

Elite

Home Insurance Policy Document

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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 Bodily Injury

Unexpected and unintended physical injury to a person.

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 at the address shown in the schedule and for which **you** have a legal responsibility.

Business

Any professional occupation or non-manual business **you** conduct from the **home**.

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**.

Contents

Household goods and other personal property in the **home** belonging to or the legal responsibility of **you** or **your family**. This includes the personal property of domestic servants permanently residing with **you**.

Credit Cards

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

Disablement

The total and permanent loss of:

- sight in one or both eyes;
- one or more limbs by physical severance.

Excess

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

Policy Definitions (continued)

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.

Leisure equipment

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

Motorised Vehicle(s)

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.

Outdoor Items

Garden statues, garden ornaments and garden furniture kept permanently fixed in the garden.

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 orders, money or giro orders, traveller's cheques;
- unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), premium bonds, vouchers with a fixed monetary value, phone cards;
- luncheon vouchers, 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

- **Personal effects, clothing and luggage, leisure equipment** and **sports equipment**;
- pedal cycles;
- property more specifically mentioned in the schedule all belonging to or the legal 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.

Policy Definitions (continued)

Tenants' Improvements

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

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

Watches, jewellery, trophies, guns 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

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 and Collections

Individual items, collections or sets which are of artistic or historical value, novel, rare or unique, including:

- antique and designer made furniture;
- tapestries and rugs;
- manuscripts and books;
- paintings, drawings, etchings, prints and photographs;
- sculptures and bronzes;
- porcelain and glass;
- gold, silver and plate (not including jewellery);
- stamp, medal, coin and firearm collections, memorabilia and other collections such as dolls and models;
- clocks, barometers, mechanical art and objects d'art

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

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**.

10. **Accidental damage** however caused.

- Loss or damage by any of the insured events 1 to 9.
- Costs of maintenance and normal redecoration.
- Loss or damage caused by:
 - normal settling, cracking, shrinkage or expansion of the **buildings** or any part of the site on which they stand;
 - collapse resulting from defects in design;
 - errors in processing, workmanship, faulty materials or inherent defect in structure or design;
 - coastal or river erosion;
 - the settlement of made up ground.
- Loss or damage caused by wear and tear, deterioration, insect, vermin, mildew, wet and dry rot, woodworm, rust, corrosion, atmospheric conditions, action of light, heat or any other gradually operating cause.
- Loss or damage during removal, renovation or installation.
- Loss or damage by domestic pets.
- When the **home** is **unoccupied** or **unfurnished**.

Section 1: Buildings (continued)

Additional cover

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 15% of the **buildings** sum insured shown in the schedule.

Section 1: Buildings (continued)

Additional cover (continued)

What is 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.

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.

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.

8. **Outdoor Items**

Loss or damage to outdoor items by any of the insured events 1 to 10 in this section while they are in the open but within boundaries of the land belonging to the **home**.

9. **Building Works**

Accidental damage to the **home** resulting from any building works, restoration, repair, redecoration, maintenance or other similar work.

What is *not* covered:

- If otherwise insured by the purchaser

- 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 £2,500 unless specified on the schedule.
- Damage caused by flood, storm or frost.

- Any amount exceeding £25,000 in any one period of insurance.
- Where there is a contractual requirement for **you** to have specific insurance or if the contractor is required to be a joint policyholder.
- Where **you** have entered into a contract which removes or limits **your** legal rights against the contractor in any way.

Section 1: Buildings (continued)

Additional cover (continued)

What is covered:

What is *not* covered:

10. **New Fixtures and Fittings**

Accidental damage or loss to new fixtures and fittings being installed in the **home** provided that **you** notify **us** within 21 days of delivery and pay any additional premium.

- Any amount exceeding £10,000 in any one period of insurance.
 - Items left in the open or in unlocked outbuildings.
-

11. **Tenants' Improvements**

Loss or damage to **tenants' improvements** by any of the insured events 1 to 10 in this section while they are in the **home**.

12. **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**, guests, tenants or employees;
- to deal with a medical emergency; or to prevent damage to the **home**.

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 the **buildings** are in a good state of repair.
2. In the event that:
 - a) the **buildings** are not in a good state of repair; *or*
 - b) 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; *or*
 - ii) 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 sum insured will not be reduced by the amount of any claim.

Section 1: Buildings (continued)

Specific Conditions (continued)

Rebuilding Cost Guarantee

The total amount payable under this section will be increased to 125% of the **buildings** sum insured *provided* that at inception or any subsequent renewal of this policy **you** have provided **us** with an up-to-date valuation of the **buildings**. The valuation must have been carried out by an independent professional valuer and be no more than three years old when received by **us**. Where such a valuation has not been provided, is more than three years old, or the **buildings** have been extended since the valuation was undertaken, the total amount payable under this section will revert to the sum insured shown in the schedule.

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** in addition to the individual damaged items up to an amount not exceeding 50% of the cost of replacing the undamaged companion pieces.

Section 2 Contents

What is covered:

Household goods and other personal property belonging to or the legal responsibility of **you** or **your family**. This includes the personal property of domestic servants permanently residing with **you** and guests.

The **contents** and **personal possessions** are insured against loss or damage by the following insured events up to the sum insured while they are in the **home**.

Insured Events

What is covered:

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, caravans, hovercraft or aircraft or their respective parts or accessories for any of these items.
 - Livestock and pets.
 - **Works of art and collections** where the value of any one item or collection exceeds £15,000 unless specified in the schedule.
 - **Valuables, personal money, credit cards.**
 - Securities and documents of any kind.
-
- The amount of the **excess** shown in the schedule except for insured events 6 and 7.
 - **Personal possessions** where the sum insured of any one item exceeds £7,500 unless specified in the schedule.
 - Pedal cycles where the value of any one item exceeds £2,000 or all pedal cycles exceed £5,000 unless specified in the schedule.
 - Any one article, pair or set of articles with a value in excess of that specified in the schedule.

What is *not* covered:

- 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.

Section 2: Contents (continued)

Insured Events (continued)

What is covered:

What is *not* covered:

<p>4. Malicious persons or vandals.</p>	<ul style="list-style-type: none"> • Loss or damage while the home is unfurnished or unoccupied. • Loss or damage caused by you or your family, your guests or tenants.
<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 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:

9. Subsidence or heave of the site on which the **buildings** stand or landslip.

10. **Accidental damage** however caused

What is *not* covered:

- 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**.

- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- Loss or damage caused:
 - by any of the insured events 1 to 9;
 - by mechanical or electrical fault, failure or breakdown;
 - by any process of cleaning, dyeing, repairing, restoration or maintenance;
 - by wear and tear, deterioration, insect, vermin, mildew, wet and dry rot, woodworm, atmospheric conditions, corrosion, action of light, heat or any other gradually operating cause;
 - by domestic pets;
 - 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.
- Contact or corneal lenses.
- Property used for any employment or profession.
- Property left in an unattended motor vehicle *unless* all doors, windows and boot or hatchback are closed and securely locked.
- Loss or damage caused:
 - to **sports equipment** while in use;
 - to pedal cycles when used or practising for racing, pace-making or time trials.

Section 2: Contents (continued)

Additional cover

What is covered:

What is *not* covered:

This section also insures you for:

The amount of the excess shown on the schedule

1. **Valuables, personal money and credit cards**

Loss or damage by any of the insured events 1 to 10 to **valuables, personal money** and **credit cards** belonging to or the legal responsibility of **you** or **your family** while in the **home**.

- Any amount exceeding £10,000 for **valuables** or £7,500 any one item unless specified in the schedule.
- 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;
 - any amount exceeding £2,000.
- 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;
 - any amount exceeding £2,000.

2. **Personal possessions**

Loss or damage by any of the insured events 1 to 10 to **personal possessions** belonging to or the legal responsibility of **you** and **your family** anywhere in the world.

- Where the sum insured of any one item exceeds £7,500 unless specified in the schedule.
- Any property which is left unattended in a motor vehicle *unless* all doors, windows and the boot or hatchback are closed and securely locked.
- To pedal cycles:
 - where the value of any one item exceeds £2,000 or all pedal cycles exceed £5,000 unless specified in the schedule;
 - when used or practising for racing, pace-making or time trials;
 - theft of pedal cycles when left unattended *unless* immobilised by a security device.
- **Contents** in storage.

Section 2: Contents (continued)

Additional cover (continued)

What is covered:

3. **Contents temporarily removed**
Loss or damage by any of the insured events 1 to 10 to **contents** anywhere in the world.

4. **Contents in the open**
Loss or damage by any of the insured events 1 to 10 to **contents** while in the open within the boundaries to the land belonging to the **home**.

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 1 to 10 in this section 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 1 to 10 to **your** bonds, securities or similar private documents (including computer records) 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.

What is *not* covered:

- Any amount exceeding 20% of the sum insured for **contents**.
- Loss or damage by storm, flood or malicious damage to property not in a building.
- Any property which is left in an unattended motor vehicle *unless* all doors, windows and the boot or hatchback are closed and securely locked.
- **Contents** in storage.
- Loss or damage to **your contents** at or in transit to or from boarding school, college or university.

- Any amount exceeding £2,500 unless specifically shown in the schedule.
- Damage caused by flood, storm or frost.

- Any amount exceeding 15% of the total **contents** sum insured.

- Any amount exceeding £5,000 per claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.

- Any amount in excess of £5,000 per claim.
- Negotiable securities or bonds.
- Any bespoke computer operating system of software.
- Data corruption.

Section 2: Contents (continued)

Additional cover (continued)

What is covered:

What is *not* covered:

8. **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.

- 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.

9. **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.

10. **Tenants' liability**

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

- a) to the construction of the **home** including structural fixtures and fittings and internal decorations by any insured event 1 to 10 in this section;
- b) 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**;
- c) 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.
- 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.

11. **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.

- Any amount exceeding £2,500.
- Loss or damage by birds, animals or insects, or frost.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.

Section 2: Contents (continued)

Additional cover (continued)

What is covered:

What is *not* covered:

12. **Gifts**

The **contents** sum insured is automatically increased by £5,000 for one month before and one month after a wedding, wedding anniversary, birthday or religious celebration by **you** or **your family**.

13. **Guests and non-residential domestic staff's personal effects**

Loss or damage by any of the insured events 1 to 10 to the **personal effects, clothing and luggage** of guests and non-residential domestic staff while in the **home**.

- Any amount exceeding £10,000 in total and £2,500 for any one person.
- Items specifically insured elsewhere.

14. **Business contents**

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

- Any amount exceeding £10,000.
- Resulting from an error in computer programming or instruction to **your** laptop or computer.

15. **Motorised equipment**

Loss or damage to any mechanically or electrically propelled domestic garden equipment, motorised wheelchairs, golf trolleys, pedestrian controlled toys and models, electrically powered sit-in toys and model vehicles or quad bikes.

- Any vehicles registered for road use.
- Any amount exceeding £5,000 unless specified in the schedule.
- Used in circumstances where any road traffic legislation applies.
- Theft and malicious damage unless from a securely locked building or outbuilding.

16. **Mobility scooters**

Loss or damage to mobility scooters by insured events 1 and 8 while in the **home**.

- Any amount exceeding £5,000 unless specified in the schedule.
- Theft, unless from a securely locked building or outbuilding and the ignition key removed.
- Theft of accessories, unless the mobility scooter is stolen at the same time.

17. **New purchases**

Loss or damage by any of the insured events 1 to 10 to new purchases of **contents**, provided that **we** are notified within 45 days of the purchase and **you** pay the additional premium.

- Any amount exceeding 10% of the total sum insured for **contents**.

Section 2: Contents (continued)

Additional cover (continued)

What is covered:

What is *not* covered:

18. **Students**

Loss or damage by any of the insured events 1 to 10 in this section, during term time to **your contents** at or in transit to or from boarding school, college or university.

- Any amount exceeding £5,000.
- Theft or attempted theft unless forcible and violent entry into or exit from the building.
- Loss or damage more specifically insured under *Additional Cover 3, "Contents temporarily removed"*.

19. **Contents in storage**

Loss or damage by any of the insured events 1 to 10 to **contents** while they are in a commercial storage facility in the United Kingdom, for a maximum of 30 days.

- Any amount exceeding 20% of the total sum insured for **contents**.
- Theft or attempted theft unless forcible and violent entry into or exit from the building.

20. **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.

- 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.

21. **Personal accident**

We will pay **you** or **your** legal personal representative the benefits for **accidental bodily injury to you** and/or **your** spouse/civil partner during the period of insurance as a result of:

- a) assault or fire happening in or about the **home**;
- b) while travelling (including boarding or alighting) anywhere in the world as a fare paying passenger by:
 - i) railway train
 - ii) public service vehicles
 - iii) licensed taxi cab
 - iv) watercraft or hovercraft;
- c) impact by any road vehicle or railway train as a pedestrian anywhere in the world which within twelve months of the incident is the sole cause of death or **disablement**.

- Any amount exceeding £5,000 per person for death.
- Any amount exceeding £5,000 per person for **disablement**.
- **Accidental bodily injury:**
 - due to self-injury, provoked assault or wilful exposure to needless perils (except in an attempt to save a human life);
 - contributed to or accelerated by the influence of liquor, drugs or insanity (whether temporary or otherwise).
- Any accident sustained by any person who is 70 years of age or over at the commencement of the current period of insurance.

Section 2: Contents (continued)

Specific Conditions

Sum insured

The sum insured for **contents** and **personal possessions** 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.

The total sum insured for **works of art and collections** must represent the current market value.

Index linking

The sum insured for the **contents** and **personal possessions** shown in the schedule will be adjusted at monthly intervals in accordance with the Retail Price Index.

No additional premium will be charged for the adjustments but the renewal premium will be calculated on the revised sum insured.

The sum insured for the **works of art and collections** shown in the schedule will *not* be index linked. This is because the market value fluctuates. It is strongly recommended that **you** review the value of **your** items on a regular basis and seek professional guidance.

Claims settlement

Following loss or damage to the **contents, personal possessions, works of art and collections** by any of the insured events, **we** will pay the cost of repair or replacement without deduction for wear and tear or depreciation.

If an item, pair or set of **works of art and collections** suffers a partial loss, **we** will pay the cost of restoration plus any depreciation in value. **We** will not pay more than the sum insured for the item, pair or set nor will **we** pay for any undamaged companion pieces to be repaired or replaced.

The sum insured will not be reduced by the amount of any claim payment.

Replacement cost guarantee

The total amount payable under this section will be increased to 125% of the total sum insured *provided* that at inception or any subsequent renewal of this policy **you** have provided **us** with an up-to-date valuation of the **contents**.

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.

Section 2: Contents (continued)

Specific Conditions

Sum insured

Personal possessions and works of art and collections

The valuation must have been carried out by an independent professional valuer and be no more than three years old when received by **us**. Where such a valuation has not been provided or it is more than three years old, the total amount payable under this section will revert to the sum insured shown on the schedule.

Proof of value

In the event of loss or damage to any one article, pair or set of articles where the value exceeds £15,000 for **contents**, £7,500 for **personal possessions** and £2,000 for a pedal cycle, 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.

Matching sets and suites

An individual item of a matching set of articles, suite of furniture, sanitaryware or other bathroom fittings or other fixtures and fittings is regarded as a single item. **We** will only pay **you** in addition to the individual damaged items up to an amount not exceeding 50% for undamaged companion pieces of **contents** only.

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 in an unattended motor vehicle is limited to a total of £5,000.

Personal accident – medical examination

In the event of a claim for **disablement**, **you** or **your** spouse will as often as may be required submit to a medical examination at **our** expense.

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 £5,000 and £10,000 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 damage** or loss 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 employment, trade, business or profession;
- b) the ownership, possession or use of:
 - any **motorised vehicle** other than domestic garden equipment, motorised wheelchairs, golf trolleys and electrically powered sit-in toys under contingency 2
 - any **motorised vehicle** being used in circumstances where any Road Traffic Act legislation applies
 - any pedestrian controlled model (except aircraft)
 - quad bikes (including those that are registered for road use) when being used for racing, pace-making, trials and competitions
 - 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 Union;
- 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) 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**.

*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)

Additional cover

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 2 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.

We will be assigned all of **your** rights and remedies in respect of such award, to the extent covered by any payment which **we** may make to **you** under this provision.

- Any amount exceeding £500,000.

3. **Voluntary work**

Contingency 4 extends to indemnify **you** against liability arising out of any negligence in the course of any voluntary work or unpaid work as the director or officer of a registered charity.

Section 4 Valuables

What is covered:

Valuables and **personal money** are insured against loss or damage while anywhere 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 that exceeds £7,500 unless specified in the schedule.
- Any amount exceeding £2,000 for **personal money** and **credit cards**.
- Property used for any employment, professional or business purposes.
- Property more specifically insured.
- Property left in an unattended motor vehicle *unless* all doors, windows and boot or hatchback are closed and securely locked.
- 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 **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.

Section 4: Valuables (continued)

Specific Conditions

Sum insured

The total sum for **valuables** must represent the full market value or the full cost of replacement.

Claims settlement

Following loss or damage, **we** will pay the cost of repair or replacement without deduction for wear and tear or depreciation.

The maximum amount **we** will pay following loss or damage arising out of any one occurrence will not exceed the amount stated against each item in the schedule.

We pay for any undamaged companion pieces to be repaired or replaced.

The sum insured will not be reduced by the amount of any claim payment.

Replacement cost guarantee

The total amount payable under this section will be increased to 125% of the total **valuables** sum insured *provided* that at inception or any subsequent renewal of this policy **you** have provided **us** with an up-to-date valuation of the **valuables**. Such valuation must have been carried out by an independent professional valuer and be no more than three years old when received by **us**. Where such a valuation has not been provided or it is more than three years old, the total amount payable will revert to the sum insured shown in the schedule.

Proof of value

In the event of loss or damage to any one article or pair or set of articles where the value exceeds £7,500, 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 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 £5,000.

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 2356 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
AE01	Exclude Fire, Lightning, Explosion etc	AE47	Let Property
AE02	Not In Use	AE48	Non-standard Construction
AE03	Building Society or Bank Interest	AE49	Not In Use
AE04	Joint Insured	AE50	Storm Exclusion on Outbuildings
AE05	Note of Interest	AE51	Wine
AE06	Unoccupied Conditions	AE52	Fire, lightning, explosion and aircraft
AE07	Stamp Collections	AE53	Quad Bikes (excess)
AE08	Coin Collections	AE54	Increased Excess For Subsidence, Landslip and Heave (£2,000)
AE09	Alarm Conditions	AE55	Increased Excess For Subsidence, Landslip and Heave (£5,000)
AE LF09	Alarm Conditions - Unattended	AE57	Exclude Theft unless by Forcible and Violent Entry or Exit
AE10	Security Condition	AE58	Accidental Damage to Buildings Exclusion
AE12	Safe Warranty - All Jewellery	AE59	Accidental Damage to Contents Exclusion
AE13	Safe Warranty	AE60	Exclude Business Liability
AE14	Articles in Bank	AE61	Not In Use
AE17	Musical Instruments	AE62	Rebuilding Cost Guarantee - Section 1: Buildings
AE18	Burglar Alarm Warranty	AE63	Replacement Cost Guarantee - Section 2: Contents and Personal Possessions
AE LF18	Burglar Alarm Warranty - Unattended	AE64	Replacement Cost Guarantee - Section 4: Valuables
AE19	Clasps and Settings	AE LF65	Chimney Warranty
AE20	Holiday Home Warranty	AE LF66	Extended Contents in Storage
AE21	Minimum Protections	AE LF67	Specified Electric Wheelchairs
AE22	Unattended Motor Vehicle	AE LF68	Excess Clause - Buildings
AE23	Permanently Worn	AE LF69	Excess Clause - Contents and Personal Possessions
AE24	Not in Use	AE LF70	Flat Roof Storm Damage Excess
AE25	Subsidence Exclusion	AE LF71	Flood Excess
AE26	Storm Exclusion	AE LF72	Increased Contents in Garages or Outbuildings
AE27	Excluding Escape of Water	AE LF73	Pedal Cycles
AE28	Theft Exclusion	AE LF74	Scuba Diving/Diving Equipment
AE29	Malicious Damage Exclusion	AE LF75	Storm Excess
AE30	Home Unoccupied - Insured Deceased	AE LF76	Increased Excess for Subsidence, Landslip and Heave
AE31	Excluding Landlords' Property	AE LF77	Increased Tenants' Improvements
AE32	Extended Unoccupancy	AE LF79	Theft Excess
AE35	Not In Use	AE LF80	Escape of Water Excess
AE36	Tree Maintenance	AE LF89	Tenants' Greenhouses and Sheds
AE37	Flat Roof	AE LF90	Tenants' Improvements
AE38	Flat Roof Requirement	AE LF91	Electric Wheelchairs
AE39	Alternative Accommodation Exclusion	AE LF92	Surfboards and Windsurfers
AE40	Brittle Items Exclusion		
AE41	Building Works		
AE42	Business Use		
AE43	Co-insurance (Theft)		
AE44	Contractors Exclusion		
AE45	Fire Exclusion		
AE46	Flood Exclusion		

Endorsements (continued)

AE01 Exclude Fire, Lightning, Explosion etc

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

AE02 Not In Use**AE03 Building Society or Bank Interest**

The 'Sum Insured' condition is inoperative under *Section 1: Buildings* of this policy.

AE04 Joint Insured

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

AE05 Note of Interest

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

AE06 Unoccupied Conditions

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

- all water, gas and electricity services are turned off at the mains;
- 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 fifteen degrees Celsius;
- the Minimum Protections condition (AE21) is operative.

AE07 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.

AE08 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.

AE09 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.

AE LF09 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.

AE10 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.

AE12 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.

AE13 Safe Warranty

Loss or damage to jewellery and watches is excluded unless they are:

- being worn by **you**;
- kept in a locked safe approved by **us**;
- being carried by hand and under **your** personal supervision;
- placed in a hotel safe/strong room.

AE14 Articles in the Bank

Cover only applies when items are deposited in a bank or other safe deposit approved by **us**.

AE17 Musical Instruments

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

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

AE18 Burglar Alarm Warranty

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)

Endorsements (continued)

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.

AE LF18 Burglar Alarm Warranty - 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.

AE19 Clasps and Settings

We will not be liable for loss of individual listed **valuables** unless **you** can provide, at the time of the claim, a certificate by a qualified jewellery valuer (preferably registered with the National Association of Goldsmiths). This certificate should not be more than three years old and it

should state that the settings and clasps have been checked and that any defects have been repaired.

AE20 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.

AE21 Minimum Protections

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'.

Endorsements (continued)

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 losing 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 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.

AE22 Unattended Motor Vehicle

We will not cover loss or damage from an unattended motor vehicle.

AE23 Permanently Worn

We will not be liable for loss or damage to **valuables** unless they are permanently worn by **you**.

AE24 Not in Use**AE25 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"*.

AE26 Storm Exclusion

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

AE27 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"*.

AE28 Theft Exclusion

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

AE29 Malicious Damage Exclusion

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

AE30 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 Event 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 (AE10).

AE31 Excluding Landlords Property

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

AE32 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:

Endorsements (continued)

- 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:
- 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 fifteen degrees Celsius;
- iii) the **home** to be inspected internally at least once a week by an authorised, adult person;
- iv) the Security condition (AE10) is operative.

AE35 Not In Use**AE36 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.

AE37 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.

AE38 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.

AE39 Alternative Accommodation Exclusion

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

AE40 Brittle Items Exclusion

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

AE41 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.

AE42 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.

AE43 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**.

AE44 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.

AE45 Fire Exclusion

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

AE46 Flood Exclusion

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

AE47 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**.

Endorsements (continued)

AE48 Non-standard Construction

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

AE49 Not In Use

AE50 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.

AE51 Wine

We will not be liable for loss or damage to wine caused by:

- mysterious disappearance;
- conversion, misappropriation or failure to keep proper records by any supplier of wine storage facilities;
- evaporation or gradual leakage;
- climatic conditions, cork fly or inherent vice.

AE52 Fire, lightning, explosion and aircraft

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

AE53 Quad Bikes

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

AE54 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.

AE55 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.

AE57 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**.

AE58 Accidental Damage to Buildings Exclusion

Under *Section 1: Buildings*, **we** are not liable for any

accidental damage to the **home**.

AE59 Accidental Damage to Contents Exclusion

Under *Section 2: Contents*, **we** are not liable for any **accidental damage** to the **home**.

AE60 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**.

AE61 Not In Use

AE62 Rebuilding Cost Guarantee - Section 1 Buildings

We have received an acceptable valuation of the **buildings**. The Rebuilding Cost Guarantee will be applied to *Section 1: Buildings*. This will continue to be in operation until the valuation is more than 3 years old.

AE63 Replacement Cost Guarantee - Section 2 Contents and Personal Possessions

We have received an acceptable valuation of the **contents, personal possessions, works of art and collections**. The Replacement Cost Guarantee will be applied to *Section 2: Contents*. This will continue to be in operation until the valuation is more than 3 years old.

AE64 Replacement Cost Guarantee - Section 4 Valuables

We have received an acceptable valuation of the **valuables**. The Replacement Cost Guarantee will be applied to *Section 4: Valuables*. This will continue to be in operation until the valuation is more than 3 years old.

AE 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.

AE LF66 Extended Contents in storage

Section 2: Contents, Additional Cover 19 "Contents in Storage" is amended to:

What is covered

Loss or damage by any *Insured Events 1 to 10* to **contents**

Endorsements (continued)

while they are in a commercial storage facility in the United Kingdom for a maximum of <as per schedule> 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;

AE LF67 Specified Electric Wheelchairs

Cover under *Section 2: Contents* 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.

AE 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.

AE 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*.

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

AE LF70 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.

AE LF71 Flood Excess

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

AE LF72 Increased Contents in Garages or Outbuildings

Under *Section 2: Contents*, ‘*The Limitation of Loss From Outbuildings*’ is increased to £<as per the schedule> any one claim.

AE LF73 Pedal Cycles

Under *Section 2: Contents* and *Section 2: Additional Cover 2 “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.

AE LF74 Scuba Diving/Diving Equipment

Cover under *Section 2: Contents* 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

Endorsements (continued)

- jettison or abandonment; or
- loss or damage to any property which is left unattended unless kept in a securely locked building; or
- loss or damage to any property which can be designated as forming part of the equipment belonging to a ship, vessel or craft.

AE LF75 Storm Excess

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

AE 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.

AE LF77 Increased Tenants' Improvements

Additional Cover 10 of Section 1 Buildings is amended to; 10. Tenants' Liability

What is covered

Loss or damage to **tenants' improvements** by any of the *Insured Events 1-10* in this section, while they are in the **home**.

What is not covered

- any amount exceeding £<as per the schedule>.
- items covered by the landlord's or any other insurance.

AE LF79 Theft Excess

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

AE 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"*.

AE LF89 Tenants' Greenhouses and Sheds

What is covered

Loss or damage by an operative *Insured Event* 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

AE LF90 Tenants' Improvements

Under *Section 2: Contents*, cover is extended to include the **tenants' improvements** 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: <as per the schedule> to the value of £<as per the schedule>.

AE LF91 Electric Wheelchairs

Cover under *Section 2: Additional Cover 2 "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 AE92 Surfboards and Windsurfers

Section 2: Additional Cover 2 "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.