft, aircraft or animals.

Section 4: Personal Possessions (continued)

Specific Conditions

Claims settlement

Following loss or damage to the **personal possessions** by any of the insured events, **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 two years old, pedal cycles over five 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 £5,000, 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 a motor vehicle

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

General Exclusions

The following exclusions apply to the whole of your insurance.

This policy (including all of the sections forming part of it) does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; *or*
- death or injury to any person caused by, contributed to or arising from the following.

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. Radioactive contamination from:

- a) ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from the burning of nuclear fuel; *or*
- b) the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

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: Contents, Extension 13 "Tenants' liability"*.

5. Pollution

Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the period of insurance.

We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

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 or arising from:

- a) 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;
- b) 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. Biological or chemical contamination to or arising from:

- terrorism; *or*
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism. In this exclusion, terrorism means any act of any person or organisation involving:
- causing or threatening harm; *or*
- putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

General Conditions

The following conditions apply to the whole of your insurance.

1. **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, conditions and endorsements of this policy.

2. **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 **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

For example, **you** must tell **us** if **you**:

- increase the value of **your contents, valuables, works or art** and **collections** or **personal possessions**;
- change **your** address;
- change **your** occupation;
- plan to leave the **home unfurnished** or **unoccupied**;
- change how the **home** is used or take in lodgers, tenants or paying guests;
- are in the process of being or have been declared bankrupt or if **you** receive a county court judgement;
- have received a Police caution for or been convicted of or charged with an offence (other than motoring);
- use the **home** or its land for a business, trade or profession.

We have the right to alter the premium, change any terms and conditions or cancel this insurance when **you** tell **us** about a change.

Failure to notify **us** of any change may result in **your** insurance not covering **you** fully, or being declared invalid.

3. **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.

4. **Fraudulent claims**

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
 - makes a statement to support a claim, knowing the statement is false;
 - submits a document in support of a claim knowing the document to be forged or false in any way;
 - makes a claim for any loss or damage which **you** knew about or deliberately caused.
- we**:
- will not pay the claim and all cover under this policy will cease;
 - will not pay any other claim which has been or will be made under the policy;
 - may at **our** option declare the policy void;
 - will be entitled to recover from **you**, the amount of any claim **we** have already paid under the policy since the last renewal date;
 - will not return any premiums **you** have paid; *and*
 - may inform the Police.

General Conditions (continued)

5. **Construction**

Unless shown in the schedule, the main building of the **home** has been declared to be built of brick, stone or concrete (but not prefabricated walls or panels), and roofed with slates, tiles, concrete, or asphalt (no more than 30% of the roof area may be flat or covered with felt).

6. **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 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:

- a) enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **us**;
- b) take over and conduct in **your** name or the name of any member of **your family** the defence or settlement of any claim;
- c) 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;
- d) have full discretion in the conduct of any proceedings and in the settlement of any claim.

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**:

- a) the limit of indemnity less any amount(s) already paid; or
- b) 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 claims(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.

General Conditions (continued)

6. Claims (continued)

OTHER INSURANCE

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim, unless the cover provided by those policies is exhausted.

7. **Cancellation**

YOUR RIGHT TO CHANGE YOUR MIND

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will make a charge equal to the period of cover **you** have had, but this charge will be at least £20 plus the Insurance Premium Tax (IPT).

CANCELLATION AFTER THE WITHDRAWAL PERIOD

You may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining period of insurance (as long as **you** have not made a claim within the period of insurance).

We may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining period of insurance (as long as **you** have not made a claim).

We may cancel the insurance immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme. **We** will not refund any premium **you** have paid by instalments. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.

Making a claim

If **you** need to make a claim:

- Check **your** policy booklet and **your** schedule to see if **you** are covered.
- Give immediate notice to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact **us** on 0844 856 2355 as soon as reasonably possible, quoting **your** policy number. **We** will register **your** claim and tell **you** what to do next.
- Do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**.
- Let **us** know if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without **our** written consent.

How to complain

We aim to offer a first class service. However, if **you** need to complain about **your** Home Insurance:

- Contact Lifesure Group Ltd who administer the insurance on **our** behalf on 01480 402470. If **you** prefer to write, please address **your** correspondence to:
The Corporate Manager, Lifesure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, Cambridgeshire, PE19 8EW.
- If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.
- If after contacting Lifesure or the claims handler, **you** are not satisfied with the way the complaint has been dealt with, **you** can write to:
The Compliance Officer, Novae Underwriting Limited, 71 Fenchurch Street, London EC3M 4HH.
Please quote **your** policy number as it will help **us** to deal with **your** complaint promptly.
- If **you** are still not satisfied, **you** can ask the Complaints Department at Lloyd's to review **your** case.
The address is: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.
Telephone: 020 7327 5693. Fax: 020 7327 5225. E-mail: complaints@lloyds.com
- **You** can also refer **your** complaint to:
The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR.

These procedures do not affect **your** right to take legal action.

Endorsements

Below are listed endorsements that may form part of your policy. Please refer to your current schedule of insurance where any endorsements that are operative will be listed. Full details of any such endorsement appears below.

No.	Heading	No.	Heading
001	Exclude Fire, Lightning, Explosion etc	0051	Wine
002	Not In Use	0052	Fire, lightning, explosion and aircraft
003	Building Society or Bank Interest	0053	Quad Bikes (excess)
004	Joint Insured	0054	Increased Excess For Subsidence, Landslip and Heave (£2,000)
005	Note of Interest	0055	Increased Excess For Subsidence, Landslip and Heave (£5,000)
006	Unoccupied Conditions	0056	Setting Warranty
0012	Safe Warranty - All Jewellery	0057	Exclude Theft unless by Forcible and Violent Entry or Exit
0013	Stamp Collections	0060	Exclude Business Liability
0014	Coin Collections	0061	Not In Use
0017	Musical Instruments	0063	Security Against Theft
0018	Alarm Conditions	00 LF65	Chimney Warranty
00 LF18	Alarm Conditions - Unattended	00 LF66	Contents in Storage
0019	Security Condition	00 LF67	Specified Electric Wheelchairs
0020	Holiday Home Warranty	00 LF68	Excess Clause - Buildings
0023	Excluding Landlords' Property	00 LF69	Excess Clause - Contents and Personal Possessions
0024	Not in Use	0070	Unattended Motor Vehicle
0025	Subsidence Exclusion	0071	Permanently Worn
0026	Storm Exclusion	00 LF72	Increased Contents in Garages or Outbuildings
0027	Excluding Escape of Water	00 LF73	Pedal Cycles
0028	Theft Exclusion	00 LF74	Scuba Diving/Diving Equipment
0029	Malicious Damage Exclusion	00 LF75	Storm Excess
0030	Home Unoccupied - Insured Deceased	00 LF76	Increased Excess For Subsidence, Landslip and Heave
0031	Safe Warranty	00 LF77	Tenants' Improvements
0032	Articles in Bank	00 LF78	Not in Use
0033	Extended Unoccupancy	00 LF79	Theft Excess
0034	Tree Maintenance	00 LF80	Escape of Water Excess
0035	Not In Use	00 LF82	Flat Roof Storm Damage Excess
0036	Musical Instruments	00 LF83	Flood Excess
0037	Flat Roof	00 LF84	Fire and Theft Cover For Specified Items
0038	Flat Roof Requirement	00 LF85	Increased Cover For Contents In The Open
0039	Alternative Accommodation Exclusion	00 LF86	Building Works
0040	Brittle Items Exclusion	00 LF87	Ride on Mowers/Tractors
0041	Burglar Alarm	00 LF88	Camping Equipment
00 LF41	Burglar Alarm - Unattended	00 LF89	Tenants' Greenhouses and Sheds
0042	Business Use	00 LF90	Tenants' Improvements
0043	Co-insurance (Theft)	00 LF91	Electric Wheelchairs
0044	Contractors Exclusion	00 LF92	Surfboards and Windsurfers
0045	Fire Exclusion		
0046	Flood Exclusion		
0047	Let Property		
0048	Non-standard Construction		
0049	Not In Use		
0050	Storm Exclusion on Outbuildings		

Endorsements (continued)

001 Exclude Fire, Lightning, Explosion etc

We are not liable for loss or damage caused by fire, lightning, explosion, thunder, earthquake, smoke.

002 Not In Use**003 Building Society or Bank Interest**

The 'Sum Insured' condition and paragraphs 1(b) and 2(b) of the *Claims Settlement* condition are inoperative under *Section 1: Buildings* of this policy.

004 Joint Insured

The interest of <named in the schedule> the Joint Insured as mortgagee is noted.

005 Note of Interest

The interest of <named in the schedule> is noted.

006 Unoccupied Conditions

It is a condition of this policy that whenever the **home** is left unattended full cover will continue to apply provided that:

- a) all water, gas and electricity services are turned off at the mains;
- b) during the months of November to March (inclusive) all water systems in the **home** are drained or the central heating system is fully operational and the property is maintained at a minimum temperature of 15 degrees Celsius
- c) the Security condition (0019) is operative.

0012 Safe Warranty – All Jewellery

It is a condition of this policy that all items of jewellery and watches are kept in a securely locked safe (make and model approved by **us**) when not being worn.

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 75% 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 75% of the value of the coins given in the most recent Spinks and Son 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.

00 LF18 Alarm Condition - Unattended

Whenever the **home** is left unattended 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 by or stipulated by **us** be in operation.

0020 Holiday Home Warranty

It is a condition of this policy that while the **home** is left unattended other than while **you** or any other person with **your** permission are in temporary residence:

- a) **We** are not liable for:
 - i) the amount of **excess** shown in the schedule;
 - ii) loss or damage by theft unless involving forcible and violent entry to or exit from the **home**;
 - iii) loss or damage to **valuables** or **leisure equipment**.
- b) The following requirements must be attended to:
 - i) all water, gas and electricity services must be turned off at the mains;
 - ii) during the months of November to March (inclusive) all water systems in the **home** must be drained or the central heating system left in full operation twenty four hours a day to maintain a minimum temperature throughout the **home** of 15 degrees Celsius.

0023 Excluding Landlords Property

We will not be liable under *Section 2: Contents* or *Section 4: Personal Possessions* for loss or damage to any property belonging to **your** landlord or to the owner of the dwelling where **you** reside.

0024 Not In Use**0025 Subsidence Exclusion**

We will not be liable for loss or damage by *Insured Event 9: "Subsidence, Landslip or Heave of the site on which the **home** is situated"*.

Endorsements (continued)

0026 Storm Exclusion

We will not be liable for loss or damage caused by storm or any flood caused by storm.

0027 Excluding Escape of Water

We will not be liable for loss or damage by *Insured Event 6: "Escape of water from domestic water systems, heating installations, water mains or domestic appliances"*.

0028 Theft Exclusion

We will not be liable for loss or damage by *Insured Event 8: "Theft or attempted theft"*.

0029 Malicious Damage Exclusion

We will not be liable for loss or damage by *Insured Event 4: "Malicious persons or vandals"*.

0030 Home Unoccupied - Insured Deceased

It is a condition of this policy that while the **home** is unoccupied following the death of the policyholder.

- a) **We** will not be liable for:
 - i) the first £500 of any loss or damage resulting from *Insured Events 4: "Malicious persons or vandals" or 8: "Theft or attempted theft"*.
 - ii) loss or damage to **valuables, personal effects, leisure equipment** or portable electrical equipment.
- b) The following requirements must be attended to:
 - i) the water system to be turned off at the mains and drained.
 - ii) the gas and electricity services to be turned off at the mains.
 - iii) the Security condition (0019) is operative.

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**.

0033 Extended Unoccupancy

It is a condition of this policy that while the **home** is unoccupied loss or damage by *Insured Events 4: "Malicious Persons or Vandals"; 6: "Escape of Water", 7: "Escape of oil" and 8: "Theft or attempted theft"* will continue to apply provided that:

- a) **We** will not be liable for:
 - i) the first £500 of any loss or damage resulting from *Insured Events 4: "Malicious Persons or Vandals"; 6: "Escape of Water", 7: "Escape of oil" and 8: "Theft or attempted theft"*;
 - ii) loss or damage to **valuables or leisure equipment**.
- b) The following requirements must be attended to:
 - iii) all water, gas and electricity services must be turned off at the mains;
 - iv) during the months of November to March (inclusive) all water systems in the **home** must be drained or the central heating system left in full operation twenty four hours a day to maintain a minimum temperature throughout the **home** of fifteen degrees Celsius;
 - v) the **home** to be inspected internally at least once a week by an authorised, adult person;
 - vi) the Security Against Theft Condition (0063) is operative.

0034 Tree Maintenance

It is a condition of this policy that a qualified tree surgeon has inspected vegetation within the boundary of the **home** and any preventative measures that are required have been carried out. If it is recommended that the vegetation is to be inspected or maintained periodically; this must be also be adhered to.

0035 Not In Use

0036 Musical Instruments

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

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

0037 Flat Roof

It is a condition of this policy that the mineral felt roof is inspected by a specialist roofing contractor at no less than five yearly intervals from the date of the last inspection or installation and any required remedial action taken.

0038 Flat Roof Requirement

It is a condition of this policy that the flat roofed area be inspected when five years old, by a specialist roofing contractor and any required remedial action carried out immediately. Further, it is a condition of this policy that the roof is re-laid when it is ten years old or earlier if recommended by the specialist contractor.

Endorsements (continued)

0039 Alternative Accommodation Exclusion

Cover under *Section 1: Buildings, Extension 4 and Section 2: Contents, Extension 5* is inoperative.

0040 Brittle Items Exclusion

We will not cover the breakage of brittle or fragile items unless caused by burglars, thieves or fire.

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 lodged with **us** (or any alterations have been agreed with **us** in writing) be in operation.

The intruder alarm 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 it has been advised to **you** or otherwise all cover in respect of theft and malicious Damage will be regarded as inoperative *unless we* have agreed otherwise in writing.

00 LF41 Burglar Alarm - Unattended

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

The intruder alarm 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 it has been advised to You or otherwise all cover in respect of theft and malicious Damage will be

regarded as inoperative *unless we* have agreed otherwise in writing.

0042 Business Use

This insurance is extended to include **your** legal liability arising from **your** use of the **home** for the business purposes as advised to **us**. This extension does not extend to include any liability arising out of advice given or acts or omissions in the course of that business.

0043 Co-insurance (Theft)

In the event of loss or damage by theft or attempted theft, 10% of each claim or the first £1,000 (whichever is lower) is borne by **you**.

0044 Contractors Exclusion

This insurance excludes cover for damage or liability arising out of the activities of any contractor or sub-contractor, including the loss or damage of loose materials.

0045 Fire Exclusion

We will not be liable for loss or damage caused by fire, lightning or explosion.

0046 Flood Exclusion

We will not be liable for loss or damage caused by flood.

0047 Let Property

This insurance excludes the following perils from all parts of the let property:

- theft, attempted theft and malicious damage unless entry into or exit from the let property is obtained by force, violence or deception;
- **accidental damage**.

0048 Non-standard Construction

This insurance is extended to included buildings of non-standard construction as notified to **us**.

0049 Not In Use**0050 Storm Exclusion on Outbuildings**

We will not be liable for loss or damage caused by storm or any flood caused by storm to outbuildings, unless the outbuilding is of standard construction.

0051 Wine

The following conditions apply to **your** wine collection:

- it is warranted that an up to date log of **your** wine

Endorsements (continued)

collection is maintained by **you**;

- all wine kept in the **home** must be stored at least 15cm above floor level;
- **we** will not provide any cover for loss or damage directly or indirectly resulting from the removal of labels from bottles, crates or other containers.

0052 Fire, lightning, explosion and aircraft

Our liability under this policy is limited to fire, lightning, explosion and aircraft impact only.

0053 Quad Bikes

A £500 **excess** will be applied to each and every claim, by whatever cause, to any quad bike.

0054 Increased Excess for Subsidence, Landslip and Heave

A £2,000 **excess** will be applied to each and every claim caused by subsidence, landslip or heave.

0055 Increased Excess for Subsidence, Landslip and Heave

A £5,000 **excess** will be applied to each and every claim caused by subsidence, landslip or heave.

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 two years and any defect which is discovered be remedied immediately.

0057 Exclude Theft unless by Forcible and Violent Entry or Exit

We will not be liable for loss or damage by *Insured Event 8: "Theft or attempted theft"*, unless involving forcible and/or violent entry and/or exit from the **home**.

0060 Exclude Business Liability

This policy is not extended to include **your** legal liability arising from **your** use of the **home** for the business purposes as advised to **us**.

0061 Not In Use**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 Doors

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 British Standard BS3621 or if the door is UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with the manufactures key operated 'multi-point locking system'.

ii) Double Doors

The first closing leaf must be secured by two 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 the manufactures key operated 'multi-point locking system'.

B Non Final Exit Doors - Not Sliding Doors

i) Single Doors

These must be secured as detailed in A(i) above or any lock plus two key operated bolts; one at the top and one at the bottom.

ii) Double Doors

These must be secured as detailed in A(ii) above or if the second closing leaf is fitted with any other lock it must also be secured with two 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 British Standard BS 3621 or with two key operated patio door locks; one at the top and one at the bottom. If the door is UPVC or aluminium construction and not fitted with a lock as detailed then this must be fitted with the manufactures 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. If the window, fanlight or skylight is of UPVC or aluminium construction and not fitted with a lock as detailed then it must be fitted with a manufactures 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.

Endorsements (continued)

00 LF65 Chimney Warranty

All chimneys to solid fuel stoves, boilers and open fires must be kept in a good state of repair and be professionally cleaned once a year before October.

00 LF66 Contents in Storage**What is covered:**

Loss or damage by any *Insured Events 1 to 9* to **contents** while they are in a commercial storage facility in the United Kingdom for a maximum of (insert no of days) days.

What is *not* covered

- Any amount exceeding 20% of the total sum insured for **contents**;
- theft or attempted theft unless involving forcible and violent entry into or exit from the building;
- **valuables, works of art or collections**
- **personal money or credit cards**

00 LF67 Specified Electric Wheelchairs

Cover under *Section 4: Personal Possessions* for loss or damage to specified electric wheelchairs is subject to the following exclusions in addition to those shown in the policy document:

- theft, unless the wheelchair is immobilised by the removal of the ignition key (if fitted) and the wheelchair is kept in a securely locked building when not in use;
- theft of accessories, unless the wheelchair is stolen at the same time;
- loss or damage to the wheelchair while it is being used on a road when a driving licence is required;
- loss or damage to tyres and brake linings unless caused by an accident to the wheelchair;
- Road Traffic Act liability.

00 LF68 Excess Clause – Buildings

We will not pay the first amount shown in the schedule against this Endorsement number for any claim under *Section 1: Buildings*.

This amount is on top of any other amount which you may have to pay under this insurance.

00 LF69 Excess Clause – Contents and Personal Possessions

We will not pay the first amount shown in the schedule for any claim under *Section 2: Contents* or *Section 4: Personal Possessions*.

This amount is on top of any other amount which you may have to pay under this insurance.

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.

00 LF72 Increased Contents in Garages or Outbuildings

Under *Specific Conditions of Section 2: Contents*, the Limitation of loss from outbuildings is amended to:

Limitation of loss from outbuildings

The maximum **we** will pay following loss or damage by any *Insured Event* to **contents** in sheds, greenhouses and detached summer houses and outbuildings is limited to $<as\ per\ the\ schedule>\%$ of the **contents** Sum Insured shown in the Schedule.

00 LF73 Pedal Cycles

Under *Section 2: Contents and Section 4: Personal Possessions*:

We will not provide cover for loss or damage following theft or attempted theft for pedal cycles with a specified value of more than £1,001, but less than £2,000 unless the pedal cycle is kept in a locked building, built of brick, stone or concrete, or locked to a permanently fixed structure when not in use;

We will not provide cover for loss or damage following theft or attempted theft for pedal cycles with a specified value of £2,000 or more unless the pedal cycle is kept in a locked building, built of brick, stone or concrete, and locked to a permanently fixed structure when not in use.

00 LF74 Scuba Diving/Diving Equipment

Cover under *Section 4: Personal Possessions* for loss or damage to diving and scuba diving equipment, is subject to the following exclusions in addition to those shown in the policy document:

- loss of oxygen or gas from cylinders from any cause;
- scratching, denting or chipping of cylinders; *or*
- jettison or abandonment; *or*
- loss or damage to any property which is left unattended unless kept in a securely locked building; *or*

Endorsements (continued)

- loss or damage to any property which can be designated as forming part of the equipment belonging to a ship, vessel or craft.

00 LF75 Storm Excess

We will not pay the first £<as per the schedule> of every claim caused by storm.

00 LF76 Increased Excess for Subsidence, Landslip and Heave

A £<as per the schedule> **excess** will be applied to each and every claim caused by Subsidence, Landslip or Heave.

00 LF77 Tenants' Improvements

Section 1: Buildings is extended to include **tenants' improvements**

Definition of **tenants' improvements**:

Improvements, alterations and decorations which have been undertaken and for which **you** are responsible as a tenant.

What is covered

Loss or damage to **tenants' improvements** by any of the *Insured Events 1 to 9* in this section (and *Optional Additional Cover: "Accidental Damage Buildings"* if operative under **your** policy), while they are in the **home**.

What is not covered

- any amount exceeding £2,500.
- items covered by the landlord's or any other insurance.

00 LF79 Theft Excess

We will not pay the first £<as per the schedule> of every claim by *Insured Event 8: "Theft or attempted theft"*.

00 LF80 Escape of Water Excess

We will pay the first £<as per the schedule> of every claim by *Insured Event 6: "Escape of water from domestic water systems, heating installations, water mains or domestic appliances"*.

00 LF82 Flat Roof Storm Damage Excess

In respect of *Section 1: Buildings* and *Section 2: Contents*, loss caused by storm, **we** shall not cover the following:

- the first £250 of every claim for loss or damage caused by ingress of water to flat roofed areas of the **buildings**.
- if the flat roofed area is 15 years old or more, **we** will not pay for loss or damage to flat roofs or loss or damage caused by the ingress of water through flat roofed areas of the **buildings** unless **you** give **us** a valid certificate or

written report (dated within the last 12 months) signed by a qualified independent buildings and roofing contractor, confirming that the roof section is in a weatherproof condition.

If **you** are unable to provide written qualification in respect of the condition of the flat roofed area, **we** may decide not to pay **your** claim.

00 LF83 Flood Excess

We will not pay the first £<as per the schedule> of every claim caused by flood.

00 LF84 Fire and Theft Cover for Specified Items

We will extend the cover under *Section 2: Contents for Insured Events 1a): "Fire", 1b): "smoke" and 8: "Theft or attempted theft"*, for a sum insured of £<as per the schedule> in respect of <details as per the schedule>, whilst being kept in the private living accommodation or a securely locked garage at the risk address shown in the schedule.

This amount is in addition to the limit under *Section 2: Contents* for items kept in outbuildings.

We will not cover loss or damage by theft or attempted theft unless the items described above are in a securely locked building or outbuilding, are locked and the keys removed and unless they are attached to a permanent structure by a security device.

Under the *Claims Settlement* heading of *Section 2: Contents*, **we** will take off an amount for wear and tear for the items described above.

We will not pay the first £200 of any claim.

00 LF85 Increased Cover For Contents In The Open

Extension 4 of Section 2: Contents is amended to:

4. Contents In The Open

What is covered

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

What is not covered

- any amount exceeding £<as per the schedule> any one claim.
- damage caused by flood, storm or frost

Endorsements (continued)

00 LF86 Building Works

While the building works are in progress this policy excludes:

- a) loss or damage caused by theft or attempted theft, unless involving forcible and violent entry to or exit from the **home**;
- b) **accidental damage**;
- c) theft and storm in respect of all unfixed materials;
- d) loss or damage to site materials, tools or plant.

00 LF87 Ride-on Mowers / Tractors

It is noted that *Section 2: Contents* includes cover for a ride-on mower or tractor, details of which have been provided to **us**.

We will not cover loss or damage by theft or attempted theft unless the mower / tractor is locked and the keys removed and it is kept in a securely locked garage or outbuilding, whilst not in use.

The value of this item is in addition to the limit under *Section 2: Contents "Limitation of loss from outbuildings"* for items kept in garages or outbuildings.

Under the *Claims Settlement* heading of *Section 2: Contents*, **we** will take off an amount for wear and tear for ride-on mowers and tractors.

We will not pay the first £100 of any claim.

00 LF88 Camping Equipment

Under Section 4: Personal Possessions;

- The definition of **personal possessions** is extended to include 'camping equipment'.
- **What is not covered** is amended to: to camping equipment in excess of £2,000, vehicles, cycles (other than insured by this section), watercraft, aircraft or animals.

00 LF89 Tenants Greenhouses and Sheds**What is Covered**

Loss or damage by an operative *Insured Event* or operative *Optional Extension* to greenhouses and sheds which are owned, and have been installed, by **you** at the risk address stated in the Schedule whilst **you** are a tenant at such address.

What is not covered

Any amount exceeding £2,000 unless specifically shown in the Schedule

00 LF90 Tenants' Improvements

Under *Section 2: Contents*, cover is extended to include the permitted building additions, alteration, betterments, fixtures and installations that **you** own or are responsible for insuring at the **home** where **you** are tenant or leaseholder, details of which have been given to **us** and are described below:

<description as per the schedule> to the value of £<as per the schedule>.

00 LF91 Electric Wheelchairs

Cover under *Section 4: Personal Possessions* is extended to include loss or damage to specified electric wheelchairs, subject to the following exclusions in addition to those shown in the policy document:

- theft, unless the wheelchair is immobilised by the removal of the ignition key (if fitted) and the wheelchair is kept in a securely locked building when not in use;
- theft of accessories, unless the wheelchair is stolen at the same time;
- loss or damage to the wheelchair while it is being used on a road when a driving licence is required;
- loss or damage to tyres and brake linings unless caused by an accident to the wheelchair;
- Road Traffic Act Liability

00 LF92 Surfboards and Windsurfers

Section 4: Personal Possessions is extended to include surfboards and windsurfers:

What is covered

Loss or damage to surfboards and windsurfers

What is not covered

- **accidental damage**;
- theft or attempted theft unless the item is kept in a securely locked building;
- loss or damage whilst in use.