



# HOUSEHOLD BUILDINGS & CONTENTS

## INSURANCE POLICY DOCUMENT (UK)

**N|B|S**  
Underwriting

# HOUSEHOLD BUILDINGS & CONTENTS POLICY

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

When drawing up this policy, we have relied on the information and statements, which you have provided in the proposal form (or declaration) on the date shown in the schedule.

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

Signed by NBS Underwriting on behalf of Insurers

A handwritten signature in dark ink, appearing to read 'Paul Bennett', is positioned above the printed name and title.

Paul Bennett  
Underwriting Director

**Important Notice to the Insured**

Please read this policy carefully to ensure that it is in accordance with your requirements and that you understand it fully. Nationwide Broker Services Limited should be contacted immediately if any correction is necessary.

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# INTRODUCTION

This policy, **schedule** and any **endorsement** applying to **your** policy form **your** Home Insurance document. This document sets out the conditions of the contract of insurance between **you** and **we**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different **sections**. It is important that:

- a. **you** are clear which **sections** **you** have requested and want to be included;

- b. **you** understand what each **section** covers and does not cover;  
c. **you** understand **your** own duties under each **section** and under the insurance as a whole.

Please contact **your broker** immediately if the information **you** have provided is not correct, does not meet **your** requirements or if **you** would like to ask any questions.

Wherever the following words appear in bold they will have the meanings shown below.

## Definitions

<b>Accidental Damage</b>	Damage caused suddenly and as a result of an external, visible and unexpected cause.
<b>Bodily Injury</b>	An identifiable physical injury caused by sudden, unexpected, external and visible means. <b>Bodily injury</b> includes death, illness or disease but not defamation.
<b>Buildings</b>	<p>The private residence(s) specified in the <b>schedule</b> and includes:</p> <ul style="list-style-type: none"> <li>▪ the main domestic structure</li> <li>▪ outbuildings used for domestic purposes</li> <li>▪ decorative finishes</li> <li>▪ fixtures and fittings</li> <li>▪ lifts</li> <li>▪ domestic fixed fuel tanks</li> <li>▪ underground service pipes and cables</li> <li>▪ sewers and drains</li> <li>▪ swimming pools</li> <li>▪ permanently fitted hot tubs</li> <li>▪ hard tennis court</li> <li>▪ lawns</li> <li>▪ garden walls</li> <li>▪ patios</li> <li>▪ steps</li> <li>▪ Terraces</li> <li>▪ ornamental man-made ponds</li> <li>▪ fountains</li> <li>▪ radio and TV aerials</li> <li>▪ satellite dishes</li> <li>▪ external lighting</li> <li>▪ alarm systems and surveillance equipment</li> <li>▪ hedges</li> <li>▪ fences</li> <li>▪ gates</li> <li>▪ paths and drives</li> </ul> <p>situated at the address or addresses shown in the <b>schedule</b> which belong to <b>you</b> or for which <b>you</b> have a legal responsibility.</p>
<b>Business</b>	Any employment, trade, occupation or profession.
<b>Business Property</b>	Office furniture, furnishings, office equipment including documents and computer equipment owned by <b>you</b> used in connection with a <b>business</b> conducted from the <b>home</b> .

<b>Contents</b>	<p>The <b>household</b> goods of the <b>buildings</b> including:</p> <ul style="list-style-type: none"> <li>▪ furniture</li> <li>▪ furnishings</li> <li>▪ <b>photographic equipment</b></li> <li>▪ <b>money</b></li> <li>▪ <b>outdoor items</b></li> <li>▪ <b>business property</b></li> <li>▪ gardening implements</li> <li>▪ tractors and their trailers used solely for domestic purposes</li> <li>▪ <b>fine art and antiques</b></li> <li>▪ <b>valuables and personal possessions</b> in <b>your home</b></li> <li>▪ <b>your</b> fixtures and fittings including interior decorations if <b>you</b> are not responsible for insuring the <b>buildings</b></li> </ul> <p>all of which belong to <b>you</b> or for which <b>you</b> have a legal responsibility.</p> <p>This definition does not include:</p> <ul style="list-style-type: none"> <li>• caravans, aircraft, watercraft or mechanically propelled vehicles, other than: <ul style="list-style-type: none"> <li>• domestic gardening equipment</li> <li>• electric wheelchairs</li> <li>• models and toys</li> </ul> </li> </ul> <p>and their spare parts and accessories, (although cover is provided for <b>your</b> computerised motor vehicle accessories when taken out of the vehicle and kept in the <b>building of your home</b>).</p> <p>Also not included are:</p> <ul style="list-style-type: none"> <li>• any part of the structure of the <b>buildings</b></li> <li>• animals</li> <li>• <b>valuables and personal possessions</b> away from <b>your home</b> which must be specifically insured under the Valuables and Personal Possessions <b>Section</b></li> <li>• <b>credit cards</b>.</li> </ul>
<b>Credit Cards</b>	Bankers', cash, charge, cheque or <b>credit cards</b> which <b>you</b> or those members of <b>your</b> family living with <b>you</b> or any other person who forms part of <b>your household</b> are entitled to possess under the terms of the issue of each card.
<b>Endorsement</b>	A change in the terms and conditions of this insurance.
<b>Excess(es)</b>	The amount(s) specified in the <b>schedule</b> for which <b>you</b> are responsible for each claim.
<b>Fine Art and Antiques</b>	<p><b>Fine Art and Antiques</b> includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>▪ collectible furniture</li> <li>▪ books</li> <li>▪ rugs</li> <li>▪ manuscripts</li> <li>▪ tapestries</li> <li>▪ porcelain</li> <li>▪ drawings</li> <li>▪ sculptures</li> <li>▪ etchings</li> <li>▪ stamps or coins forming part of a collection</li> <li>▪ paintings</li> <li>▪ articles made of precious metal and/or semi-precious or precious stone</li> <li>▪ photographs</li> <li>▪ gold and silver plated items,</li> <li>▪ prints</li> <li>▪ other collectible items or objects of virtue</li> </ul>
<b>Heave</b>	Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.

<b>High Risk Items</b>	<ul style="list-style-type: none"> <li>computers including their components and accessories (excluding printers, scanners and faxes)</li> <li>audio and video equipment including televisions, DVD and Blu-ray equipment, digital receivers and recorders</li> <li><b>photographic equipment</b></li> <li><b>jewellery &amp; watches</b></li> <li>furs</li> <li><b>fine art and antiques</b> (excluding collectible furniture).</li> </ul>
<b>Home</b>	<b>Your</b> private residence(s) as specified in the <b>schedule</b> or where <b>you</b> have two or more private residences, so long as each are specified in the <b>schedule</b> separately. <b>Home</b> includes the area of the plot described in the title deeds of each <b>home</b> as well as the structure and outbuildings used for domestic purposes, the address of each being as shown in the <b>schedule</b> .
<b>Household</b>	Those members of <b>your</b> family, <b>your</b> relatives and any other persons (but not boarders or lodgers) permanently living with <b>you</b> at any <b>building(s)</b> together with permanently resident domestic servants employed by <b>you</b> or a member of <b>your</b> family.
<b>Insured Event(s)</b>	All loss, damage or legal liability that arises as a result of any single incident or occurrence.
<b>Jewellery</b>	Watches and/or articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals, pearls and set/unset gemstones.
<b>Landslip</b>	Downward movement of sloping ground.
<b>Money</b>	<p>Includes the lawful currency of any origin country and also includes:</p> <ul style="list-style-type: none"> <li>bankers drafts</li> <li>cheques</li> <li>postal and money orders</li> <li>travellers cheques</li> <li>securities</li> <li>saving stamps and certificates</li> <li>premium bonds</li> <li>negotiable instruments</li> <li>sports season tickets and gift vouchers, and any similar instruments which can be dealt with in a manner similar to any of those indicated.</li> </ul> <p><i>This definition does not include money held for trade or business purposes, promotional vouchers, air miles vouchers, store points, lottery tickets, scratch cards and raffle tickets.</i></p>
<b>Occupant</b>	<b>You</b> or the persons authorised by <b>you</b> to stay in the <b>home</b> overnight.
<b>Outdoor Items</b>	<ul style="list-style-type: none"> <li>garden statuary</li> <li>garden furniture</li> <li>swings</li> <li>slides and climbing frames</li> <li>flower containers and urns</li> </ul> <p>all kept in the garden of <b>your home</b> either temporarily or permanently.</p>
<b>Period of Insurance</b>	The length of time for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Photographic Equipment</b>	This includes cameras, camcorders and their accessories and includes film projection machines, films and accessories but not video recorders or video tapes.
<b>Premises</b>	The address(es) which is named in the <b>schedule</b> .

<b>Schedule</b>	The <b>schedule</b> gives details of the insurance <b>you</b> have selected and contains details of the <b>building(s)</b> , <b>sums insured</b> , <b>period of insurance</b> , premium, and details of which <b>sections</b> of this household policy are insured including the <b>excess(es)</b> applicable to each insured <b>section</b> .
<b>Section(s)</b>	This policy wording is divided into 8 <b>sections</b> numbered 1–8. <b>Your</b> selection of coverage is set out in the <b>schedule</b> .
<b>Settlement</b>	Downward movement as a result of the soil being compressed by the weight of the <b>buildings</b> within 10 years of construction.
<b>Standard Construction</b>	This means the walls of the <b>buildings</b> are built of brick, stone or concrete and the roof is pitched with slate, tile, concrete, asphalt or any incombustible mineral material.
<b>Subsidence</b>	Downward movement of the ground beneath the <b>buildings</b> where the movement is unconnected with the weight of the <b>building</b> , other than by <b>settlement</b> .
<b>Sum Insured</b>	The amount shown on the <b>schedule</b> is the maximum amount <b>we</b> will pay for each item insured under any <b>section</b> for claims resulting from one insured <b>event</b> unless otherwise stated on the <b>schedule</b> . For <b>building(s)</b> this should represent the cost of reinstating the <b>building(s)</b> including the cost of clearing the site.
<b>Terrorism</b>	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
<b>Unoccupied</b>	A <b>home</b> becomes <b>unoccupied</b> if it, (a) has not been lived in for more than 30 consecutive days, or (b) is not furnished for full habitation, or (c) it has not been lived in for a total of 180 days or more during the <b>period of insurance</b> .
<b>Valuables and Personal Possessions</b>	<p>Items of a personal nature normally worn, used or carried by <b>you</b> in <b>your</b> daily life which <b>you</b> own or for which <b>you</b> are responsible including:</p> <ul style="list-style-type: none"> <li>▪ <b>jewellery</b></li> <li>▪ audio and visual equipment including mobile phones</li> <li>▪ furs</li> <li>▪ hand luggage.</li> </ul> <p>Excluding <b>money</b> and <b>credit cards</b>; these must be specifically insured under the Money and Credit Card <b>Section</b>.</p>
<b>We / Us / Our</b>	<b>Your</b> insurance is underwritten by HCC International Insurance Company plc ("HCCII") which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
<b>You / Your</b>	The person(s) named on the <b>schedule</b> including <b>your household</b> .
<b>Your Broker</b>	Person or persons who placed this insurance on <b>your</b> behalf as shown on <b>your</b> policy <b>schedule</b> .



# GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

Each **home** included under this insurance is considered to be covered as if separately insured.

## Your Duties

1. **You** must take all steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.

2. **You** must tell **your broker** immediately if **you**:

- stop using the **home** as **your** permanent private residence, or
- leave the **home** without an **occupant** for more than 30 consecutive days in length.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **your broker** before **you** start any conversions, extensions or other structural work to the **buildings** that:

- change the use of the **buildings** in any way;
- involves the external surfaces of the **buildings** being affected/changed;
- means **you** having to move out of the **buildings** for any period of time.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

## Cancellation of this Insurance

1. **You** are entitled to cancel this insurance by contacting **your broker** within 14 days of either:

- the date **you** receive **your** insurance documentation; or
- the start of the **period of insurance**

whichever is the later. Providing **you** have not made any claims **we** will refund the premium.

2. **You** can also cancel this insurance at any time during the **period of insurance** by contacting **your broker**. Any return premium due to **you** will depend on how long this insurance

has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**. Please refer to the policy **schedule** for **your broker's** contact details.

3. **We** can cancel this insurance by giving **you** 30 days notice in writing, which **your broker** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

The reasons **we** may cancel **your** insurance are:

- non-payment of premium;
- a change in risk, where cover can no longer be provided;
- lack of cooperation or failure to supply information/documentation;
- threatening or abusive behaviour.

## The Law Applicable to this Insurance

Under European law, **you** and the insurers are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

## Contracts (Rights of Third Parties) Act 1999

### Clarification Clause

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that act.

## Unoccupancy

If **your home** is left without an authorised **occupant** for more than 30 consecutive days/nights without **our** written agreement this insurance will cover Fire/Lightning/Explosion and Earthquake only with effect from day 31 of unoccupancy. This condition does not apply if an alternative unoccupancy condition has been agreed and is specified in the **schedule**.

# GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

## a) Radioactive Contamination and Nuclear Assemblies Exclusion

### We will not pay for

any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- c. any weapon or device employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter.

## b) War Exclusion we will not pay for

any loss or damage or liability directly or indirectly occasioned by, happening through or caused by war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.

## c) Electronic Data Exclusion

### We will not pay for

loss or destruction of or damage to any property caused by:

- a) any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from:
  - i. computer viruses, erasure or corruption of electronic data;
  - ii. the failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

## d) Diminution in Value

### We will not pay for

any diminution in value to all property following a valid claim under this insurance.

- i. Pre-existing and Deliberate Damage we will not pay for loss or damage:
  - i. occurring outside of the **period of insurance**
  - ii. caused deliberately by **you** or any person lawfully in the **home**.

## e) Biological and Chemical Contamination Exclusion

### We will not pay for

any legal liability of whatsoever nature caused by:

- a) death or injury to any person directly or indirectly caused by or contributed to by biological or chemical contamination arising from:
  - i. **terrorism**
  - ii. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of **terrorism**.

## g) Wear, Tear and Gradual Deterioration

### We will not pay for

damage caused by wear and tear or anything that happens gradually (for example, damp formed over a period of time due to blocked or poorly maintained guttering, or the mechanical or electrical failure of a television).

**h) Asbestos / Silica**

**We** will not pay for

Liability arising directly or indirectly out of, resulting from or in any way involving asbestos or silica or any materials containing asbestos or silica in whatever form or quantity unless as a result of **insured events** 1–10 of Section One – Buildings.

**i) Electronic Date Recognition**

**We** will not pay for

Liability arising from any loss, cost, claim, or expense, whether preventive, remedial or otherwise directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving a date change, including leap year calculations, by any computer system, hardware, programme or software and/or microchip, integrated circuit or similar device in computer equipment or non-computer equipment whether **your** property or not; or
- b) any change, alteration or modification involving a date change, including leap year calculation to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether **your** property or not.

This clause applies regardless of any other cause or **insured event** that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

**j) Toxic Mould**

**We** will not pay for

Injury or damage, caused by or arising out of, alleging or attributable to the existence of mould, fungus/fungi, spore(s), mildew(s), mushroom(s), yeast(s), or biocontaminant(s) or any by-product therefrom.

**k) Northern Ireland**

**We** will not pay for

Loss or damage to any **buildings** in Northern Ireland or loss resulting, caused:

- a) unlawfully, maliciously or wantonly by three or more persons unlawfully, riotously or tumultuously assembled together; or
- b) as a result of an act committed maliciously by a person acting on behalf of, or in connection with, an Unlawful Association.

For the purposes of this exclusion:

- (i) Unlawful Association means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Criminal Damage (Compensation) (Northern Ireland) Order 1977.

**(ii) Terrorism**

In any action, suit or other proceedings where **we** allege that by reason of the provisions of this exclusion any damage is not covered by this policy, the burden of proving that such damage is covered shall be upon **you**.

**l) Infectious or Contagious Disease Exclusion**

This Insurance does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

**m) Limited Cyber and Data Exclusion**

The following exclusions apply to the whole of the contract.

We will not pay for any:

- (a) Cyber loss, damage, liability, cost or expense caused deliberately or accidentally by:

the use of or inability to use any application, software, or programme;

any computer virus;

any computer related hoax relating to (a)(i) and/or (a)(ii) above.

However, where:

a fire or explosion occurs as a result of (a)(i) or (a)(ii) above;

an escape of water occurs as a result of (a)(i) or (a)(ii) above; or

a theft or attempted theft immediately follows (a)(i) or (a)(ii) above;

and that fire, explosion, escape of water, theft or attempted theft would otherwise be covered under this contract, we will still cover physical loss or damage resulting from that fire, explosion, escape of water, theft or attempted theft.

# SECTION ONE – BUILDINGS

The following cover applies only if the **schedule** shows that it is included.

	What is covered	What is not covered
	<b>This insurance covers the buildings for physical loss or physical damage directly caused by</b>	<b>We will not pay</b>
1	fire, lightning, explosion or earthquake.	the <b>excess(es)</b> shown on <b>your schedule</b> .
2	aircraft and other flying devices or items dropped from them.	the <b>excess(es)</b> shown on <b>your schedule</b> .
3	storm, flood or weight of snow.	a) for loss or damage caused by <b>subsidence, heave or landslip</b> other than as covered under number 9 – <b>subsidence, heave or landslip</b> of Section One – Buildings; b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences; c) the <b>excess(es)</b> shown on <b>your schedule</b> .
4	escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) for loss or damage resulting in <b>subsidence, heave or landslip</b> ; b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools; c) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in; d) loss or damage caused by the failure, or lack of appropriate, grout and/or sealant; e) the <b>excess(es)</b> shown on <b>your schedule</b> . f) Trace and Access unless shown on <b>your schedule</b> . g) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
5	escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	a) for loss or damage caused by faulty workmanship; b) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in; c) the <b>excess(es)</b> shown on <b>your schedule</b> . d) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
6	theft or attempted theft.	a) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in; b) for loss or damage while the <b>home</b> is let, lent or sub let unless the loss or damage follows a violent and forcible entry; c) the <b>excess(es)</b> shown on <b>your schedule</b> . d) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
7	collision by any vehicle or animal.	the <b>excess(es)</b> shown on <b>your schedule</b> .

	What is covered	What is not covered
	<b>This insurance covers the buildings for physical loss or physical damage directly caused by</b>	<b>We will not pay</b>
8	any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	<ul style="list-style-type: none"> <li>a) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in;</li> <li>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> <li>c) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.</li> </ul>
9	<b>subsidence or heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	<ul style="list-style-type: none"> <li>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the <b>premises</b> is also affected at the same time by the same <b>insured event</b>;</li> <li>b) for loss or damage to solid floors unless the external walls of the <b>premises</b> are damaged at the same time by the same <b>insured event</b>;</li> <li>c) for loss or damage arising from faulty design, specification, workmanship or materials;</li> <li>d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law;</li> <li>e) for loss or damage caused by coastal erosion;</li> <li>f) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions;</li> <li>g) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>
10	breakage or collapse of fixed radio and television aerials, fixed satellite dishes, wind turbines, solar panels and their fittings and masts.	<ul style="list-style-type: none"> <li>a) for loss or damage to radio and television aerials, satellite dishes, wind turbines, solar panels their fittings and masts;</li> <li>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>
11	falling trees, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> <li>a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b>;</li> <li>b) for loss or damage to gates and fences;</li> <li>c) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>

	What is covered	We will not pay
12	<p>the cost of repairing <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>fixed glass and double glazing (including the cost of replacing frames);</li> <li>solar panels;</li> <li>sanitary ware;</li> <li>ceramic hobs;</li> </ul> <p>all forming part of the <b>buildings</b>.</p>	<p>a) for damage while the <b>buildings</b> are not furnished enough to be normally lived in;</p> <p>b) the <b>excess(es)</b> shown on <b>your schedule</b>.</p> <p>c) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.</p>
13	<p>the cost of repairing <b>accidental damage</b> caused by external and visible means from a single identifiable event to:</p> <ul style="list-style-type: none"> <li>domestic oil pipes;</li> <li>underground water-supply pipes;</li> <li>underground sewers, drains and septic tanks;</li> <li>underground gas pipes;</li> <li>underground cables;</li> </ul> <p>serving the <b>home</b> and which <b>you</b> are legally responsible for.</p>	<p>a) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
14	<ul style="list-style-type: none"> <li>loss of rent due to <b>you</b> which <b>you</b> are unable to recover;</li> <li>additional costs of alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for;</li> </ul> <p>while the <b>buildings</b> cannot be lived in following loss or damage which is covered under Section One – Buildings.</p>	<p>any amount over 20% of the <b>sum insured</b> for the <b>buildings</b> damaged or destroyed.</p>
15	<p>expenses <b>you</b> have to pay and which <b>we</b> have agreed in writing for:</p> <ul style="list-style-type: none"> <li>architects', surveyors', consulting engineers', and legal fees;</li> <li>the cost of removing debris and making safe the <b>building</b>;</li> <li>costs <b>you</b> have to pay in order to comply with any Government or local authority requirements following loss or damage to the <b>buildings</b> which is covered under Section One – Buildings.</li> </ul>	<p>a) any expenses for preparing a claim or an estimate of loss or damage;</p> <p>b) any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage.</p>
16	<p>increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under Section One – Buildings.</p>	<p>more than £500 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under <b>sections</b> one and two, <b>we</b> will not pay more than £500 in total.</p>
17	<p>anyone buying the <b>home</b> who will have the benefit of <b>section</b> one until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>if the <b>buildings</b> are insured under any other insurance.</p>
18	<p>costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys.</p>	<p>a) any amount over £300;</p> <p>b) any thefts not reported to the police.</p>

### Accidental Damage to the Buildings

The following applies only if the **schedule** shows that **accidental damage** to the **buildings** is included.

What is covered	What is not covered
<p><b>This extension covers the following</b></p> <p><b>accidental damage</b> to the <b>buildings</b>.</p>	<p><b>we will not pay</b></p> <ul style="list-style-type: none"> <li>a) for damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under <b>section one</b>.</li> <li>b) for the <b>buildings</b> moving, settling, shrinking, collapsing or cracking.</li> <li>c) for damage while the <b>home</b> is being altered, repaired, cleaned, maintained or extended.</li> <li>d) for damage to outbuildings and garages which are not of <b>standard construction</b>.</li> <li>e) for damage while the <b>home</b> is lent, let or sublet.</li> <li>f) for the cost of general maintenance.</li> <li>g) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or anything that happens gradually</li> <li>h) for damage arising from faulty design, specification, workmanship or materials.</li> <li>i) for damage from mechanical or electrical faults or breakdown.</li> <li>j) for damage caused by dryness, dampness, extremes of temperature or exposure to light.</li> <li>k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks.</li> <li>l) for any damage caused by or contributed to or arising from any kind of pollution and/or contamination.</li> <li>m) the <b>excess(es)</b> shown on <b>your schedule</b></li> </ul>



## Conditions that Apply to Section One – Buildings Only

### Settling Claims

#### How we deal with your claim

1. If **your** claim for loss or damage is covered under **section** one, **we** will pay the full cost of repair as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage and
- the **sum insured** is enough to pay for full cost of rebuilding the **buildings** in their present form.

**we** will take an amount off for wear and tear from the cost of any replacement or repair if, immediately before the loss or damage the **buildings** were not in good repair.

2. **we** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

### Your Sum Insured

3. **we** will not reduce the **sum insured** under **section** one after **we** have paid a claim as long as **you** agree to carry out their recommendations to prevent further loss or damage.

4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your sum insured** for the **buildings**, then **we** will only pay a proportion of the claim. For example, if **your sum insured** only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

5. The **sums insured** in Section One – Buildings will be indexed annually in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

At each renewal **we** will calculate the premium using the new **sums insured**.

For **your** protection should the index fall below zero **we** will not reduce the **sum insured**.

### Limit of Insurance

**we** will not pay more than the **sum insured** for each **premises** shown in the **schedule**.

## SECTION TWO – CONTENTS

The following cover applies only if the **schedule** shows that it is included.

	What is covered	What is not covered
	<b>This insurance covers the contents for physical loss or physical damage directly caused by</b>	<b>we will not pay</b>
1	fire, lightning, explosion or earthquake.	the <b>excess(es)</b> shown on <b>your schedule</b> .
2	aircraft and other flying devices or items dropped from them.	the <b>excess(es)</b> shown on <b>your schedule</b> .
3	storm, flood or weight of snow.	a) for property in the open; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
4	escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) loss or damage caused by the failure or lack of appropriate, grout and/or sealant; b) the <b>excess(es)</b> shown on <b>your schedule</b> . c) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
5	escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.	a) for loss or damage caused by faulty workmanship; b) the <b>excess(es)</b> shown on <b>your schedule</b> . c) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
6	theft or attempted theft.	a) for loss or damage whilst the <b>home</b> is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry; b) any amount over £500 or 3%, whichever is greater, of the <b>sum insured</b> for <b>contents</b> within detached domestic outbuildings and garages; c) the <b>excess(es)</b> shown on <b>your schedule</b> . d) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
7	collision by any vehicle or animal.	the <b>excess(es)</b> shown on <b>your schedule</b> .
8	any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	a) the <b>excess(es)</b> shown on <b>your schedule</b> . b) For loss of damage if property is <b>unoccupied</b> for more than 31 consecutive days.
9	<b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	a) for loss or damage arising from faulty design, specification, workmanship or materials; b) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law.

	What is covered	What is not covered
	This insurance covers the contents for physical loss or physical damage directly caused by	we will not pay
9 Cont.	<b>subsidence</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand or <b>landslip</b> .	d) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions; e) for loss or damage by coastal erosion; f) the <b>excess(es)</b> shown on <b>your schedule</b> .
10	falling trees, telegraph poles or lamp-posts.	a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b> ; b) the <b>excess(es)</b> shown on <b>your schedule</b> .

	What is covered	What is not covered
	This section of the insurance also covers	We will not pay
11	<p><b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>• audio and video equipment;</li> <li>• home computers;</li> </ul> <p>all situated within the <b>home</b>.</p>	<p>a) for loss or damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling;</p> <p>b) for loss or damage to tapes, records, cassettes, discs or computer software;</p> <p>c) for mechanical or electrical faults or breakdown;</p> <p>d) damage caused after the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished;</p> <p>e) the <b>excess(es)</b> shown on <b>your schedule</b>.</p>
12	<p>accidental breakage of:</p> <ul style="list-style-type: none"> <li>• fixed glass and double glazing;</li> <li>• sanitary ware;</li> <li>• mirrors;</li> <li>• glass tops and fixed glass in furniture;</li> <li>• ceramic hobs;</li> </ul> <p>forming part of the <b>buildings</b> which <b>you</b> are legally responsible for as a tenant and do not have other insurance for.</p>	<p>a) for the cost of repairing, removing or replacing window frames</p> <p>b) damage to ceramic hobs fixed to and forming part of the <b>home</b>. (These should be claimed under Buildings Insurance – unless you are legally liable as a tenant)</p> <p>c) damage caused after the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished</p> <p>d) the <b>excess(es)</b> shown on <b>your schedule</b></p>
13	<p>the <b>contents</b>, if these are not already insured, whilst they are temporarily out of the <b>home</b> against loss or damage directly caused by:</p> <p>(i) any of the <b>insured events</b> under numbers 1–10 in Section Two – Contents while the <b>contents</b> are:</p> <ul style="list-style-type: none"> <li>• in any occupied <b>premises</b></li> <li>• in any buildings where <b>you</b> are living or working</li> <li>• in any building for valuation, cleaning or repair</li> <li>• in any furniture storage</li> <li>• in any bank or safe deposit</li> </ul> <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the <b>contents</b> are being moved to <b>your new home</b> or to or from any bank, safe deposit or furniture storage.</p>	<p>a) for <b>contents</b> outside the <b>United Kingdom</b></p> <p>b) for <b>money</b> or <b>credit cards</b></p> <p>c) any amount over 20% of the <b>sum insured</b> under <b>section two</b> for <b>contents</b> in furniture storage</p> <p>d) loss or damage caused by <b>you, your family</b>, paying guest or tenants</p> <p>e) more than £5000 for <b>contents</b> whilst in university halls of residence or in student accommodation</p> <p>f) loss or damage by theft unless force and violence is used to gain entry to or exit from a building, or in the case of halls of residence or student accommodation, a locked room</p> <p>g) loss or damage caused by storm or flood to property not in a building</p> <p>h) the <b>excess(es)</b> shown on <b>your schedule</b></p>

What is covered		What is not covered
This section of the insurance also covers		We will not pay
14	up to twelve months rent <b>you</b> still have to pay as occupier if the <b>home</b> cannot be lived in following loss or damage which is covered under Section Two – Contents.	any amount over 20% of the <b>sum insured</b> under <b>section two</b> for the <b>contents</b> of the <b>buildings</b> damaged or destroyed.
15	costs of using other accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for if the <b>home</b> cannot be lived in following loss or damage which is covered under Section Two – Contents.	any amount over 20% of the <b>sum insured</b> under <b>section two</b> for the <b>contents</b> of the <b>buildings</b> damaged or destroyed.
16	fatal injury to <b>you</b> , happening at the <b>premises</b> shown in the <b>schedule</b> , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury: <ul style="list-style-type: none"> <li>£10,000 for each insured person</li> </ul>	
17	costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys.	c) any amount over £300; d) any thefts not reported to the police.
18	increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under number 4 – Escape of Water of Section Two – Contents.	more than £750 in any <b>period of insurance</b> . If <b>you</b> claim for such loss under <b>sections</b> one and two, <b>We</b> will not pay more than £750 in total.
19	wedding gifts within the <b>home</b> against loss or damage by <b>insured events</b> 1–10 of Section Two – Contents, for one month before and one month after the wedding day of <b>you</b> or any member of <b>your</b> family (if within the <b>period of insurance</b> ). <b>We</b> will increase the <b>contents sum insured</b> by £1,000 to cover loss or damage to wedding gifts.	a) loss if the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished; b) the <b>excess(es)</b> shown on <b>your schedule</b> .
20	During the month of December, <b>we</b> will increase the <b>contents sum insured</b> by £1,000 to cover loss or damage to Christmas gifts caused by <b>insured events</b> 1–10 of Section Two – Contents.	a) loss if the <b>buildings</b> have been left <b>unoccupied</b> or unfurnished; b) the <b>excess(es)</b> shown on <b>your schedule</b> .

### Accidental Damage to Contents

The following applies only if the **schedule** shows that **accidental damage** to the **contents** is included.

What is covered	What is not covered
<b>This extension covers</b>	<b>We will not pay</b>
<p><b>Accidental Damage</b> to the <b>Contents</b> within the <b>home</b>.</p>	<ul style="list-style-type: none"> <li>a) for damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under <b>section two-</b> contents;</li> <li>b) for damage to <b>contents</b> within garages and outbuildings</li> <li>c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>d) for damage caused by chewing, tearing, scratching or fouling by animals;</li> <li>e) any amount over £1000 in total for porcelain, china, glass and other brittle articles;</li> <li>f) for <b>money, credit cards</b>, documents or stamps;</li> <li>g) for damage to contact, corneal or micro corneal lenses;</li> <li>h) for damage while the <b>home</b> is lent, let or sub let;</li> <li>i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or anything that happens gradually;</li> <li>j) for damage arising out of faulty design, specification, workmanship or materials;</li> <li>k) for damage from mechanical or electrical faults or breakdown;</li> <li>l) for damage caused by dryness, dampness, extremes of temperature and exposure to light;</li> <li>m) any loss or damage caused by or contributed to or arising from any kind of pollution and/or contamination;</li> <li>n) the <b>excess(es)</b> shown on <b>your schedule</b>.</li> </ul>

## Conditions that Apply to Section Two – Contents Only

### Settling Claims

How **we** deal with your claim

1. If **you** claim for loss or damage to the **contents** **we** will at their option repair, replace or pay for any article covered under **section two**. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

### Your Sum Insured

3. **We** will not reduce the **sum insured** under **section two** after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your sum insured** for the **contents**, then **we** will only pay a proportion of the claim. For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

### 5. Index-linking clause

The **sums insured** in Section Two – Contents will be indexed annually in line with the Government's Retail Price Index or a similar index selected by **we**.

At each renewal **we** will calculate the premium using the new **sums insured**. For **your** protection should the index fall below zero **we** will not reduce the **sum insured**.

### Limit of Insurance

**We** will not pay any more than the **sum insured** for the **contents** of each **premises** shown in the **schedule**

- The maximum amount **we** will pay following theft of **jewellery** from the **home** is £5,000 unless stolen from a fixed locked safe.

## SECTION THREE – ACCIDENTS TO DOMESTIC STAFF

This **section** applies only if the **contents** are insured under Section Two – Contents.

What is covered	What is not covered
<b>We will indemnify you</b>  for amounts <b>you</b> become legally liable to pay, including costs and expenses which <b>we</b> have agreed in writing, for <b>bodily injury</b> by accident happening during the <b>period of insurance</b> to <b>your</b> domestic staff employed in connection with the <b>premises</b> shown in the <b>schedule</b> and occurring within the <b>United Kingdom</b> .	<b>We will not indemnify you</b>  for <b>bodily injury</b> arising directly or indirectly <ul style="list-style-type: none"> <li>• from any vehicle outside the <b>premises</b>;</li> <li>• from any vehicle used for racing, pacemaking or speed testing;</li> <li>• from any communicable disease or condition;</li> <li>• from any <b>insured event</b> occurring outside of the <b>United Kingdom</b>.</li> </ul>

### Limit of Insurance

**We** will not pay more than £5,000,000 for any one accident or series of accidents arising out of any one **insured event**, including the costs and expenses, which **we** have agreed in writing.



## SECTION FOUR – LEGAL LIABILITY TO THE PUBLIC

This **section** applies only if the **schedule** shows that either the **buildings** are insured under **section** one or the **contents** are insured under **section** two of this insurance.

### Part A

Part A of this **section** applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.

if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.

- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<b>We will indemnify you</b>	<b>We will not indemnify you for any liability</b>
<p>(i) as owner or occupier for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury;</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b></p> <p>OR</p> <p>(ii) as a private individual for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury;</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening anywhere in the world during the <b>period of insurance</b></p>	<p>a) for <b>bodily injury</b> to</p> <ul style="list-style-type: none"> <li>• <b>you;</b></li> <li>• any other permanent member of the <b>home</b>;</li> <li>• any person who at the time of sustaining such injury is engaged in <b>your</b> service.</li> </ul> <p>b) for <b>bodily injury</b> arising directly or indirectly from any communicable disease or condition;</p> <p>c) arising out of any criminal or violent act against another person or property;</p> <p>d) for damage to property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any other permanent member of the <b>home</b></li> <li>• any person engaged in <b>your</b> service</li> </ul> <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b>;</p> <p>f) arising directly or indirectly out of any profession, occupation, <b>business</b> or employment;</p> <p>g) arising out of <b>your</b> ownership, possession or use of:</p> <ol style="list-style-type: none"> <li>any motorised or horsedrawn vehicle other than domestic gardening equipment;</li> <li>any power-operated lift;</li> <li>any aircraft or watercraft other than manually operated rowing boats, punts or canoes.</li> <li>any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</li> </ol>

What is covered	What is not covered
<b>We will indemnify you</b>	<b>we will not indemnify you for any liability</b>
	<p>h) which <b>you</b> have assumed under contract and which would not otherwise have attached;</p> <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> <li>caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the <b>period of insurance</b> at the <b>premises</b> named in the <b>schedule</b>; and</li> <li>reported to <b>insurers</b> not later than 30 days from the end of the <b>period of insurance</b>; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</li> </ul> <p>j) arising out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the <b>premises</b>;</p> <p>k) if <b>you</b> are entitled to indemnity under any other insurance,</p>

## Part B

What is covered	What is not covered
<b>we will pay for</b>	<b>we will not indemnify you for any liability</b>
<p>Sums which <b>you</b> have been awarded by a court in the <b>United Kingdom</b> and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> <li>Part A (ii) of this <b>section</b> would have indemnified <b>you</b> had the award been made against <b>you</b> rather than to <b>you</b>;</li> <li>there is no appeal pending;</li> <li><b>you</b> agree to allow <b>insurers</b> to enforce any right which; <b>insurers</b> shall become entitled to upon making payment.</li> </ul>	For any amount in excess of £100,000.

## Part C

What is covered	What is not covered
<b>We will indemnify you for</b>	<b>We will not indemnify you for any liability</b>
any amount <b>you</b> become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b> .	<p>a) if <b>you</b> are entitled to indemnity under any other insurance</p> <p>b) for the cost of repairing any fault or alleged fault.</p>

#### **Limit of Insurance**

**We** will not pay

- in respect of pollution and/or contamination:- more than £2,000,000 in total for the period of insurance;
- in respect of other liability covered under **section** four:- more than £2,000,000 in total for the period of insurance for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one **insured event**, including the costs and expenses which **we** have agreed in writing.

## SECTION FIVE – VALUABLES AND PERSONAL POSSESSIONS

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
<b>This insurance covers</b>	<b>we will not pay</b>
<p><b>Valuables and personal possessions</b> listed in the <b>schedule</b> (or specification(s) attached) against physical loss or damage anywhere in the world.</p>	<ul style="list-style-type: none"> <li>a) for damage caused by moth, vermin, wear and tear or <b>anything that happens gradually</b>;</li> <li>b) for damage from electrical or mechanical faults or breakdown;</li> <li>c) any amount over £1,500 for any one item unless stated otherwise in the <b>schedule</b>;</li> <li>d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>e) for breakage of any sports equipment whilst in use;</li> <li>f) for any loss of or damage to contact, corneal or micro corneal lenses;</li> <li>g) for theft or disappearance of <b>jewellery</b> from hand luggage unless such hand luggage is carried by hand and under <b>your</b> personal supervision;</li> <li>h) the first £250 of every claim in respect of unspecified items;</li> <li>i) any amount over £500 for mobile telephones and computer equipment unless otherwise stated in the <b>schedule</b>;</li> <li>j) any amount over £250 in respect of property in any unattended vehicle unless all items are hidden from view, all windows are closed, and all doors, and boot are locked;</li> <li>k) any amount over £2,000 in respect of theft or disappearance of <b>jewellery</b> from hotel or motel rooms during <b>your</b> absence from such rooms;</li> <li>l) Tools or instruments used or held for <b>business</b> or professional purposes;</li> <li>m) Collections of stamps, coins and medals;</li> <li>n) Equipment used for winter sports, water sports or camping.</li> </ul>

## Conditions that apply to Section Five – Valuables and Personal Possessions Only

### How insurers deal with your Claim

1. **We** will at their option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,500 or over:
  - **We** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
  - **We** will not pay more than the proportion that the lost or damaged items bears to the insured value of such pair or set.

### Your Sum Insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your sum insured** for such items, then **we** will only pay for a proportion of the claim. For example if **your sum insured** only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement.

### Limit of Insurance

**We** will not pay more than the **sum(s) insured** shown in the **schedule**.

## SECTION SIX – DOMESTIC FREEZER COVER

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
<b>This insurance covers</b>	<b>We will not pay</b>
the cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	for loss or damage to food <ul style="list-style-type: none"> <li>• held for business purposes or</li> <li>• caused by the deliberate act of any gas or electricity supplier including:               <ul style="list-style-type: none"> <li>• as a result of not paying <b>your</b> bill or</li> <li>• when the <b>home</b> has become <b>unoccupied</b> or</li> <li>• if the appliance is older than 10 years</li> </ul> </li> </ul>

### Limit of Insurance

We will not pay more than the **sum insured** shown in the **schedule**.

## SECTION SEVEN – PEDAL CYCLE COVER

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
<b>This insurance covers</b>  the cost of repairing or replacing <b>your</b> pedal cycles following: <ul style="list-style-type: none"> <li>• theft or attempted theft</li> <li>• <b>accidental damage</b></li> </ul> anywhere in the <b>United Kingdom</b> .	<b>We will not pay</b>  a) for loss or damage to: <ul style="list-style-type: none"> <li>• tyres</li> <li>• lamps</li> <li>• accessories</li> </ul> unless the cycle is stolen or damaged at the same time; b) for loss or damage due to wear and tear or any gradually operating cause; c) for damage from mechanical or electrical faults or breakdown; d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes; e) to replace a stolen cycle whilst left unattended away from the <b>home</b> unless locked to a fixed structure or in a locked building.

### Limit of Insurance

**We** will not pay more than £200 per cycle unless otherwise shown on **your schedule**.

## SECTION EIGHT – MONEY AND CREDIT CARD COVER

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
<b>This insurance covers</b>  theft or accidental loss of <b>money</b> <ul style="list-style-type: none"> <li>any amounts which <b>you</b> become legally liable to pay as a result of unauthorised use following loss or theft of <b>your credit card(s)</b></li> </ul> within the <b>United Kingdom</b> , provided that: <ul style="list-style-type: none"> <li>within 24 hours of <b>you</b> discovering any such loss or theft, <b>you</b> have notified the police and, in the case of <b>credit card(s)</b>, the card issuing company; and</li> <li><b>you</b> have complied with all other conditions under which <b>your credit card(s)</b> were issued to <b>you</b></li> </ul>	<b>We will not pay</b>  a) to make up any shortages due to error or omission; b) for loss of value; c) the <b>excess(es)</b> shown on <b>your schedule</b> .

### Limit of Insurance

We will not pay more than the **sum(s) insured** shown in the **schedule**.



# PRIVACY NOTICE

**We** and *Nationwide Broker Services Ltd* are data controllers in common in respect of any personal information **you** or a third party have provided in relation to this insurance and both respect **your** right to privacy.

**We** explain below who **we** are, how **we** collect, share and use personal information about **you**, and how **you** can exercise **your** privacy rights.

**We** may collect **your** personal information such as name, email address, postal address, telephone number, gender and date of birth. **We** need the personal information to enter into and perform a contract with **you**. **We** retain personal information **we** collect from **you** where **we** have an ongoing legitimate business need to do so.

**We** may disclose **your** personal information to:

- **our** group companies;
- third party services providers and partners who provide data processing services to **us** or who otherwise process personal information for purposes that are described in the Privacy Policy or notified to **you** when **your** personal information is collected;
- any competent law enforcement body, regulatory, government agency, court or other third party where **we** believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend our legal rights, or (iii) to protect **your** interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of **our** business, provided that it informs the buyer it must use **your** personal information only for the purposes disclosed in **our** Privacy Policy;
- or any other person with **your** consent to the disclosure.

**Your** personal information may be transferred to, and processed in, countries other than the country in which **you** are a resident. These countries may have data protection laws that are different to the laws of **your** country. **We** transfer data within the Tokio Marine group of companies by virtue of its Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

**We** use appropriate technical and organisational measures to protect the personal information that is collected and processed about **you**. The measures **we** use are designed to provide a level of security appropriate to the risk of processing **your** personal information.

**You** are entitled to know what data is held on **you** and to make what is referred to as a Data Subject Access Request ('DSAR'). **You** are also entitled to request that **your** data be corrected in order that **we** hold accurate records. In certain circumstances, **you** have other data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability. Further information on **your** rights is included in the Privacy Policy.

**You** can opt-out of marketing communications sent to **you** by **us** at any time. **You** can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails sent to **you**. Similarly, if **we** have collected and processed personal information with **your** consent, then **you** can withdraw **your** consent at any time. Withdrawing consent will not affect the lawfulness of any processing **we** conducted prior to **your** consent withdrawal, nor will it affect processing of **your** personal information conducted in reliance on lawful processing grounds other than consent. **You** have the right to complain to a data protection authority about **our** collection and use of **your** personal information.

If further information is required as to how data is processed by **us**, or as to the exercise of any rights under any data privacy laws, **you** should read the Data Protection Policy on **our** website at <https://www.tmhcc.com/en/legal/privacy-policy>.

or contact:

**The Data Protection Officer**  
**TMHCC, 1 Aldgate, London, EC3N 1RE**  
[DPO@tmhcc.com](mailto:DPO@tmhcc.com)

If information is required as to how data is processed by *Nationwide Broker Services Ltd* or as to the exercise of any rights under any data privacy laws, **you** should read the Data Protection Policy on its website at [www.nationwidebroker.co.uk/privacy](http://www.nationwidebroker.co.uk/privacy) or contact:

**Data Protection Officer,**

**Nationwide Broker Services Ltd, 2 Aire Valley Business Park,  
 Wagon Lane, Bingley, BD16 1WA**

# WHAT TO DO IF YOU HAVE A COMPLAINT

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** feel that **we** have not offered **you** a first class service or **you** have any questions or concerns about **your** policy or the handling of a claim **you** should in the first instance contact the business which sold **you** **your** policy using the contact details below who will try to resolve **your** complaint within three working days:

Nationwide Broker Services Limited  
2 Aire Valley Business Park  
Wagon Lane  
Bingley  
BD16 1WA

After three working days, in the event that **you** remain dissatisfied, your complaint will be passed to your insurers' complaints team. **You** may also raise a formal complaint directly in writing or verbally to **your** insurers by using the contact details below:

By post: Head of International Compliance, Tokio Marine HCC International, 1 Aldgate, London EC3N 1RE  
By email: [tmhcccomplaints@tmhcc.com](mailto:tmhcccomplaints@tmhcc.com)  
By telephone: +44(0)20 7702 4700

**Your** insurers' complaints team will acknowledge **your** complaint promptly and respond fully to **your** concern or complaint within four weeks or less. If for any reason this is not possible, the complaints team will write to **you** to explain why they have been unable to conclude the matter within the four weeks. If they have been unable to resolve **your** complaint in eight weeks, they will write to **you** explaining the reason as to why this has not been possible. They will also advise **you** of **your** right to refer **your** complaint to the Financial Ombudsman Services(if eligible).

## Alternative Dispute Resolution Body

Should **you** be dissatisfied with the outcome of **your** complaint, **you** may have the right (subject to eligibility) to refer **your** complaint to the Financial Ombudsman Service (FOS), using the details below. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the FOS does not affect **your** right to take legal action.

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Tel: +44(0)800 023 4567 (calls to this number are free from "fixed lines" in the UK)

+44(0)300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

# HOW TO MAKE A CLAIM

Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following procedure should be followed.

To make a claim, please contact:

RELA Loss Adjusters

Telephone: 08081 756 304

Email: [NBSclaims@relaltd.com](mailto:NBSclaims@relaltd.com)

Claims in writing should be directed to:

RELA, Unit 7,  
Bocam Park,  
Old Field Rd,  
Pencoed,  
Bridgend  
CF35 5LJ

RELA handle claims on behalf of HCC International Insurance Company plc ("HCCII"). Professional staff are available to assist **you** whether **you** need a claim form, advice on emergency repairs or any other aspect of **your** claim.

Alternatively, if **you** prefer, please contact **your** insurance broker.

To enable **your** claim to be dealt with quickly **your** Insurer will require **you** to provide them with assistance and evidence that they require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and telephone numbers
- Policy / Certificate number
- The date of the incident
- Police details / Crime Reference number where applicable
- The cause of the loss or damage
- Details of the loss or damage together with claim value If known
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

## How We Deal with Your Claim

### 1. Defence of Claims

**We** may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **they** consider necessary to enforce **your** rights or their rights under this insurance.

### 2. Other Insurance

**We** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected. This clause does not apply to fatal injury (Section Two – F).

### 3. Fraudulent Claims

If **you** make a fraudulent claim under this insurance contract:

- a) **We** are not liable to pay the claim; and
- b) **We** may recover from **you**, any sums paid to **you** in respect of the claim; and
- c) **We** may by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise their right under clause (3)(c) above:

- a) **we** shall not be liable to **you** in respect of a relevant **insured event** occurring after the time of fraudulent act. A relevant **insured event** is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of the potential claim); and
- b) **we** need not return any of the premiums paid.

# N|B|S

Underwriting

2 Aire Valley Business Park,  
Wagon Lane,  
Bingley,  
BD16 1WA

T: 0333 032 5000

E: [info@nbsunderwriting.co.uk](mailto:info@nbsunderwriting.co.uk)

W: [www.nbsunderwriting.co.uk](http://www.nbsunderwriting.co.uk)