

Your Policy

Club Care Home and Contents Insurance



Peace of mind from people who understand camping and caravanning

Other Club Care Insurance Products:

- Caravan and Trailer Tent
- Tent and Trailer
- Motorhome
- Car
- Scooter and Motorbike
- Small Craft and Canoe
- Pet
- Key Protection



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Introduction and Customer Service

We would like to thank **you** for taking out **Club Care's home** insurance and to welcome **you** as a valued customer.

Please read this carefully, and raise any questions **you** may have with **Club Care**. **Club Care** is a trading name licensed to Vantage Insurance Services Limited ("VISL"), by the Camping and Caravanning Club. VISL is authorised and regulated by the Financial Services Authority. VISL's registered address is 7 Birchln Lane, London EC3V 9BW. Registered in England (Registered Company No.3441136).

Club Care's insurance is competitive. It recognises the special needs of Campers and Caravanners. However please remember there is a duty on **you** to take reasonable care and that if **you** avoid unnecessary claims this helps **us** to retain highly competitive premiums. The **Club** and hence all members benefit by **your** support of **Club Care** and **we** hope **you** will remain a customer for many years.

Your policy is underwritten by Royal & Sun Alliance Insurance plc.

Complaints:

Club Care aim to provide **you** with a high quality service and to deal with any claim helpfully, promptly and fairly. Should an occasion ever arise when **You** feel this objective has not been met then please initially contact:

Nigel Coppen at **Club Care** Insurance Services, Crest House, Station Road, Egham, Surrey, TW20 9LG or telephone 0844 770 4625.

If **you** remain unhappy with the decision please contact **our** Customer Relations team at Royal & Sun Alliance Customer Relations Office, Bowling Mill, Dean Clough Industrial Park, Halifax HX3 5WA by telephone 0800 107 6160, or fax 01422 320746.

Depending on the nature of **your** complaint either **Club Care** or **ourselves** will send a full response within 5 working days or tell **you** within that time when **you** can expect a response.

If after making a complaint to **us** **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction **you** are entitled to refer **your** matter to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR . Telephone 0845 080 1800. Please be aware that the Ombudsman will only consider **your** complaint if **you** have already given **us** the opportunity to resolve it.

Financial Services Compensation Scheme:

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **our** obligations **you** may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim. Insurance and advising is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Cancellation:

You have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever the later. **You** should be aware that there may be a charge for cancellation should the policy have been in force.

In return for payment of the premium shown in the schedule, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the schedule.

When drawing up this policy, **we** have relied on all the information and statements which **you** have provided in the Statement of Fact on the date shown in the schedule.

The insurance relates ONLY to those sections of the policy, which are shown in the schedule as being included.

Club Care is authorised to sign and issue this policy on behalf of **us** under the contract number referred to in the schedule,

in witness whereof this policy has been signed by

Nigel Coppen
Client Director
Club Care Insurance Services

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **you** will be in English.

About your Policy

Understanding and using your policy

This section 'About **your** policy' does not form part of the legal contract between **you** and **us**. It includes information which will help **you** to understand and use **your** policy. Insurance policies can be difficult to understand so **we** have tried to make this policy easy to read. Some words have a special meaning in **your** policy and these are listed and explained on pages 7 to 10 'Words with special meanings'. Whenever a word with a special meaning is used it will be printed in bold type.

Your policy is in two parts – the policy wording and the schedule. The policy wording explains what is and what is not covered, how **we** settle claims and other important information. The schedule shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy, **you** should be aware that there may be a charge for cancellation should the policy have been in force and the refund will depend on whether **you** have made a claim.

Remember to keep **your** sums insured (which are shown on **your** schedule) up to date. If **you** have selected **buildings** insurance, **you** should increase **your** sum insured if **you** extend or make improvements to **your home**, such as installing doubleglazing, adding a fitted kitchen or conservatory.

If **you** have selected **contents** and **Personal belongings** insurance, **your** cover is for replacement as new. Remember to keep **your** sums insured up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. These changes are not reflected in the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times. If **you** have any questions please contact **us**. The telephone numbers are shown on **your** schedule.

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide. Whatever the problem, big or small, **we** are here to help **you**.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on the number shown on **your** schedule. Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 11 to 16.

Guidance when making a claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** comply with all policy conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is, where possible, to repair or replace lost or damaged property or vehicles and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions. Where **we** can offer repair or replacement through a preferred supplier but, on request, **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The Insurance Contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together. The contract is based on the information **you** gave **us** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **Insurance period** set out on the same schedule.

Your part of the contract is:

- **you** must pay the premium as shown on **your** schedule for each **Insurance period**;
- **you** must comply with all the conditions set out in this policy.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

We can both choose the law which will apply to this contract. However, unless it says differently anywhere else in this policy, or unless **you** and **we** agree otherwise, the law which applies to this contract is:

- the law which applies to the part of the United Kingdom, the Channel Islands or the Isle of Man in which **you** live; or
- the law of England and Wales if **you** do not live in the United Kingdom, the Channel Islands or the Isle of Man.

This policy has been issued by Club Care on behalf of Royal & Sun Alliance Insurance plc in the United Kingdom.

Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in bold type whenever it appears in the policy.

Word	Meaning
Accidental Damage	Sudden, unexpected and visible damage which has not been caused on purpose.
Buildings	<p>The home, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates.</p> <p>Buildings does not include aerials and satellite receiving equipment.</p>
Clerical business equipment	<p>Computer, telecommunication and office equipment, office furniture and stationery, owned by Your family or Your family's responsibility under contract.</p> <p>Clerical business equipment does not include business stock or business money or credit cards and no cover is provided for:</p> <ul style="list-style-type: none">• the cost of replacing paper records, except for their value as stationery;• any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.
Club Care	The administrators of this insurance
Company/our/us/we	Royal & Sun Alliance Insurance plc.

Word

Meaning

Contents

Household goods, **High risk items**, personal documents, **Personal belongings**, **clerical business equipment**, **Pedal cycles** and **money**, owned by **Your family** or **Your family's** responsibility under contract. Visitors **Personal belongings** in **your home**.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hanggliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except **clerical business equipment**;
- fixtures and fittings;
- credit cards.

Excess

The first part of any claim which **you** must pay.

Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

High risk items

Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections.

Home

The house or flat at the address shown on **your** schedule, its garages, greenhouses and outbuildings, all used for domestic and clerical business purposes only

Insurance period

The period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

Word

Meaning

Money

Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **Your family** or **Your family's** responsibility under contract.

Money does not include:

- promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection;
- money used or held for any trade, professional or business purposes.

Pedal cycles

Any pedal cycle and its accessories, owned by **Your family** or **Your family's** responsibility under contract. **Pedal cycles** does not include any motorised pedal cycle

Personal belongings

Jewellery, watches and personal items which **Your family** normally wear or carry and which are owned by **Your family** or **Your family's** responsibility under contract.

Personal belongings does not include:

- household goods and domestic appliances;
- external television and satellite receiving equipment;
- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), pedal cycles, gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- money, credit cards, securities and documents of any kind;
- anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
- china, glass, pottery and any other items of a similar nature which are fragile.

Word

Meaning

Policyholder/you/your

The person(s) named as **policyholder** on **your** schedule.

Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

Unoccupied

When **your home** has not been lived in by **Your family** or by anyone who has **your** permission, for more than 180 days in a row. Lived in means slept in frequently.

Us/we/Company/our

Royal & Sun Alliance Insurance plc

We/Company/our/us

Royal & Sun Alliance Insurance plc.

You/your/policyholder

The person(s) named as **policyholder** on **your** schedule

Your family

You or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

Wheelchairs

Any wheelchair or similar electric scooter specifically designed for the disabled or infirm and which does not legally require to be licensed for road use.

Conditions and exclusions

Policy conditions

These are the conditions of the insurance **you** will need to meet as **your** part of this contract.

Taking care

Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

You must tell **us** or **your** Insurance Representative within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **Your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday **home**;
- **your home** is going to be **unoccupied**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration;
- the number of bedrooms in **your home** has changed;
- **you** or any member of **Your family** has any conviction for any offence;
There is no need to tell **us** about parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974.
- **you** or any member of **Your family** has received any formal police caution in the last 5 years;
There is no need to tell **us** about police cautions for parking or speeding offences.
- any part of **your home** is going to be used for any trade, professional or business purposes;
There is no need to tell **us** about trade, professional or business use if:
 - the trade, professional or business use is only clerical; and
 - **you** do not have staff employed to work from **your home**; and
 - **you** do not have any visitors to **your home** in connection with **your** trade, profession or business; and
 - **you** do not keep any business **money** or stock in **your home**.
- any increase in the value of **your contents** or the rebuilding cost of **your buildings**.

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

If dishonesty or exaggeration is used by **Your family** or anyone acting on behalf of **Your family** to obtain:

- a claims payment under **your** policy; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Transferring your interest in the policy

You cannot transfer **your** interest in this policy to anyone else without **our** written permission.

Cancelling the policy

You may cancel this policy by giving **us** 14 days notice in writing to the address shown on the front of **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **Insurance period**. **We** may cancel this policy by giving **you** at least 14 days notice at **your** last known address. If **we** cancel the policy **we** may refund premium paid for the remainder of the current **Insurance period**.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 13 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

These are the claims conditions **you** will need to keep to as **your** part of the contract. If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 5.

You should also check the information on 'How **we** settle claims' under the section of **your** policy which covers the loss or damage, e.g. **contents**, **buildings**.

What you must do

If **you** are the victim of theft, riot, a malicious act or vandalism, or if **you** lose something away from **your home**, tell the police immediately and ask for a crime reference number and tell **us** as soon as **you** can, or in the case of riot tell **us** immediately.

If someone is holding any of **Your family** responsible for an injury or any damage, no one in **Your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **Your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

You should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs;
- purchase dates of lost or damaged items;
- for damaged items, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission.

We have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must give **us**, at **your** reasonable expense, all the information **we** ask for about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us**, at **our** option **we** will:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy exclusions

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

Radioactive contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel;
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly from pollution or contamination which:

- was the result of an intentional act; or
- was expected or should have been expected; or
- was not caused by a sudden incident; or
- was not during any **Insurance period**.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all;
- by computer viruses.

Legal expenses, legal benefits and /or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all;
- computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

Equipment includes computers and anything else insured by this policy which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.

Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **Insurance period** starts or caused deliberately by **Your family**.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Wear and tear

Any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration or any consequential loss.

Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Home Emergency Assistance

This part of the policy provides access to advice and help with the cost of **home** emergency assistance.

Emergency advice and repairs

Call **our** 24 hour emergency helpline on the number shown on **your** schedule after taking any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water. **We** have a team of contractors on hand to carry out urgent repairs 24 hours a day, 7 days a week.

If the emergency means that **Your family** need to move out of **your home** overnight, **we** can arrange accommodation for **you** and may be able to help with the cost of the bill.

The most **we** will pay for any one claim, which includes any overnight accommodation, the cost of the emergency repair, parts and call out charges, is the limit shown on **your** schedule.

If the emergency is a result of an incident which is also covered under a specific section of **your** policy, **you** may be able to claim for any further repair costs under that section. Please call **our** claims helpline on the number shown on **your** schedule and **we** will be happy to check this for **you**.

Our staff take pride in their service and will do all they can to help **you**.

What is covered

A sudden and unforeseen situation which, if not dealt with immediately, would in **our** opinion:

- make **your home** unsafe or insecure and is likely to cause further damage to **your home** or **your contents**; or
- create unreasonable risk to the health and safety of **Your family**.

We will pay:

- the reasonable cost of one visit to effect temporary repairs carried out by a contractor authorised by **us**;
- the reasonable cost of overnight accommodation for **Your family** if **we** agree that **your home** cannot be lived in.

What is not covered

Anything that could be foreseen.

Damage caused by mechanical, electrical or electronic fault or breakdown.

Any subsequent repairs for the same damage.

Damage caused when **your home** is lived in solely by anyone other than **Your family**.

Repairs which are made by anyone other than a contractor authorised by **us**.

Costs incurred without **our** agreement.

How we settle claims for home emergency assistance

Telephone the 24 hour **Home** Emergency Assistance Helpline which has been arranged for **our** policyholders convenience. The telephone number is shown on **your** schedule.

The most **we** will pay for any one claim is the limit shown on **your** schedule.

Payment for repairs will be made directly to **our** contractor.

Homecare Services

This part of the policy explains the cover **we** provide for Trees and Shrubs.

What is covered

What is not covered

Trees and Shrubs

Loss of or damage to **your** trees, shrubs, plants, hedges and lawns on the land belonging to **your home** caused by:

- Fire, lightning, explosion, earthquake or smoke.
- Riot, civil commotion.
- Malicious acts or vandalism.

- Theft or attempted theft.

- Impact involving vehicles or aircraft or anything dropped from them.

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **Your family**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **Your family**

How we settle claims for trees and shrubs

We will pay the cost of repairing or replacing the damaged parts of the trees and shrubs.

Where an **excess** applies, this will be taken off the amount of **your** claim. The most **we** will pay for any one claim is the limit shown on **your** schedule.

Buildings

This part of the policy sets out the cover we provide for **your buildings**, unless **your** schedule states 'Not insured'.

What is covered

What is not covered

<p>Damage to your buildings caused by the following:</p> <ol style="list-style-type: none"> 1 Fire, lightning, explosion, earthquake or smoke 2 Storm or flood 3 Freezing of water in fixed water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems 4 Riot, civil commotion 5 Malicious acts or vandalism. 6 Theft or attempted theft. 	<p>The excess. Damage by smoke from air pollution.</p> <p>The excess. Damage by frost. Damage to fences, hedges or gates.</p> <p>The excess. Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage. Damage while your home is unoccupied. Damage by sulphate reacting with any materials from which your home is built. Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings</p> <p>The excess.</p> <p>The excess. Damage while your home is unoccupied. Damage when your home is lent, let or sub-let to anyone other than Your family unless force and violence has been used to get into or out of your home.</p> <p>The excess. Damage while your home is unoccupied. Damage when your home is lent, let or sub-let to anyone other than Your family unless force and violence has been used to get into or out of your home.</p>
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What is covered

What is not covered

7 **Subsidence** or **heave** of the site on which **your buildings** stand or of land belonging to **your buildings**, or landslip

The **subsidence**, **heave** or landslip **excess** shown on **your** schedule.

Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless **your home** is damaged by the same cause and at the same time.

Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time.

Damage caused by structures bedding down or settlement of newly made up ground.

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by sulphate reacting with any materials from which **your home** is built.

8 Falling trees or branches

The **excess**.

Damage to fences, hedges or gates.

9 Falling aerials or satellite receiving equipment, their fittings or masts

The **excess**

10 Impact involving vehicles, aircraft or anything dropped from them, or animals.

The **excess**.

Damage by pets

What is covered

In addition **you** are covered for the following:

11 Accidental breakage of drains and pipes and **accidental damage** to cables and underground tanks which are used to provide services to or from **your home**, for which **Your family** is legally responsible.

If following a blockage, normal methods of releasing a blockage between the main sewer and **your home** are unsuccessful, **we** will pay the cost of breaking into and repairing the pipe

12 Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of **your home**

13 Fees and related costs incurred in repairing or replacing damaged parts of **your buildings**, provided the damage is covered under **your** policy and subject to **our** prior agreement.

We will pay for:

- Architects, engineers, surveyors and legal fees;
- the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of **your buildings**;
- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of **your buildings** are repaired or replaced

What is not covered

The **excess**.

Damage while **your home** is **unoccupied**.
Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.

Damage by water escaping which results in **subsidence**, movement, settlement or shrinkage of any part of **your buildings** or of the land belonging to **your buildings**.

Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which **your home** is built

The **excess**.

Breakage while **your home** is **unoccupied**.

The replacement cost of any part of the item other than the broken glass

Any fees and costs **you** have to pay for preparing or furthering any claim.

Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if **you** were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of **your buildings**

What is covered

- 14 Cover while **you** are selling **your home**. If between the date **you** exchange contracts and the date **you** complete the sale, **your home** is damaged by anything insured under covers 1 to 12 of this section, the buyer shall be entitled to the benefit of this cover once the sale has been completed
- 15 If **your home** is uninhabitable as a result of damage to **your buildings we** will pay:
- the reasonable additional cost of similar short-term accommodation for **Your family** and also for any pets living with **you**.
 - Rent **you** would have received but have lost including ground rent.
- 16 The cost of legal fees which **you** have to pay to reposess **your home** following occupation by squatters
- 17 Trace and access.
We will pay the cost of removing and replacing any part of the **buildings** necessary to repair a household heating or water system that has caused an escape of water or oil.

What is not covered

This cover does not apply if insurance on the **buildings** of the **home** has been arranged by or for the buyer.
Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover

Any costs **Your family** would have to pay once **your home** becomes habitable again.

Any costs **you** agree to pay without **our** written permission.

The cost of alternative accommodation for anyone who is not a member of **your** family.

Any costs arising from damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule

Any legal fees **you** agree to pay without **our** written consent.

Any amount exceeding the limit shown on **your** schedule.

The **excess**.

any amount exceeding £5,000 in any one **period of insurance**

What is covered

What is not covered

The following additional cover is also provided for **your buildings** but only if **your** schedule states 'Accidental damage included'

18 Accidental damage to buildings

The **excess**.

Damage while **your home** is **unoccupied**.
Damage when **your home** is lent, let or sub-let to anyone other than **Your family**.

Damage by water entering **your home** other than by storm or flood.
Damage by mechanical, electrical or electronic fault or breakdown.
Damage by or from **subsidence, heave, landslip, movement, settlement or shrinkage** of any part of **your buildings** or of the land belonging to **your buildings**.

Damage by any cover listed elsewhere in the **Buildings** section and which is specifically excluded under that cover.
Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which **your home** is built

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5).

You should also read the Conditions and Exclusions on pages 13 to 16.

How we settle claims for buildings

1 **We** will pay for the reasonable cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.

At **our** option **we** will arrange for specialist investigations to be carried out.

We may take over and conduct in **your** name with complete and exclusive control, the defence or settlement of any claim.

If the repair or replacement is not carried out, **we** will pay the decrease in market value of **your buildings** due to the damage but not more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

At **our** option **we** will make a cash settlement but **we** will not pay more than it would have cost **us** to repair the damage to **your buildings** if the repair work had been carried out without delay.

- 1 No allowance will be made for VAT when a cash settlement is made.
- 2 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 3 If **your buildings** have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
- 4 The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

Inflation protection

The sum insured shown on **your** schedule will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you** the sum insured shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

Index linking of the sum insured will continue during repair or replacement following loss or damage provided the sum insured at the time of the loss or damage represents the full rebuilding cost and **you** ensure that the work is carried out without undue delay.

For **your** protection, **we** will not reduce **your** sum insured if the index moves down unless **you** ask **us** to.

Legal liability

As well as insuring **your buildings**, **we** also provide the following cover.

What is covered

19 The legal liability of **Your family** as owner of **your buildings** and land belonging to **your home**, to pay damages and costs to others which arise from any single event occurring during the **Insurance period** which result in:

- accidental death, disease, illness or accidental physical injury to anyone;
- **accidental damage** to physical property.

The most **we** will pay is the limit shown on **your** schedule plus defence costs agreed by **us** in writing.

What is not covered

Anything owned by or the legal responsibility of **Your family**.

Injury, death, disease or illness to any of **Your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from any employment, trade, profession or business of any of **Your family**.

Liability accepted by any of **Your family** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy.

Liability for injury or damage resulting from land or **buildings** nearly always attaches to the occupier, rather than the owner. If **you** are the owner and occupier, insurance against **your** liability as occupier is not provided by the **Buildings** section of this policy and **you** should ensure **you** have a **contents** insurance which will provide **you** with the occupier's liability insurance **you** require.

What is covered

20 Legal liabilities which result from the ownership of any **home** previously occupied by **you** and insured by **us** and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as **you** do not have this cover under another policy.

The most **we** will pay is the limit shown on **your** schedule plus defence costs agreed by **us** in writing.

What is not covered

Any **home** previously owned and occupied by **you** in which **you** still hold legal title or have an interest.

Any incident which happens more than 7 years after the last day of the last **Insurance period** in respect of any **home** previously insured by **us** and owned and occupied by **you**.

Anything owned by or the legal responsibility of **Your family**.

Injury, death, disease or illness to any of **Your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from any employment, trade, profession or business of any of **Your family**.

Liability accepted by any of **Your family** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy

Contents

This part of the policy explains the cover **we** provide for the **contents** in **your home** unless **your** schedule states 'Not insured'.

What is covered

What is not covered

<p>Loss or damage to contents in your home caused by the following:</p> <ol style="list-style-type: none"> 1 Fire, lightning, explosion, earthquake or smoke 2 Storm or flood 3 Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system 4 Riot, civil commotion 5 Malicious acts or vandalism 6 Theft or attempted theft using force and violence to get into or out of your home 	<p>The excess. Damage by smoke from air pollution.</p> <p>The excess</p> <p>The excess. Loss or damage while your home is unoccupied. Damage to the appliance or system which the water or oil escapes from</p> <p>The excess</p> <p>The excess. Loss or damage while your home is unoccupied. Loss or damage while your home is lent, let or sub-let to anyone other than Your family unless force and violence has been used to get into or out of your home</p> <p>The excess. Loss or damage while your home is unoccupied. For contents in any garage or outbuilding, any amount exceeding the limit shown on your schedule</p>
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What is covered

What is not covered

7 Theft or attempted theft not using force and violence to get into or out of **your home**

The **excess**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage while **your home** is lent, let or sub-let to anyone other than **Your family**

Loss by deception unless the only deception was someone tricking their way into **your home**.

Loss of **money**.

Loss or damage while **your home** is used to receive visitors or paying guests in connection with **your business**.

For **contents** in any garage or outbuilding, any amount exceeding the limit shown on **your schedule**

8 **Subsidence** or **heave** of the site on which **your home** stands or of land belonging to **your home** or landslip

The **excess**.

Loss or damage caused by solid floors moving unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time.

Loss or damage caused by structures bedding down or settlement of newly made up ground.

Loss or damage caused by the coast or a riverbank being worn away.

Loss or damage caused by or from demolition, alteration or repair to **your home**.

Loss or damage caused by or from poor or faulty design, workmanship, or materials

9 Falling trees or branches

The **excess**

10 Falling aerials or satellite receiving equipment, their fittings or masts

The **excess**

11 Impact involving vehicles, aircraft or anything dropped from them, or animals

The **excess**

Loss or damage by pets

What is covered

- 12 **Accidental damage** to TV, satellite, video, audio entertainment equipment and computer equipment while in **your home**.

Audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CDs, DVDs and computer games

- 13 Accidental breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of **your** furniture

In addition, **you** are covered for the following:

- 14 Wedding gifts

For one month before and one month after the wedding day of any of **Your family** the sum insured for **contents** is increased by the amount shown on **your** schedule.

- 15 Christmas seasonal increase

During the month of December the sum insured for **contents** is increased by the amount shown on **your** schedule.

- 16 Accidental loss of metered water, liquid petroleum gas or oil at **your home**.

What is not covered

The **excess**.

Damage while **your home** is lent, let or sub-let to anyone other than **Your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by any cover listed elsewhere in the **Contents** section and which is specifically excluded under that cover

The **excess**.

The replacement cost of any part of the item other than the broken glass.

Breakage while **your home** is lent, let or sub-let to anyone other than **Your family**

The **excess**.

Loss or damage while **your home** is **unoccupied**.

Loss or damage by any cover listed in the **Contents** section and which is specifically excluded under that cover.

Any amount exceeding the limit shown on **your** schedule

What is covered

- 17 Tenants liability
Your liability at law under covers 1-12 of the **Buildings** section of this policy, if **you** are legally liable under the terms of **your** tenancy agreement (not as owner, leaseholder or landlord), for damage to **your home**.
- 18 Tenants improvements
Damage, as provided under covers 1-12 of the **Buildings** section of this policy, to fixed tenants' improvements and fixed internal decorations in **your home**
- 19 The cost of replacing food in a freezer in **your home**, that has been spoiled by an accidental change in temperature in **your** freezer
- 20 If **your home** is uninhabitable as a result of damage to **your contents**, **we** will pay the reasonable additional cost of similar short-term accommodation for **Your family** and also for any pets living with **you**

What is not covered

- Damage by any cover listed in the **Buildings** section and which is specifically excluded under that cover.
Any amount exceeding the limit shown on **your** schedule
- The **excess**.
Damage by any cover listed in the **Buildings** section and which is specifically excluded under that cover.
Any amount exceeding the limit shown on **your** schedule
- The **excess**.
Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to **your home**.
Loss or damage while **your home** is **unoccupied**.
Any amount exceeding the limit shown on **your** schedule.
- Any costs **Your family** would have to pay once **your home** becomes habitable again.
Any costs **you** agree to pay without **our** written permission.
The cost of alternative accommodation for anyone who is not a member of **Your family**.
Any costs arising from loss or damage by any cover listed elsewhere in the **Contents** section and which is specifically excluded under that cover.
Any amount exceeding the limit shown on **your** schedule.

What is covered

What is not covered

21 **Accidental damage** or loss while a professional removal firm are moving **your contents** from **your home** directly to **your** new permanent **home** in the British Isles

22 Loss of or damage to **your contents** while in the open on the land belonging to **your home** caused by:

- Fire, lightning, explosion, earthquake or smoke.
- Storm or flood.
- Oil escaping from a fixed storage container.
- Riot, civil commotion.
- Malicious acts or vandalism.
- Theft or attempted theft.
- Falling trees or branches.

The **excess**.

Loss or damage by mechanical, electrical or electronic fault or breakdown.

Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.

Loss or damage while **your contents** are in storage or being moved to or from storage.

Loss of **money**.

Any amount exceeding the limit shown on **your** schedule

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **Your family**

Loss or damage while **your home** is **unoccupied**.

Loss or damage when **your home** is lent, let or sub-let to anyone other than **Your family**.

Loss or damage when **your home** is used to receive visitors or paying guests in connection with **your** business.

Loss of **money**.

What is covered

What is not covered

- Falling aerials or satellite receiving equipment, their fittings or masts.
- Impact involving vehicles, aircraft or anything dropped from them, or animals.

23 Loss of or damage to **your contents** while they are moved temporarily to other premises within the British Isles caused by:

- Fire, lightning, explosion, earthquake or smoke.
- Storm or flood.
- Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.
- Riot, civil commotion
- Malicious acts or vandalism.
- Theft or attempted theft using force and violence to get into or out of the premises where **your contents** are temporarily kept.
- Falling trees or branches.
- Falling aerials or satellite receiving equipment, their fittings or masts.

Loss or damage by pets

The **excess**.

Any amount exceeding the limit shown on **your** schedule.

Damage by smoke from air pollution.

Loss or damage to any **contents** in the open.

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage to any **contents** in the open.

What is covered

- Impact involving vehicles, aircraft or anything dropped from them, or animals

The following additional cover is also provided for **your contents** but only if **your** schedule states '**Accidental damage** included'.

24 **Accidental damage** to **your contents** while in **your home**, and in the open on the land belonging to **your home**

What is not covered

Loss or damage by pets

The **excess**.

Damage to clothing.

Deterioration of food.

Damage while **your home** is **unoccupied**.

Damage when **your home** is lent, let or sub-let to anyone other than **Your family**.

Damage by water entering **your home** other than by storm or flood.

Damage by mechanical, electrical or electronic fault or breakdown.

Damage by any cover listed elsewhere in the **Contents** section and which is specifically excluded under that cover.

For **contents** in the open, any amount exceeding the limit shown on **your** schedule.

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5). **You** should also read the Conditions and Exclusions on pages 13 to 16.

How we settle claims for contents

1 If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through **our** preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree, at **your** request, not to repair or replace an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- 2 **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
- 3 **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- 4 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 5 If loss or damage happens and the sum insured on **your** schedule is less than the cost of replacing all **your contents** as new, **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired when only the cost of the repair will be paid.
- 6 The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the sum insured or any limits shown on **your** schedule.

Inflation protection

The sum insured, the total **High risk items** limit and the **High risk items** single article item limit shown on **your** schedule will be adjusted in line with a recognised index. Please note that if **we** selected **your** sum insured for **you**, the sum insured shown on **your** schedule will not be adjusted.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the adjusted sum insured and limits.

For **your** protection, **we** will not reduce **your** sum insured or limits if the index moves down unless **you** ask **us** to.

Legal liability

As well as insuring **your contents**, **we** also provide the following cover.

What is covered

- 25 The legal liability of **Your family**:
- as occupier of **your home** and its land;
 - as individuals;
 - as an employer to any of **Your family's** domestic employees;

to pay damages and costs to others which arise from any single event occurring during the **Insurance period** which results in:

- accidental death, disease, illness or accidental physical injury to anyone;
- **accidental damage** to physical property.

The most **we** will pay is the limit shown on **your** schedule plus defence costs agreed by **us** in writing.

What is not covered

Anything owned by or the legal responsibility of **Your family**.

Injury, death, disease or illness to any of **Your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from any employment, trade, profession or business of any of **Your family**.

Liability arising from any of **Your family** passing on any disease or virus.

Liability arising from the ownership or use of:

- any motor vehicle, including children's vehicles (other than garden machinery or **wheelchairs**), whether licensed for road use or not;
- any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);
- gliders, hang-gliders, caravans or trailers.

Liability accepted by any of **Your family** under any agreement, unless the liability would exist without the agreement.

Liability arising from any of **Your family** owning land or **buildings**.

Liability covered by any other policy.

Personal Belongings and Money

Personal belongings and money

This part of the policy sets out the cover **we** provide for **your Personal belongings** and **money** in or away from **your home**, unless **your** schedule states 'Not insured'.

What is covered

Personal belongings

Loss or damage to **Personal belongings** and personal documents in the British Isles and temporarily elsewhere while in the possession of any of **Your family**.

What is not covered

The **excess**.

Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.

Loss or damage caused by water entering **your home** other than by storm or flood.

Theft from motor vehicles unless at the time of the loss or damage:

- someone aged 16 or over was in the motor vehicle; or
- the motor vehicle was securely locked; and
- force and violence were used to get into the motor vehicle; and
- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.

The most we will pay for theft from an unattended motor vehicle is the unattended motor vehicle limit shown on your schedule.

Loss or damage in **your home** when **your home** is unoccupied

Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is:

- lent, let or sub-let to anyone other than **your** family;
- used to receive visitors or paying guests in connection with any business;

unless force and violence is used to get into or out of **your home**.

Loss by deception unless the only deception is someone tricking their way into **your home**.

What is covered

What is not covered

Money

Loss of **money** in the British Isles and temporarily elsewhere while in the possession of any of **Your family**

Loss or damage after **your** personal belongings or personal documents have been outside the British Isles for a total of more than 180 days in any insurance period.

The most we will pay for personal belongings and personal documents that have been taken outside the British Isles is the sum insured shown on **your** schedule, but not exceeding the overseas limit shown on **your** schedule. Any specified personal belongings shown as insured on **your** policy schedule do not count towards the overseas limit.

The excess.

Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.

Loss from **your home** when **your home** is unoccupied

Loss in **your home**, by theft, malicious acts or vandalism when **your home** is:

- lent, let or sub-let to anyone other than **your** family;
- used to receive visitors or paying guests in connection with any business;
unless force and violence is used to get into or out of **your home**.

Loss by deception unless the only deception is someone tricking their way into **your home**.

Loss of money when you have been outside the British Isles for a total of more than 180 days in any insurance period.

Confiscation or detention by customs or other official bodies.

Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

Loss of money not reported to the police within 24 hours of discovery

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5). **You** should also read the Conditions and Exclusions on pages 13 to 16.

How we settle claims for personal belongings

1 If an item has been damaged and it can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise, **we** will replace the item with a new one of similar quality through **our** preferred suppliers or at **our** option, **we** will pay the replacement cost of a new item of similar quality.

If **we** agree, at **your** request, not to replace or repair an item, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- 2 **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
- 3 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 4 The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your Personal belongings** and personal documents as new but not more than the sum insured or any limits shown on **your** schedule.

How we settle claims for money

- 1 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 2 The most **we** will pay for any one claim for **money** is the sum insured shown on **your** schedule.

Inflation protection

The sums insured and the limits shown on **your** schedule for **Personal belongings** will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new sums insured and the limits shown on **your** schedule.

For **your** protection, **we** will not reduce **your** sums insured or limits if the index moves down unless **you** ask **us** to.

Pedal Cycles

This part of the policy covers **Pedal cycles** belonging to **Your family** while in or away from **your home**, unless **your** schedule states 'Not insured'.

What is covered

Loss of or damage to **Pedal cycles** in the British Isles and temporarily elsewhere while in the possession of any of **Your family**.

What is not covered

The **excess**.
Loss of or damage to any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved.
Loss of or damage in **your home** when **your home** is unoccupied.
Loss by deception unless the only deception was someone tricking their way into **your home**.
Loss or damage after any pedal cycle has been outside the British Isles for a total of more than 180 days in any insurance period.

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section (page 5). **You** should also read the Conditions and Exclusions on pages 13 to 16.

How we settle claims for pedal cycles

1 If a pedal cycle has been damaged and can be economically repaired **we** will either arrange or authorise repair and **we** will pay the cost of repair. Otherwise **we** will replace it with a new pedal cycle of similar quality through **our** preferred suppliers, or at **our** option, **we** will pay the replacement cost of a new pedal cycle of similar quality.

If **we** agree, at **your** request, not to replace or repair a pedal cycle, at **our** option **we** will make a cash or voucher settlement equal to the cost **we** would have paid for replacement or repair through **our** preferred suppliers.

- 2 **We** will not pay for any loss of value to any pedal cycle which **we** have repaired or replaced.
- 3 Where an **excess** applies, this will be taken off the amount of **your** claim.
- 4 The most **we** will pay for any one claim for each pedal cycle is either the limit per cycle or the sum insured shown on **your** schedule subject to any policy limits.

Inflation protection

The limit per cycle shown on **your** schedule will be adjusted in line with a recognised index. No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new limit per cycle shown on **your** schedule.

For **your** protection, **we** will not reduce the limit per cycle if the index moves down unless **you** ask **us** to.

No Claim Discount

This part of the policy explains how No claim discount works and only applies if 'No claim discount' is shown on **your** schedule.

If no incident occurs during the **Insurance period** which results in a claim under the **Buildings, Contents, Personal belongings** and **Money** or **Pedal cycles** sections, **your** No claim discount will increase in line with **our** scale at the renewal of the policy.

For each incident that occurs during the **Insurance period** which results in a claim under the **Buildings, Contents, Personal belongings** and **Money** or **Pedal cycles** sections, **your** No claim discount may reduce in line with **our** scale at the renewal of the policy.

You cannot transfer **your** No claim discount to anyone else.

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Authorised and Regulated by the Financial Services Authority.

