



Home Insurance Policy (HIP 2023)



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About your policy

Please read the following information, which will help you understand how your policy works.

Policy documents

Your policy is made up of:

- this policy document.
- the schedule.
This shows the sections of cover you have bought and any policy limits.
- any endorsements.

These are agreed changes to the cover. They are shown in the schedule if any apply.

IMPORTANT

Please read all these documents carefully and keep them in a safe place.

What do I need to do now?

You should read the policy carefully and check you are happy that it meets your needs. You should speak to whoever sold you the policy if:

- it does not meet your needs.
- any information is wrong.
- you have any questions about the policy.

How does the policy work?

The policy is split into different parts. There are sections providing information and sections that set out the cover available. The schedule shows which covers are included in your policy.

All **General terms** apply to all parts of the policy. Each section of cover contains extra terms that only apply to that section.

The most **we** will pay in respect of the cover provided for each home is shown in the schedule.

IMPORTANT

You are only covered under a section of cover under this policy if the schedule specifically shows you are covered under that section.

What is covered and what is not covered?

Cover under the policy is set out under this heading:

What is covered

We will also cover the following during the **period of insurance**:

Accidental damage to:

- a. fixed glass (including the cost of replacing

Anything that is not covered is shown under this heading:

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

The policy also contains **General exclusions**, which apply to all sections of cover.

These can be found on page 8.

What conditions do I need to comply with?

The policy includes things you must do (or not do).

These can be found in the:

- **General conditions** on page 10
- **Claims conditions** on page 11

IMPORTANT

Please read the conditions carefully and check you can comply with them. Please speak to your broker if you cannot comply with the conditions as non-compliance may affect your cover.

Defined terms

Some words have a special meaning. These are shown in **bold**. Their meaning is either shown under **Defined words** within the **General terms**, or by clicking the 'pointer' in each section in which they are used.

Accidental damage to:

- a. domestic oil pipes; and
- b. underground:
 - i. water-supply pipes;
 - ii. sewers, drains and septic tanks;
 - iii. gas pipes; and
 - iv. cables,



Guidance

Throughout the policy, you will see the following, which are designed to help you understand the cover:

These boxes contain tips to help you understand your cover or protect your property. These are included to help you, and are not part of the actual cover.

These boxes contain examples to help you understand the cover. These are examples only and are not exhaustive lists.

Examples of common claims

Below is a list of some common reasons for making a claim, together with a list of the steps **you** need to take.

You should read **your schedule**, any **endorsements** and the relevant sections of **your policy** to ensure **you** have the cover **you** require.

Accidental damage

What has happened?

- Spilled red wine on your carpet?
- Put your foot through the ceiling while working in the loft?
- A game of football resulted in a damaged window?
- TV knocked over or your mobile phone dropped down the toilet by your children?

What you need to do

1. Check the **Accidental damage** cover under either the **Buildings** or **Contents** sections to see what is covered and what is not covered. These are on **page 13 (Buildings)** or **17 (Contents)**.
2. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

Escape of water

What has happened?

- Flooding from a burst pipe?
- Water leaking from your washing machine?
- Water has damaged your carpets and furniture?

What you need to do

1. Your policy covers escape of water under the **Buildings** and **Contents** sections as standard, so unless any exclusions apply, you should be covered.
2. Under **Buildings**, **we** will not cover escape of water caused by subsidence, heave or landslip.
3. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

Fire

What has happened?

- Fire caused by a faulty cooker destroyed your kitchen?

What you need to do

1. Your policy covers fire, including related smoke damage as standard, so unless any exclusions apply, you should be covered. It also covers lightning, explosion or earthquake.
2. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

Storm damage

What has happened?

- Tiles blown from your roof during a storm?

What you need to do

1. Your policy covers storm, flood or weight of snow or ice as standard, so unless any exclusions apply, you should be covered.
2. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

Theft

What has happened?

- Contents stolen from your home?

What you need to do

1. Your policy covers theft or attempted theft as standard, so unless any exclusions apply, you should be covered.
2. Do not forget to get a crime reference number when you contact the Police.
3. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

General terms

These terms apply throughout the **policy**.
Additional terms are found in each section of the **policy**.

Defined words

Whenever the following appear in **bold**, they will have the meaning below. This includes singular versions of plural words and vice versa. Definitions of defined words may also be found on the page in which they appear.

Accidental damage	Sudden, unexpected and visible damage not caused on purpose.	'Accidental damage' does not include: 1. wear and tear; 2. breakdown; or 3. malfunction.
Bank cards	Credit, charge, debit, and bankers' cards.	
Bodily injury	Objective physical or psychiatric harm suffered by a person, including physical trauma or disease.	
Broker	The insurance broker or intermediary who arranged the policy for you .	
Buildings	Buildings at the home . This includes: 1. their decorations; 2. fixtures and fittings; 3. solar panels attached to such buildings; 4. professionally installed electric vehicle charging points; 5. swimming pools or hot tubs; 6. sports courts and pitches; 7. drives, patios, and terraces; 8. walls, gates and fences; and 9. fixed fuel tanks.	
Contents	Household goods and other items in the home , which you own or are legally responsible for. This includes: 1. carpets; 2. computer hardware; 3. contents outside the buildings but within the boundaries of your home (for example, if you take an item into the garden); 4. deeds, registered bonds and other personal documents; 5. mobility aids, mobility scooters and wheelchairs; 6. domestic oil in fixed fuel tanks; 7. domestic garden machinery; 8. home business contents ; 9. money and bank cards ; 10. pedal cycles (including where electrically assisted); 11. personal items ; 12. radio and TV aerials, satellite dishes, their fittings and masts which are attached to the home ; 13. stamp or coin collections; 14. tenant's fixtures and fittings; and 15. valuables .	'Contents' does not include: 1. animals; 2. any part of the buildings ; 3. motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in 'contents'; 4. wind turbines; or 5. freestanding solar panels.

Domestic staff	Anyone you or your family employ under a contract of service to perform domestic duties, work or services at your home .	'Domestic staff' does not include anyone working for you or your family's business.
Endorsement	An agreed change to the terms of the policy . These are shown in the schedule .	
Excess	The first part of any claim which you must pay. This amount is shown in the schedule .	
Family	Members of your family who permanently live in the home . This includes: <ol style="list-style-type: none"> 1. adopted children, step-children and foster children; and 2. spouses, fiancé(e)s, co-habitees and partners. 	'Family' does not include: <ol style="list-style-type: none"> 1. lodgers; 2. tenants; 3. paying guests; or 4. domestic staff.
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.	
Home	The home, including garages and outbuildings used for domestic purposes, at the address shown in the schedule .	
Home business contents	Any property used for business purposes, which you or your family: <ol style="list-style-type: none"> 1. own; or 2. are legally responsible for. 	
Infectious disease	Any disease that can be transmitted from an infected person, animal or species to another person, animal or species by any means.	
Landslip	Downward movement of sloping ground.	
Money	<ol style="list-style-type: none"> 1. Cash, cheques, postal and money orders; 2. Preloaded cash cards, phone cards and travellers' cheques; 3. Savings stamps, saving certificates and premium bonds; 4. Travel cards and travel tickets; 5. Unused postage stamps; or 6. Vouchers and gift cards, for private, domestic or charitable purposes. 	
Period of insurance	The period when the policy is in force. This is shown in the schedule .	
Personal items	<ol style="list-style-type: none"> 1. Clothes; 2. Sports equipment; and 3. Other personal items worn, used or carried by you or your family, which belong to you or your family. 	'Personal items' does not include: <ol style="list-style-type: none"> 1. bank cards; 2. money; 3. pedal cycles (including where electrically assisted); or 4. valuables.
Policy	This insurance policy. This is made up of: <ol style="list-style-type: none"> 1. this policy document; 2. the schedule; and 3. any endorsements. 	
Schedule	The document showing your name, the home , the amounts insured, the period of insurance and the sections of cover that apply.	

Settlement	Downward movement due to ground being compressed by the buildings .
Subsidence	Downward movement of the ground beneath the buildings . This does not include settlement
United Kingdom	England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
Valuables	<ol style="list-style-type: none"> 1. Antiques and collectibles; 2. Gold, silver and other precious metals; 3. Guns; 4. Jewellery, gemstones and watches; 5. Musical instruments; and 6. Pictures and other works of art, owned by you.
We / us / our	The insurers who provide this policy .
You / Your	The person or persons named as the 'Policyholder' in the schedule .

General exclusions for all sections

The following exclusions apply to the whole **policy**.

Additional exclusions are found in the section of cover under the **policy** to which they apply.

We will not cover:

1 Biological and chemical weapons

loss, damage, liability, injury or death due to a criminal or terrorist act involving biological or chemical materials.

2 Cyber

any claim involving the use of or inability to use a computer (including devices for example, smartphones, tablets and wearable technology) or electronic data.

However, **we** will still cover physical loss or damage caused by:

- i. fire or explosion;
- ii. escape of water; or
- iii. theft or attempted theft,

resulting from the use of or inability to use a computer, provided it would otherwise be covered under the **policy**.

3 Cryptocurrencies

loss, damage or liability relating to any crypto currency. This includes Bitcoin and Ethereum.

4 Defective workmanship

loss or damage caused by:

- a. faulty design;
- b. the use of unsuitable materials;
- c. faulty workmanship; or
- d. defective materials.

5 Electronic data

loss or damage to any electronic data (for example, files or images) where it is stored.

6 Excess

The first part of any claim which **you** must pay. **We** will deduct the applicable **excess** before paying **your** claim. If **your** claim relates to an incident of loss or damage that involves more than one excess, it is the highest applicable excess that will be deducted from the total settlement.

7 Existing damage

loss, damage, or liability happening before the **period of insurance**.

8 Deliberate damage

loss or damage caused deliberately by:

- a. **you**, or **your family**; or
- b. any other person living with **you**.

9 Government action

loss, damage, or liability due to **your** property being taken, damaged or destroyed by any government, public or local authority.

10 Infectious diseases

loss, damage, liability, cost or expense in any way caused by or resulting from any:

- a. **infectious disease**;
- b. fear or threat of an **infectious disease**; or
- c. action taken to minimise or prevent the impact of an **infectious disease**.

11 Mechanical, electrical or electronic breakdown

loss or damage to:

- a. any item due to its mechanical breakdown or malfunctioning; or
- b. electronic devices, equipment or systems (for example televisions, radios, gaming consoles, DVD players, home computers, and all other audio and video equipment within **your home**) due to mechanical, electrical or electronic failure or breakdown.

12 Nuclear

loss, damage, liability, injury or death due to any type of nuclear reaction, nuclear radiation or radioactive contamination.

13 Pollution

damage in any way involving any kind of pollution or contamination, other than where cover is given under the "Liability to the public" section of the **policy**.

14 War

loss, damage or liability due to:

- a. war, civil war, hostilities or any similar acts or events, whether or not war has been declared; or
- b. a rebellion, revolution, insurrection, military or usurped power.

15 Wear, tear and gradual deterioration

loss or damage caused by:

- a. wear and tear; or
- b. anything else which happens gradually. This includes:
 - i. damage caused by dryness, dampness wet or dry rot;
 - ii. mould, fungus or frost;
 - iii. extremes of temperature; or
 - iv. exposure to light.

General conditions

The following conditions apply to the whole **policy**.

1 Information you give us

You must take reasonable care when providing information to **us**. **We** will rely on information **you** give **us** when:

- a. deciding whether to cover **you**;
- b. deciding the **policy** terms; and
- c. setting the premium.

If any information is not true, complete and accurate, it may affect **your** cover.

2 Incorrect information

- a. If **you** carelessly give **us** incorrect information, **we** can:
 - i. treat the **policy** as if it never existed. This means **we** will not cover any claim but **we** will return the premium to you. **We** will only do this if **we** would not have entered into the **policy** if **you** had given correct information; or
 - ii. change the terms of the **policy** with effect from the start of the **period of insurance**. This could include adding additional exclusions or obligations or amending limits or **excesses**. **We** will only do this if **we** would have applied those other terms if **you** had given correct information; and/or
 - iii. charge an additional premium or reduce the amount **we** pay for a claim. If **we** reduce the amount **we** pay, **we** will only pay the proportion of the claim that the premium charged bears to the premium **we** would have charged. **We** will only do this if **we** would have charged a higher premium if **you** had given correct information.
- b. If **you** deliberately or recklessly give **us** incorrect information, **we** can treat the **policy** as if it never existed and decline all claims. **We** will also keep the premium.
- c. If **you** give **us** incorrect information and **we** do not treat the policy as if it never existed, **we** can cancel the **policy** in accordance with the **Cancellation** condition.

3 Changes to information

You must tell **your broker**:

- a. as soon as possible if:
 - i. **you** realise **you** have given **us** any incorrect information;
 - ii. any information **you** have given **us** has changed;
 - iii. someone other than **your family** is going to live in the **home**. This includes if the **home** will be let;
 - iv. the **home** will be used for short periods each week or as a holiday home;
 - v. the **home** is not going to be occupied for more than 30 days in a row; or
 - vi. work is going to be done to the **home**. This does not include routine maintenance, repair or decoration; and
- b. at least 14 days before any conversion, extension or other building works at the **home**.

When **we** are told about any such change, **we** will let you know if it changes the policy. **We** can change **policy terms**, charge an additional premium or cancel the **policy**

4 Failure to tell us about a change

If:

- a. **you** do not tell **us** about a change; or
 - b. **you** give **us** incorrect information when telling **us** about a change,
- we** may treat the **policy** as if it never existed, reduce the amount **we** pay for a claim or decline to pay a claim.

5 Other insurance

- a. If **you** are covered under this **policy** as well as another **policy**, **you** must give **us** details of the other **policy**.
- b. For cover under the **Cover away from the home** section, **we** will only cover the amount exceeding the cover available under the other **policy**.
- c. For cover under any other section of this **policy**, **we** will only cover our fair share of the claim.

6 Sanctions

If **you** are subject to any government or other sanctions, **we** will not pay **your** claim.

7 Law and disputes

Unless a different law is agreed by **you** and **us** in writing, in the event of a dispute under the **policy**:

- a. this insurance will be governed by the laws of England and Wales; and
- b. all disputes will be dealt with by the courts of England and Wales.

8 Reasonable care to prevent loss

You must take reasonable care to:

- a. prevent any loss, damage or injury; and
 - b. keep any property covered under this **policy** in a good state of repair,
- If **you** do not comply with the above, **we** may decline **your** claim or reduce the amount **we** pay.

Claims conditions

If **you** need to make a claim, **you** must comply with the following obligations.

1 How to make a claim

We will not cover a claim unless **you**:

- a. tell **your broker** as soon as possible; and
- b. give **your broker** full details of what has happened.

2 Further information

If **we** ask for more information, **you** must give it to **your broker**.

3 Claims against you

If a claim is made against **you**, **you** must send any official documents to **your broker** as soon as possible. This should be within no more than 14 days.

4 Telling the Police

Following a loss due to any:

- a. malicious act;
- b. violent disorder, riot or civil commotion;
- c. theft or attempted theft; or
- d. lost property,

you must tell the Police as soon as possible. **You** must also obtain a crime number.

5 No admissions

You must not:

- a. admit fault; or
- b. settle any claim or make an offer without **our** agreement.

6 Reasonable care

You must take reasonable care to limit any loss, damage or injury.

7 Proof

You must give **us** proof of the age or value of any item and evidence of purchase if required.

8 Keeping property

You must keep any damaged item until the claim has been resolved, or until **we** authorise it's disposal. **We** will not take items off **you** or accept liability for them unless **we** agree to do so.

9 Fraudulent claims

If **you** make a fraudulent claim, **we** will:

- not cover the claim;
- require **you** to repay any payment **we** have made towards that claim;
- have the right to cancel the **policy** from the date of the fraudulent claim; and
- keep the premium.

10 Defending claims

If a covered claim is made against **you**, **we** may (but do not have to):

- take over conduct of the defence and settlement of the claim; and
- take any action to enforce **your** rights or **our** rights under the **policy**.

We may do this in **your** name.

IMPORTANT

If you do not comply with any of the above conditions, we may decline your claim or reduce the amount we pay.

Cancellation

The following explains how **we** or **you** can cancel the **policy**.

1 Cooling-off

You can cancel the **policy** for any reason in the 14 days after the later of:

- the start of the **period of insurance**; or
- the date **you** receive **your policy** documents.

We will treat the **policy** as if it never existed and will return any premium payment to **you**. **We** will not do this if **you** have made a claim.

2 Cancellation by you

After the cooling-off period, **you** can cancel the **policy** at any time. To do this, please tell **your broker**. **We** will return any premium **you** have paid in respect of any period after the cancellation date. **We** will not return any premium if **you** have made a claim. **We** may charge an administration fee for dealing with the cancellation.

3 Cancellation by us

We can cancel the **policy** by giving **you** 30 days' written notice. **We** will only do this for a valid reason. This includes if:

- you** have not paid the premium;
- there are any changes to the risk covered by the **policy**;
- you** do not co-operate with **us**; or
- you** threaten or abuse **our** staff or representatives.

We will return any premium paid for any period after the cancellation date. **We** will not return any premium if **you** have made a claim.

Buildings

This section covers physical loss or damage to **your buildings** at the **home**, together with certain other losses relating to **your buildings**.

This section of the policy provides **you** with 'all risks' cover. This means that – unlike many policies – **we** do not specify what has to cause damage (e.g. storm, fire, theft) in order for **you** to be covered. Under this policy, all physical loss or damage is covered unless it's specifically excluded.

Damage to buildings – Main cover

What is covered

- 1 Damage to buildings **We** will cover physical loss or damage to the **buildings** during the **period of insurance**.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below.

We will not cover loss or damage:

- 1 Storm and flood caused by storm, flood or weight of snow or ice to:
- domestic fixed fuel-oil tanks in the open;
 - swimming pools or hot tubs;
 - sports courts and pitches; or
 - drives, patios, terraces, decking, gates or fences.
- 2 Escape of water caused by escape of water due to **subsidence, heave, or landslip**.
- 3 Aerials and satellite dishes to fixed radio and TV aerials and satellite dishes, or their fittings or masts.
- IMPORTANT**
*Check out **your** Contents cover which may provide cover for this type of loss.*
- 4 Subsidence caused by **subsidence, heave or landslip**:
- to domestic fixed fuel-oil tanks in the open; or
 - to swimming pools or hot tubs; or
 - to sports courts and pitches; or
 - to drives, patios, terraces, decking, gates or fences. This exclusion does not apply if the **buildings** at the same time by the same event.
 - to solid floors. This does not apply if the walls of the main **building** are damaged at the same time as a result of the same event.
 - as a result of **settlement**.
 - as a result of coastal or riverbank erosion.
 - whilst the buildings are undergoing any structural repair, structural alteration, extension or demolition.
 - for which compensation has been provided for or would have been provided under any contract or a guarantee or by law if this policy did not exist.
- 5 Falling trees
- caused by trees within the boundaries of **your home** being cut down or cut back; or
 - to gates and fences caused by falling trees, utility poles or lamp-posts. This includes telephone and telegraph poles and mobile masts.

Buildings – Accidental damage cover

This cover is only provided if shown to be included in the **schedule**.

What is covered

- 1 Accidental damage **We will cover accidental damage to the buildings during the period of insurance.**

What is not covered

The **General exclusions** apply in addition to the exclusions listed below.

We will not cover accidental damage:

- 1 Excluded elsewhere specifically excluded anywhere in this section of the **policy**.
- 2 Movement to the **buildings** caused by moving, settling, shrinking, collapsing or cracking, **settlement, heave, or landslip**.
- 3 Renovations while the **home** is being renovated, structurally altered, or extended.
- 4 Renting while any part of the **home** is lent, let or sublet.
- 5 Maintenance due to a lack of maintenance, or the cost of general maintenance.
- 6 Pools & other items to:
i. swimming pools or hot tubs;
ii. sports courts, drives, patios, terraces and decking;
iii. walls, gates or fences; or
iv. fuel tanks.
- 7 Pets caused by chewing, tearing, scratching or fouling by pets.
- 8 Insects and vermin caused by infestation, chewing, scratching, tearing or fouling by insects or vermin.

Buildings – Additional covers

The schedule will show whether or not **you** are covered under these additional covers.

What is covered

We will also cover the following during the period of insurance:

- 1 Glass, solar panels, bathroom fittings and hobs **Accidental damage to:**
a. fixed glass (including the cost of replacing frames);
b. solar panels;
c. sinks and bathroom fittings; and
d. glass or ceramic hobs, forming part of the **buildings**.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We will not cover:**

What is covered

We will also cover the following during the **period of insurance**:

2 Underground pipes

Accidental damage to:

- a. domestic oil pipes; and
- b. underground:
 - i. water-supply pipes;
 - ii. sewers, drains and septic tanks;
 - iii. gas pipes; and
 - iv. cables,

that **you** are legally responsible for.

3 Emergency entry to buildings and gardens

Damage to **your**:

- a. **buildings**; or
- b. landscaped garden, caused by emergency services making a forced entry due to an emergency.

4 Debris removal and local authority requirements

Expenses **you** have to pay, with **our** prior written agreement, for:

- a. architects, surveyors, consulting and legal fees;
- b. removing debris and making the **buildings** safe; and
- c. complying with any government or local authority requirements,

connected to damage covered under the **Damage to buildings – Main cover** above.

5 Metered water

Increased domestic metered water charges **you** have to pay due to an escape of water covered under the **Damage to buildings – Main cover** above.

6 Finding leaks

The cost of finding the source of water escaping from fixed water tanks, apparatus or due to damage covered under the **Damage to buildings – Main cover** above.

7 Selling your home

We will extend cover to anyone buying the **home** on the same basis as **you** are covered. They will be covered from exchange of contracts until the earlier of the:

- a. sale completing; or
- b. end of the **period of insurance**.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

Expenses for:

- a. preparing a claim;
- b. assessing loss or damage; or
- c. complying with government or local authority requirements which had been served on **you** before the damage happened.

Buildings – How we pay claims

1 Maximum payment

We will pay up to the **Damage to buildings – Main cover** limit shown in the **schedule** for each loss for each **home** covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Repair or replacement

For covered damage, **we** will pay the cost of repair or rebuilding.

3 Poor state of repair

If the **buildings** were not in a good state of repair immediately before the damage, **we** will only pay to repair or rebuild the **buildings** to their actual condition before the loss.

4 Underinsurance

If the policy limit for the **buildings** is lower than the true cost of rebuilding them to their condition immediately before the damage, **we** will reduce the amount **we** pay. The amount **we** pay will be calculated as follows:

$$\text{Amount } \mathbf{we} \text{ will pay (\%)} = \frac{\text{Policy limit}}{\text{True rebuilding cost}} \times 100$$

IMPORTANT

*The true rebuilding cost is the cost to rebuild the **buildings** if they're completely destroyed. This includes:*

- 1. the full cost of rebuilding as new in the same form, style and condition;*
- 2. architects', surveyors, engineers and legal fees; and*
- 3. debris removal and costs to comply with any legal requirements.*

*This is not the market value. If **you** need help in working out the correct **policy** limit **you** should speak to **your broker** as it is very important to get this amount right. If **you** do not, **we** may not pay **your** claim in full.*

5 Matching sets

If:

- any parts of the **buildings** form part of a pair, set or suite with a common design; and
- the loss is restricted to an identifiable area or specific part,

we will only cover the damaged area or part. However, if it's not possible to repair or replace the damaged parts or items, **we** will pay 50% towards the cost of replacing the non-damaged matching parts or items.

6 Loss in value

We will not cover any loss in value of any item that **we** have agreed to repair or replace.

7 Automatic increase of limit

If **you** renew the **policy**, **we** will automatically increase the limit for the **Main cover** in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index. If the index falls, **we** will not reduce the limit. **We** will tell **you** the new limit at renewal.

Contents

This section covers physical loss or damage to **your contents** at the **home**, together with certain other losses relating to **your contents**.

This section of the policy provides **you** with 'all risks' cover. This means that – unlike many policies – **we** do not specify what has to cause damage (e.g. storm, fire, theft) in order for **you** to be covered. Under this policy, all physical loss or damage is covered unless it is specifically excluded.

Damage to contents – Main cover

What is covered

- | | | |
|---|--------------------|---|
| 1 | Damage to contents | We will cover physical loss or damage to contents during the period of insurance whilst at the home .

The most we will pay in respect of loss or damage caused by theft or attempted theft of contents in outbuildings is the 'Theft or attempted theft of contents in outbuildings' sub-limit shown in the Contents section of the schedule . |
|---|--------------------|---|

What is not covered

The **General exclusions** apply in addition to the exclusions listed below.

- | | | |
|--|--------------------|---|
| We will not cover loss or damage: | | |
| 1 | Storm and flood | to anything not designed to be left outside. |
| 2 | Theft sub-limit | caused by theft or attempted theft of contents whilst any part of the home is lent, let or sub-let unless force and violence are used to enter. |
| 3 | Subsidence | caused by subsidence, heave or landslip whilst any:
a. structural repairs or alterations to; or
b. extensions or demolition of,
the buildings are being undertaken. |
| 4 | Cutting-down trees | caused by trees within the boundaries of your home being cut down or cut back. |

IMPORTANT

Please check the schedule as you may be covered for accidental damage under the Contents – Accidental damage cover.

Contents – Accidental damage cover

This cover is only provided if shown to be included in the **schedule**.

What is covered

- | | | |
|---|-------------------|--|
| 1 | Accidental damage | We will cover accidental damage to contents during the period of insurance whilst at the home .

The most we will pay in respect of accidental damage to porcelain, china, glass and other brittle items is the 'Brittle items' sub-limit shown in the Contents section of the schedule . |
|---|-------------------|--|

What is not covered



The **General exclusions** apply in addition to the exclusions listed below.

We will not cover accidental damage:

- | | |
|---------------------------|--|
| 1 Excluded elsewhere | specifically excluded anywhere in this section of the policy . |
| 2 Money | to:
a. money or bank cards ; or
b. documents or stamps. |
| 3 Renting | while any part of the home is lent, let or sublet. |
| 4 Maintenance and repairs | caused:
a. whilst an item is being worked on; or
b. by dyeing, cleaning, repair or renovation of any item. |
| 5 Pets | caused by chewing, tearing, scratching or fouling by pets. |
| 6 Insects and vermin | caused by infestation, chewing, scratching, tearing or fouling by insects or vermin. |

Contents – Additional covers

The schedule will show whether or not **you** are covered under these additional covers.

What is covered



We will also cover the following happening during the **period of insurance**:

- | | |
|---|---|
| 1 Glass, solar panels, bathroom fittings and hobs | Accidental damage to:
a. i. fixed glass; and
ii. sinks and bathroom fittings, you are legally responsible for as a tenant;
b. mirrors;
c. glass tops and fixed glass in furniture; and
d. glass or ceramic hobs. |
| 2 Underground pipes | your or your family's liability as a tenant for accidental damage to:
a. domestic oil pipes; or
b. underground water-supply pipes;
c. underground sewers, drains and septic tanks;
d. underground gas pipes; and
e. underground cables. |
| 3 Emergency entry | damage to your contents caused by emergency services making a forced entry due to an emergency involving you or your family . |
| 4 Audio & visual | accidental damage to:
a. TVs, radios and DVD players;
b. game consoles and computers; and
c. other audio and video equipment, when in the home . |

What is not covered



The **General exclusions** apply in addition to the exclusions listed below. **We will not cover**:

costs to repair, remove or replace frames.

damage caused whilst the item is being cleaned, repaired, renovated or dismantled.

What is covered ✓

We will also cover the following happening during the **period of insurance**:

- 5 Fridge & freezer contents
the cost of replacing food in your fridge or freezer if it spoils due to:
 - a. a change in temperature; or
 - b. contamination by refrigeration fumes.
- 6 Contents temporarily away from the home
damage to **contents** whilst temporarily away from the **home** caused by:
 - a. any cause under the **Damage to contents – Main cover**, other than **accidental damage** happening while the item is in any:
 - i. building where **you** are living or working;
 - ii. building for valuation, cleaning or repair; or
 - iii. storage facility, bank or safe deposit;
 - b. fire, lightning, explosion, earthquake, theft or attempted theft while the items are being moved to or from:
 - i. **your** new home; or
 - ii. any storage facility bank of safe deposit
- 7 Rent you owe and alternative accommodation
 a. rent **you** or **your family** have to pay as occupier; or
 b. reasonable costs of similar accommodation for **you** and **your family**.
 Sections a and b above will apply **if your home** cannot be lived in due to damage covered under the **Damage to buildings – Main cover**.
- 8 Liability as tenant
your liability as a tenant for damage to **buildings**, caused by damage covered under the **Damage to buildings – Main cover**.
- 9 Replacement locks
the cost of replacing locks to safes, alarms and outside doors in the **home** following theft or loss of **your** or **your family's** keys.
- 10 Metered water
increased metered water charges **you** have to pay due to escape of water covered under the **Damage to contents – Main cover**.
- 11 Fatal injury
fatal injury suffered by **you** or **your family** caused by physical violence by intruders or by a fire, at the covered address shown in the **schedule**.
 However, **we** will only pay where **you** or **your family** die within 12 months of such injury.

What is not covered ✗

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

- damage caused by the utility company cutting off or restricting **your** supply.
 - a. **contents** outside the **United Kingdom**;
 - b. **money** or **bank cards**;
 - c. theft from student accommodation or lodgings, unless force and violence are used to enter.
- rent or accommodation costs for more than 12 months after the damage.
- damage caused by:
- i. fire, lightning, explosion. This does not apply to damage to landlord's fixtures and fittings;
 - ii. **subsidence, landslip** or **heave**; or
 - iii. riot, violent disorder, strike, labour disturbance, civil commotion or any malicious act.

What is covered ✓

We will also cover the following happening during the **period of insurance**:

12 New Acquisitions an increase in the contents **sum insured** of up to the percentage (%) shown in the 'New acquisitions' sub-limit in the **Contents** section of the **schedule**, to cover any items **you** acquire during the **period of insurance**. **We** will only do this if **you** tell **us** about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each **home** insured under this **policy**.

Any items that are only intended to be in **your** possession for a short period of time, for example presents for other people, are covered automatically for up to 60 days, as long as they do not increase the contents **sum insured** by more than the percentage shown in the 'New acquisitions' sub-limit in the **Contents** section of the **schedule**.

13 Contents while being professionally removed **your** contents for physical loss or physical damage which happens during removal by professional removal contractors between **your home** and any new residence, including a second or holiday home within the **United Kingdom**.

What is not covered ✗

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

- a. China, porcelain, glass or brittle articles that have not been professionally and appropriately packed for transportation; or
- b. any transit outside of the **United Kingdom** without our prior agreement; or
- c. Jewellery and watches.

Contents – How we pay claims

1 Maximum payment

We will pay up to the **Damage to contents – Main cover** limit shown in the **schedule** for each loss covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Repair or replacement

For covered damage, **we** will choose either to pay the cost of repair or replacement.

3 Poor state of repair

If the **contents** were not in a good state of repair immediately before the damage, **we** will only pay to repair or replace the **contents** to their actual condition before the loss.

4 Underinsurance

If the policy limit for the **contents** is lower than the true cost of replacing them to their condition immediately before the damage, **we** will reduce the amount **we** pay. The amount **we** pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

5 Matching sets

If:

- a. any **contents** form part of a pair, set or suite with a common design; and
- b. the loss is restricted to an identifiable area or specific part,

we will only cover the damaged area or part. However, if it is not possible to repair or replace the damaged parts or items, **we** will pay 50% towards the cost of replacing the non-damaged matching parts or items.

6 Loss in value

We will not cover any loss in value of any item that **we** have agreed to repair or replace.

Cover away from the home

This section covers physical loss or damage to your **money, bank cards**, pedal cycles, **valuables** and **personal items** whilst away from the **home**.

The schedule will show whether or not you are covered under this section.

Cover away from the home – Main cover

What is covered

We will cover the following happening during the **period of insurance**:

1 Money and bank cards

- a. theft or accidental loss of **money**; and
- b. amounts **you** and **your family** are legally liable to pay due to unauthorised use of **bank cards** following loss or theft.

IMPORTANT

*If **your money** or **bank cards** are lost, **you** must contact card issuer as soon as possible. If they are stolen, **you** must also let the Police know as soon as **you** can.*

2 Pedal cycles

- the cost of repairing or replacing **your** or **your family's** pedal cycles following:
- a. theft or attempted theft; or
 - b. **accidental damage**.

This includes electrically assisted pedal cycles.

3 Valuables or personal items

- loss of or damage to **personal items** or valuables that are specifically listed on:
- a. the **schedule**; or
 - b. a list attached to the **schedule**.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

- a. shortage of money due to error or omission. This includes the malfunction of a cash machine;
- b. loss of value;
- c. any loss if **you** do not notify:
 - i. the Police or, if appropriate, border authorities; and
 - ii. for **bank cards**, the card issuer, within 24 hours of discovering the loss or theft
- d. any loss if **you** or **your family** have not followed the **bank card** issuers conditions relating to loss or cancellation.

- a. loss or damage to:
 - i. tyres; or
 - ii. lamps or accessories, unless the cycle is stolen or damaged at the same time;
- b. mechanical or electrical fault or breakdown;
- c. loss or damage happening:
 - i. during racing or pacemaking;
 - ii. whilst hired or let out; or
 - iii. when used other than for private use;
- d. theft when unattended, unless:
 - i. in a locked building; or
 - ii. secured by a suitable lock to a permanent structure or motor vehicle; or
- e. loss or damage happening outside the **United Kingdom**.

- a. loss or damage caused:
 - i. by dyeing, cleaning, repair or renovation; or
 - ii. while the item is being worked on;
- b. damage to guns caused by:
 - i. rusting; or
 - ii. bursting of barrels;
- c. damage to sports equipment whilst in use;
- d. theft or disappearance of jewellery from baggage, unless the baggage is:
 - i. carried by hand; and
 - ii. under your personal supervision; or

What is covered

We will also cover the following happening during the **period of insurance**:

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. We will not cover:

- e. damage caused by:
 - i. chewing, tearing, scratching or fouling by pets; or
 - ii. infestation, chewing, scratching, tearing or fouling by insects or vermin.

Cover away from the home – How we pay claims

1 Maximum payment

We will pay up to the **Cover away from the home – Main cover** limit shown in the **schedule** for each loss covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Specified items

For items that are specifically listed in the **schedule**, we will pay up to the amount shown under 'Amount insured' for that item.

3 Repair or replacement

For covered damage, we will choose to pay either the cost of repair or replacement.

4 Wear and tear

We will reduce the amount we pay to reflect any wear and tear to the following items:

- a. camping equipment;
- b. clothes;
- c. pedal cycles; and
- d. sports equipment.

5 Underinsurance

If the policy limit for **valuables**, **personal items** or pedal cycles is lower than the true cost of replacing them as new, we will reduce the amount we pay. The amount we pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

6 Loss in value

We will not cover any loss in value of any item that we have agreed to repair or replace.

Liability to others

This section covers **your** legal liability for **bodily injury** or damage to property belonging to a third party. **You** are only covered under this section if either:

1. **your buildings** are covered under the **Buildings** section; or
2. **your contents** are covered under the **Contents** section.

If **you** do not have cover under the **Contents** section, **we** only cover incidents happening at the **home**.

Liability to others – Main cover

What is covered

1 Liability to others

We will cover **your** or **your family's** liability to pay compensation as a result of:

1. **bodily injury** to a third party; and
2. damage to property belonging to a third party, due to an accident during the **period of insurance**.

IMPORTANT

*The cover **you** have depends on whether or not **you** are covered under the **Buildings** section, the **Contents** section or both, as follows:*

- a. if **you** are covered under the **Buildings** section only, **we** will only cover liability arising from **your** or **your family's** ownership of the home.
- b. if **you** are covered under the **Contents** section only, **we** will only cover liability arising from **your** or **your family's** occupation of the home and as private individuals.
- c. if **you** are covered under both the **Buildings** and **Contents** sections, **we** will cover liability arising from **your** or **your family's** ownership or occupation of the home and as private individuals.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below.

We will not cover **your** liability:

1 Incidents away from the home

for any incident happening away from the **home** if **you** do not have cover under the **Contents** section of the **policy**.

2 Injury to family and occupants

for **bodily injury** to:
a. **you** or **your family**;
b. anyone living permanently in the **home**; or
c. anyone employed by **you** or **your family**. This includes **domestic staff**.

3 Infectious disease

for **bodily injury** caused by:
a. **infectious disease**;
b. fear or threat of an **infectious disease**; or
c. action taken to minimise or prevent the impact of an **infectious disease**.

4 Criminal and violent acts

for criminal or violent acts.

5 Your own property

for damage to property owned by, or in the control of:
a. **you** or **your family**;
b. anyone living permanently in the **home**; or
c. anyone carrying out work for **you** or **your family**.

6 Incidents in North America

for any incident in the USA or Canada after a stay has exceeded 30 days.

7 Business activity

arising from any profession, occupation, business or employment of **you** or **your family**.

8	Contracts	arising under any contract. This does not apply to any liability that would have arisen without the contract.
9	Vehicles and animals	arising from the ownership, possession or use by you or your family of any: <ul style="list-style-type: none"> a. motorised or horse-drawn vehicle. This does not apply to domestic gardening equipment used at the home; b. aircraft or watercraft other than non-motorised watercraft; or c. animal other than cats, horses or dogs. However, we will not cover liability due to 'Specially Controlled Dogs' under the Dangerous Dogs Act 1991 or any similar or replacement law.
10	Pollution	due to pollution or contamination. This does not apply if it: <ul style="list-style-type: none"> a. is caused by a sudden, identifiable and unexpected accident that happens at a specific time and place during the period of insurance at the home; or b. is reported to us not later than 30 days from the end of the period of insurance.
11	Land or buildings away from the home	arising from you or your family's ownership, occupation, possession or use of land or buildings away from the home .

Liability to others – Additional covers

The **schedule** will show whether or not **you** are covered under these additional covers.

What is covered

We will also cover:

1	Defective premises	your liability to pay compensation under: <ul style="list-style-type: none"> a. section 3 of the Defective Premises Act 1972; or b. article 5 of the Defective Premises (Northern Ireland) Order 1975, or any similar or amending laws due to an incident during the period of insurance at a home you previously owned or occupied.
2	Unpaid court judgments	any amount you or your family have been awarded by a court in the United Kingdom , provided: <ul style="list-style-type: none"> a. it has not been paid after 3 months; b. the award would have been covered under Liability to others – Main cover above if it had been made against you, rather than on behalf of you or your family; c. the award is not subject to appeal; and d. you or your family allow us to enforce any rights of recovery.
3	Defence costs	Legal costs and expenses incurred with our prior agreement to defend a claim covered under Liability to others – Main cover or ' Additional cover 1. Defective premises ' above.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

the cost of repairing any defect.

Liability to others – How we pay claims

1 Maximum payment

We will pay up to the **Liability to others – Main cover** limit shown in the **schedule** for each claim, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Defence costs

We will pay defence costs (where agreed by **us**) in addition to the **Liability to others – Main cover** limit shown in the **schedule**, subject to the defence costs limit shown in **your schedule**.

3 Connected claims

If more than one claim arises from the same accident or event, **we** will only pay up to one limit shown in the **schedule** for all of those claims. If a claim is covered under more than one section of cover under this **policy**, **we** will only pay up to one limit, whichever is the higher limit shown in the **schedule**.

Accidents to domestic staff

This section covers **your** legal liability for **bodily injury** to **your domestic staff**.

Accidents to domestic staff – Main cover

What is covered

We will cover:

- | | |
|------------------------------|---|
| 1 Injuries to domestic staff | your liability to pay compensation as a result of your domestic staff suffering bodily injury due to an accident during the period of insurance . |
| 2 Defence costs | legal costs and expenses incurred with our prior agreement to defend a claim covered under 'Injuries to domestic staff' above. |

What is not covered

The **General exclusions** apply in addition to the exclusions listed below.

We will not cover **your** liability for **bodily injury** due to:

- | | |
|------------------------------|---|
| 1 Vehicles | the use of any vehicle:
a. outside the boundaries of the home ; or
b. for racing, speed testing or pacemaking. |
| 2 Infectious disease | any:
a. infectious disease ;
b. fear or threat of an infectious disease ; or
c. action taken to minimise or prevent the impact of an infectious disease . |
| 3 Incidents in North America | any incident in the USA or Canada after a stay has exceeded 30 days. |
| 4 Animals | any animal other than cats, horses or dogs. However, we will not cover liability due to 'Specially Controlled Dogs' under the Dangerous Dogs Act 1991 or any similar or replacement law. |
| 5 Non-domestic duties | any activity other than the staff's domestic duties for you or your family . |

Accidents to domestic staff – How we pay claims

1 Maximum payment

We will pay up to the **Accidents to domestic staff – Main cover** limit shown in the **schedule** for each claim, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Defence costs

We will pay defence costs (where agreed by **us**) in addition to the **Accidents to domestic staff – Main cover** limit shown in the **schedule**. If the amount of a claim exceeds the limit, **we** will pay the proportion of defence costs that the amount of the claim bears to the limit.

3 Connected claims

If more than one claim arises from the same accident or event, **we** will only pay up to one limit shown in the **schedule** for all of those claims. If a claim is covered under more than one section of cover under this **policy**, **we** will only pay up to one limit, whichever is the higher limit shown in the **schedule**.

Important information

Please read the important information shown below.

Complaints

We aim to deal with all aspects of **your** policy fairly and promptly. **We** are committed to providing the highest levels of service. However, if **you** do need to make a complaint, please follow the procedure shown below.

1 Concerns about the policy

If **you** have any concerns about the policy or the handling of a claim, please contact **your broker**, whoever sold the **policy** to **you** or the Complaints team at Lloyd's .

You can find **your** broker's details in the schedule under 'Key Contacts'.

2 Further concerns

To contact the Complaints team at Lloyd's, please use the following details:

Address: Complaints
Lloyd's Market Services
One Lime Street
London EC3M 7HA

Telephone: 020 7327 5693

E-mail: complaints@Lloyds.com

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet 'Your Complaint – How We Can Help'. This is available at www.lloyds.com or from the above address.

3 Financial Ombudsman Service

If:

- a. **you** are not happy with the response to any complaint; or
 - b. **you** have not received a response within 8 weeks,
- you** can refer **your** complaint to the Financial Ombudsman Service (FOS).

Please use the following details:

Address: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (free from fixed lines in the UK
0300 1239123 (charged at the same rate as 01 and 02 numbers on mobiles in the UK)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint does not affect your right to take legal action.

Your data

Please read the information below about how **we** use **your** data.

1 Using your data

We collect and use personal information about **you** to provide insurance cover to **you** or which benefits you. **We** also use **your** information to meet **our** legal obligations.

2 Data we collect

The information **we** collect can include:

- a. **your** name, address and contact details;
- b. other information relevant to the cover; and
- c. in some cases, sensitive information. This includes information about **your** health and any convictions.

3 Sharing data

Due to the way insurance works, **we** may share **your** information with others. This includes:

- a. insurers, reinsurers, brokers and agents;
- b. loss-adjusters and sub-contractors;
- c. regulators and law enforcement agencies; and
- d. crime and fraud prevention agencies and insurance databases.

We will only share information in connection with the insurance and where legally permitted.

4 Other people's information

If **you** give us or **your broker** information about someone else following their permission to do so, **you** must give them **our** privacy notice.

5 Further information

For more information about how **we** use data, please read **our** full privacy notice. This is available on **our** website. If **you** need the notice in another format, please let **us** know.

6 Contacting us and your rights

You have rights relating to how **we** use your data. This includes the right to access **your** data. If **you** want to access **your** information or discuss **your** rights, please let **us** know. Alternatively, contact **your broker**.

Financial Services Compensation Scheme

Please read the information below about how **you** are protected if **we** cannot pay a claim.

1 Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if **we** cannot meet our obligations under the **policy**. If **you** are entitled to compensation, the level and the extent of any compensation depends on the nature of the **policy**. For further information, please contact the FSCS.

Please use the following details:

Address: Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Website: www.fscs.org.uk

About the insurers

Please read the information below about the insurers.

1 Who are we?

We are the insurers who provide this **policy**. Our details are shown in the schedule. This includes **our** reference numbers and the proportions of the cover **we** are providing.

2 Multiple insurers

Cover may be provided by more than one insurer. The insurer and proportions are set out in the **schedule**. Each insurer is liable only for their share of the risk.

3 Regulation

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

4 Further details

Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.

LLOYD'S

One Lime Street London EC3M 7HA