



Blackpool Coastal  
Housing

Blackpool Council

Simple



Household  
Contents  
Insurance



Household Contents Insurance  
Policy Wording





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# Your policy

The following sections 'Understanding and using your policy', 'How to make a claim' and 'Guidance when making a claim' do not form part of the legal contract between you and us. They include information which will help you to understand and use your policy.

## Understanding and using your policy

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 8 to 11 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

**Your policy** is in two parts – the **policy** wording and the **schedule**. The policy wording explains what is and what is not covered, **how we** settle claims and other important information. The **schedule** shows which sections of the **policy** wording apply, the **sum insured** and the premium. Please keep **your schedule** with the **policy** wording. **We** will send **you** a new **schedule** whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

If you have any questions please contact **us**. The telephone numbers are shown in this **policy** booklet on page 45.

## Your right to cancel the policy

Once **you** receive the **policy you** have 14 days to make sure the cover is exactly what **you** need. If it isn't, please send the documents back and ask **us** to make any necessary changes. Alternatively, **you** can ask for the **policy** to be cancelled and receive a full refund of premium as long as no claim has been made.

## Remember to keep your sum insured up to date

**You** will need to make sure that the amount insured shown on the **schedule** is kept up to date. **Your** cover is for replacement as new. Remember to keep **your sum insured** up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

# The insurance contract

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **schedule** are both part of **your policy** and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** on **your application form** when **you** applied for the insurance.

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

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

**Your** part of the contract is:

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

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

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 12 to 14. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This **policy** has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

# How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide. Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following advice might be useful.

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

Look at **your policy** to check that the loss or damage is covered. Read carefully "what is not covered" and any **policy** exclusions or conditions that may apply.

Call **our** claims helpline on the number shown on page 45 of this **policy** booklet. Please have **your policy** number handy when you call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information, and/or **we** may wish to arrange a visit and inspection.

If it is necessary to complete a claim form this can be obtained from the **claims administrator**. **You** must complete the claim form and forward it to the **claims administrator** at address shown on the claim form as soon as possible. The **claims administrator** will then deal with your claim.

Remember **your policy** does not cover any loss or damage which has been caused by wear and tear. It is not a maintenance contract and does not cover repairs and work necessary to maintain the home in a good condition.

Remember too that the amount of any claim may be reduced if the **sum insured** is inadequate.

To help **us** deal with **your** claim quickly, please read this **policy** booklet carefully, particularly the Claims conditions and Policy exclusions on pages 15 to 19.

# Guidance when making a claim

## Claim Notification

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

Directions for claim notification are included under claims conditions on page 15. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the **policy** booklet.

The **claims administrator** will deal with your claim.

Depending on the type of claim and the value the **claims administrator** may contact **you** by telephone or letter to progress **your** claim.

If an item is lost or damaged beyond repair, the **claims administrator** has a nationwide network of suppliers who can provide a fast and efficient replacement service and the **claims administrator** will make the necessary arrangements.

Some items such as carpets, soft furnishings etc. may often be capable of cleaning or repair. Contact the **claims administrator** who will make the necessary arrangements for specialist attention.

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

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

# Guidance when making a claim

## **Nationwide network of suppliers**

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

**Our** aim is to deal with **your** claim promptly and fairly. At all times **we** will try to provide **you** with the highest standard of service. If **you** have any comment or complaint or if **our** service has not met **your** expectations please let **us** know.



# Words with special meanings

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

## **Accidental damage**

Sudden, unexpected and visible damage which has not been caused on purpose.

## **Application form**

The form signed by **you** which describes **you**, and details specific to **you** or the property and all material information relevant to the cover which **you** have requested.

## **Buildings**

The **home**, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates.

**Buildings** does not include aerials and satellite receiving equipment.

## **Claims administrator**

Ryan Direct Group Property Services, the firm that will handle **your** claim. Their contact details are shown at the back of this **policy** booklet.

## **Contents**

Household goods, **valuables**, **personal belongings**, personal documents, **pedal cycles**, **money** and **credit cards**, owned by **your family** or **your family's** responsibility under contract. Visitors **personal belongings** in **your home** and internal fixtures **you** have installed.

**Contents** does not include:

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

# Words with special meanings

## **Credit cards**

Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, owned by **your family** or **your family's** responsibility under contract.

**Credit cards** does not include store loyalty cards or **credit cards** used or held for any trade, professional or business purposes.

## **Domestic animals**

Any cat or dog owned solely by **you** or **your family**.

**Domestic animals** does not mean animals:

- whilst in quarantine;
- used primarily for showing, working or breeding;
- 9 years or older;
- which have any physical defect, illness or disease known to **you** or **your family** when the **policy** was taken out or at renewal;
- outside the British Isles.

## **Excess**

The first part of any claim which **you** must pay. The amount is shown on **your schedule**.

## **Heave**

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

## **Home**

The private house, bungalow or self contained flat at the address shown on **your** schedule, its garages (including garages **you** own or rent which are allocated to the **home** but are not on the land belonging to the **home**), outbuildings and greenhouses, all used for domestic purposes only.

**Home** does not include rooms in any hostel building.

## **Insurance period**

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

## **Landslip**

Downward movement of sloping ground.

# Words with special meanings

## Money

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

**Money** does not include:

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

## Pedal cycles

Any **pedal cycle** and its accessories, owned by **your family** or **your family's** responsibility under contract.

**Pedal cycles** does not include any motorised **pedal cycle**.

## Personal belongings

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

**Personal belongings** does not include:

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

## Policy

This **policy** booklet and **your schedule**.

# Words with special meanings

## **Policyholder/you/your**

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

## **Schedule**

The document which describes **you**, the **sum insured** and any details of **your policy** that are specific to **you**.

## **Subsidence**

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

## **Sum insured**

The amount for which **your contents** are insured as shown on **your schedule** or as notified to **you** at renewal.

## **Unoccupied**

When **your home** has not been lived in by **your family** or by anyone who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

## **Valuables**

Jewellery, watches, furs, pictures, works of art, clocks, collections of coins, medals or stamps and any property made of precious metal.

## **We/us/our**

Royal & Sun Alliance Insurance plc.

## **Wheelchairs**

Any **wheelchair**, powerchair or similar electric or motorised scooter specifically designed for the disabled or infirm owned by **your family** or **your family's** responsibility under contract, which does not legally require to be licensed for road use and cannot go faster than 8 mph.

## **You/your/policyholder**

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

## **Your family**

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

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

# Policy conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contact. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

## Eligibility

**You** must be a Tenant or Leaseholder of the Landlord to be eligible for this insurance **policy**. Should **you** cease to be a Tenant or Leaseholder, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

## Changes in your circumstances

When **you** arranged **your** insurance **you** told **us** certain material facts. **You** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday home;
- **your home** is going to be unoccupied. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **insurance period**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of **your home** is going to be used for any trade, professional or business purposes;
- any increase in the value of **your contents**;
- if **you** stop being a Tenant or Leaseholder of the Landlord.

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

## Fraud

If dishonesty, exaggeration or false documentation is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:

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

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

# Policy conditions

## Taking care

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

## Payment of premiums

**You** should make sure **you** pay every premium on time. If **you** miss a payment, **we** may not pay a claim. If **you** are more than 6 weeks late, **we** will cancel **your policy**. **We** will give **you** 14 days notice at **your** last known address.

## Transferring your interest in the policy

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

## Cancelling the policy

If **you** wish to cancel **your policy** please write to **us** at the address or call the number shown in this **policy** booklet giving **us** 14 days notice. **We** will confirm cancellation in writing. If **you** do not receive written confirmation of cancellation it may mean **your** cover has not been cancelled so **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement. If **you** cancel the **policy you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

## Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date you receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

## Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date you receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

## Where we cancel your policy

Please also refer to the Fraud condition and to the Changes in Circumstances condition on page 12 of this policy.

**We** may also cancel the policy where **we** have identified serious grounds, such as;

- failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

# Policy conditions

**we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving you 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

## Financial sanctions

**We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **insurance period we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claims have been paid or are outstanding.

## Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on pages 15 to 16 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your policy**.

# Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** or the **claims administrator** the better. In some cases, there are other people **you** must contact first.

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

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

What **you** must do

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

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

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

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

Do not throw away any damaged items before **we** or the **claims administrator** have had a chance to see them, or carry out any non emergency repairs before **we** or the **claims administrator** have had a chance to inspect them.

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

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair



# Claims conditions

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

**We** will not pay for any claim which **you** do not notify to the **claims administrator** within 60 days of the event.

## Rights and responsibilities

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

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this **policy** without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

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

**You** must provide **us** or the **claims administrator**, with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** or the **claims administrator** **we** will advise **you** of **our** requirements, which will be either:

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

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

## Other insurance

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

# Policy exclusions

These exclusions apply to all the sections of **your policy**. This insurance does not cover:

## **Radioactive contamination**

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

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

## **War risks**

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

## **Sonic bangs**

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

## **Pollution or contamination**

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

## **Rot**

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

## **Date change and computer viruses**

Any direct or indirect loss or damage caused:

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

Liability arising directly or indirectly from:

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

# Policy exclusions

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this **policy** which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

## **Existing and deliberate damage**

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

## **Terrorism**

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

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

## **Wear and tear**

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

## **Indirect losses**

Any loss or cost that is not directly caused by the event that led to **your** claim.

## **Loss of value**

Depreciation or loss in value of property.

## **Property more specifically insured**

Property more specifically insured by another policy.

## **Confiscation**

Loss or damage caused by nationalisation or confiscation by any authority.

# Policy exclusions

## **Defective construction or design**

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

## **Illegal activities**

Any direct or indirect loss or damage caused as a result of the **home** being used for illegal activities.

# Section 1 – Contents in the Home

This part of the **policy** explains the cover **we** provide for **contents** in **your home** if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
Loss or damage to <b>contents</b> in <b>your home</b> caused by the following:	The <b>excess</b> shown on <b>your schedule</b> .
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.
2. Storm or flood.	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.	Loss or damage while <b>your home</b> is <b>unoccupied</b> . Damage to the appliance or system which the water or oil escapes from.
4. Riot, civil commotion, strike, labour or political disturbance.	
5. Malicious acts or vandalism. If <b>you</b> have a secure key box or safe fitted to the exterior of <b>your home</b> with access to the box protected by a key operated lock or security code, <b>we</b> will not reject a claim for malicious acts or vandalism if the keys are stolen from the key safe and used to gain entry to <b>your home</b> .	Loss or damage while <b>your home</b> is <b>unoccupied</b> . Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> . Loss or damage caused by <b>you</b> or <b>your family</b> .
6. Theft or attempted theft using force and violence to get into or out of <b>your home</b> . Cover for the unauthorised or fraudulent use of <b>your credit cards</b> . Where <b>you</b> have reported <b>your credit card</b> for unauthorised or fraudulent use, in most cases <b>you</b> will only be liable for the first £50 of the claim. Remember to inform the Credit Card Company and/or the Police as soon as <b>you</b> can in the event of a loss.	Loss or damage while <b>your home</b> is <b>unoccupied</b> . Loss or damage caused by <b>you</b> or <b>your family</b> . Theft of <b>money</b> or <b>credit cards</b> from any garage or outbuilding. Loss which results from any authorised cardholder not following the terms and conditions under which the <b>credit card</b> was issued. Use of <b>credit cards</b> by any of <b>your family</b> without the permission of any authorised cardholder.

# Section 1 – Contents in the Home

What is covered	What is not covered
<p>7. Theft or attempted theft not using force and violence to get into or out of <b>your home</b>. If <b>you</b> have a secure key box or safe fitted to the exterior of <b>your home</b> with access to the box protected by a key operated lock or security code, <b>we</b> will not reject a claim for theft or attempted theft if the keys are stolen from the key safe and used to gain entry to <b>your home</b>.</p>	<p>Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage caused by <b>you</b> or <b>your family</b>. Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>. Loss by deception unless the only deception was someone tricking their way into <b>your home</b>. Theft of <b>money</b> or <b>credit cards</b>. Loss or damage while <b>your home</b> is used to receive visitors or paying guests in connection with <b>your</b> business.</p>
<p>8. <b>Subsidence</b> or <b>heave</b> of the site on which <b>your home</b> stands or of land belonging to <b>your home</b> or <b>landslip</b>.</p>	<p>Loss or damage caused by solid floors moving unless the foundations of the outside walls of <b>your home</b> are damaged by the same cause and at the same time. Loss or damage caused by structures bedding down or settlement of newly made up ground. Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to <b>your home</b>. Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>
<p>9. Falling trees or branches.</p>	
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>11. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Loss or damage by pets, any insect, vermin or, bird.</p>

## Section 2 – Contents Extra Cover

In addition **we** also provide the following cover if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
12. Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the <b>home</b> .	The replacement cost of any part of the item other than the broken glass. Breakage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> .
13. Wedding, civil partnership and birthday gifts Loss or damage to wedding, civil partnership and birthday gifts by any cover listed in Section 1 and Section 3 (if selected). The <b>sum insured</b> for <b>contents</b> is increased by the amount shown on <b>your</b> summary of limits for one month before and one month after the wedding day, civil partnership ceremony or birthday of any of <b>your family</b> .	
14. Religious festivals Loss or damage to contents purchased as a result of a religious festival by any cover listed in Section 1 and Section 3 (if this cover is selected). The <b>sum insured</b> for <b>contents</b> is increased by the amount shown on <b>your</b> summary of limits for one month before and one month after a religious festival.	
15. Theft or accidental loss of metered water, liquid petroleum gas or oil at <b>your home</b> .	Loss or damage while <b>your home</b> is <b>unoccupied</b> . Any amount exceeding the limit shown on <b>your</b> summary of limits.

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>16. Fridge / Freezer contents The cost of replacing food in a fridge or freezer in <b>your home</b> that has been spoilt by an accidental change in temperature in <b>your</b> fridge or freezer or contamination from refrigerant or refrigerant fumes.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your home</b>. Loss or damage while <b>your home</b> is <b>unoccupied</b>. Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>
<p>17. If <b>your home</b> is uninhabitable as a result of damage to <b>your contents</b> by any of the causes listed in Section 1, and provided no other insurance covers this loss, <b>we</b> will pay</p> <ul style="list-style-type: none"> <li>• the additional cost of similar short-term accommodation for <b>your family</b> and also for any pets living with <b>you</b>.</li> <li>• the cost of temporary storage of <b>your contents</b></li> <li>• the amount of rent which <b>you</b> remain legally responsible to pay as a tenant.</li> </ul>	<p>Any costs <b>your family</b> would have to pay once <b>your home</b> becomes habitable again. Any costs <b>you</b> agree to pay without <b>our</b> written permission. The cost of alternative accommodation for anyone who is not a member of <b>your family</b>. Any costs arising from loss or damage by any cover listed elsewhere in Section 1 and which is specifically excluded under that cover. Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>
<p>18. Professional removals <b>Accidental damage</b> or loss while a professional removal firm are moving <b>your contents</b> from <b>your home</b> directly to <b>your</b> new permanent <b>home</b> in the British Isles.</p>	<p>Loss or damage by mechanical, electrical or electronic fault or breakdown. Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers. Loss or damage while <b>your contents</b> are in storage or being moved to or from storage. Loss of <b>money</b>. Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>



## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>19. Loss of or damage to <b>your contents</b> while in the open on the land belonging to <b>your home</b> and on communal areas attached to <b>your home</b> caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake or smoke.</li> <li>• Storm or flood.</li> <li>• Oil escaping from a fixed storage container.</li> <li>• Riot, civil commotion, strike, labour or political disturbance.</li> <li>• Malicious acts or vandalism.</li> </ul> <p>• Theft or attempted theft.</p> <ul style="list-style-type: none"> <li>• Falling trees or branches.</li> <li>• Falling aerials or satellite receiving equipment, their fittings or masts.</li> <li>• Impact involving vehicles, aircraft or anything dropped from them, or animals.</li> </ul>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p> <p>Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>. Loss or damage caused by <b>you</b> or <b>your family</b>.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>. Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>. Loss or damage when <b>your home</b> is used to receive visitors or paying guests in connection with <b>your</b> business. Loss or damage caused by <b>you</b> or <b>your family</b>. Theft of <b>money</b> or <b>credit cards</b>. Theft of clothes from a garden clothes line or from a drying area.</p> <p>Loss or damage by pets, any insect, vermin or, bird.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>20. Loss of or damage to <b>your contents</b> caused by the following while they are moved temporarily away from <b>your home</b> to a <b>building</b> or residence where <b>your family</b> is living, working or studying at university, college or school, or to other premises all within the British Isles.</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake or smoke.</li> <li>• Storm or flood.</li> <li>• Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.</li> <li>• Riot, civil commotion, strike, labour or political disturbance.</li> <li>• Malicious acts or vandalism.</li> <li>• Theft or attempted theft using force and violence to get into or out of the premises where <b>your contents</b> are temporarily kept.</li> <li>• Falling trees or branches.</li> <li>• Falling aerials or satellite receiving equipment, their fittings or masts.</li> <li>• Impact involving vehicles, aircraft or anything dropped from them, or animals.</li> </ul>	<p>Any amount exceeding the students possessions limit shown on <b>your</b> summary of limits, for loss of or damage to <b>your contents</b> in a <b>building</b> or residence where <b>your family</b> is living or studying while they are away from <b>home</b> at university, college or school.</p> <p>Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.</p> <p>Loss or damage to any <b>contents</b> in the open.</p> <p>Loss or damage if the premises where <b>your contents</b> are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.</p> <p>Loss or damage if the premises where <b>your contents</b> are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.</p> <p>Loss or damage if the premises where <b>your contents</b> are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage to any <b>contents</b> in the open.</p> <p>Loss or damage by pets, any insect, vermin or, bird.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>21. Trees and shrubs Loss of or damage to <b>your</b> trees, shrubs, plants, hedges and lawns on the land belonging to <b>your home</b> caused by:</p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake or smoke.</li> <li>• Riot, civil commotion, strike, labour or political disturbance.</li> <li>• Malicious acts or vandalism.</li> </ul> <p>• Theft or attempted theft.</p> <ul style="list-style-type: none"> <li>• Falling aerials or satellite receiving equipment, their fittings or masts.</li> <li>• Impact involving vehicles or aircraft or anything dropped from them.</li> </ul>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Loss or damage caused by <b>you</b> or <b>your family</b>.</p> <p>Loss or damage while <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Loss or damage caused by <b>you</b> or <b>your family</b>.</p>
<p>22. Locks and keys <b>Accidental damage</b> to the locks of, or loss or theft of the keys to, the outside doors of, <b>your home</b> or to safes and alarms in <b>your home</b>. <b>We</b> will pay the cost of:</p> <ul style="list-style-type: none"> <li>• buying new keys; or</li> <li>• changing parts of the locks; or</li> <li>• replacing the locks.</li> </ul>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p> <p>Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p> <p>The replacement cost of any part of the item other than the replacement key or lock.</p>
<p>23. Tenants improvements Damage, as provided by any of the causes listed in Section 1 to fixed tenants' improvements and fixed internal decorations in <b>your home</b>.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p> <p>Conservatories and greenhouses installed by <b>you</b>.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>24. Tenants liability  <b>Your</b> liability at law if <b>you</b> are legally liable under the terms of <b>your</b> tenancy agreement for damage to the following:</p> <p>a) The buildings            Damage to the <b>buildings</b>, including external glazing, by any of the causes listed in Section 1.</p> <p>b) Internal decorations            Damage to the internal decorations of the <b>buildings</b> by any of the causes listed in Section 1.  <b>We</b> will also pay for damage to the internal decorations caused by the emergency services while getting into <b>your home</b> to deal with an emergency.</p> <p>c) Sanitary ware            Accidental breakage of sanitary ware fixed to and forming part of <b>your home</b></p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p> <p>Loss or damage arising from fire, <b>subsidence, heave</b> or <b>landslip</b>.</p>
<p>25. Personal documents            The cost of replacing deeds, bonds, securities or similar personal documents if they are lost or damaged by any of the causes listed in Section 1 while in <b>your home</b> or lodged with <b>your</b> Mortgage Lender, Bank or Solicitor.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>
<p>26. Bogus officials  <b>We</b> will pay for the theft of <b>money</b> following illegal entry into <b>your home</b> by a person/ persons falsely claiming to be an official.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.            Any theft that has not been reported to the police within 24 hours (<b>you</b> must obtain a crime reference number).</p>
<p>27. Emergency services  <b>We</b> will pay for damage to the contents caused by the emergency services while getting into the <b>home</b> to deal with an emergency.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>28. Court awards  <b>We</b> will pay for damages awarded to <b>your family</b> in a court in the United Kingdom which has not been paid within three months of the date of the award.                      This cover applies to awards for accidental death, accidental bodily injury, illness or disease or <b>accidental damage</b> to physical property.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.                      Any award made against any of <b>your family</b>.                      Any award resulting from any employment, trade, profession or business.                      Any award resulting from any agreement unless the award would have been made without the agreement.                      Any award resulting from the passing on of any disease or virus.                      Any award resulting from the ownership or use of:</p> <ul style="list-style-type: none"> <li>• any motor vehicle, including children's vehicles (other than gardening machinery or <b>wheelchairs</b>), whether licenced for road use or not;</li> <li>• any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);</li> <li>• gliders, hang-gliders, caravans or trailers.</li> </ul> <p>Any award resulting from any willful or malicious act.</p>
<p>29. Shopping in transit  <b>We</b> will pay for loss or damage to food or other <b>contents</b> while <b>you</b> are bringing them to <b>your home</b> from a shop or shops where <b>you</b> bought them.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.                      Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>• someone aged 16 or over was in the motor vehicle; or</li> <li>• the motor vehicle was securely locked; and</li> <li>• force and violence were used to get into the motor vehicle; and</li> <li>• the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul>
<p>30. Mugging                      Theft of <b>your personal belongings</b> following an assault on <b>you</b> or any of <b>your family</b> provided the incident occurs in the British Isles and during the <b>insurance period</b>.</p>	<p>Any amount exceeding the limit shown on <b>your</b> summary of limits.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>31. Accidental death</p> <p><b>We</b> will pay the amount shown on <b>your</b> summary of limits if <b>you</b> or any of <b>your family</b> dies within 3 months arising directly from the following incidents:</p> <ul style="list-style-type: none"> <li>a. an accident, assault or fire occurring in or about the <b>buildings</b></li> <li>b. an accident while travelling as a fare paying passenger by train, bus or taxi</li> <li>c. an assault in the street</li> </ul> <p>providing the incident occurs in the British Isles and during the <b>insurance period</b>.</p>	
<p>32. Domestic animals</p> <p><b>We</b> will pay up to the limit shown on <b>your</b> summary of limits if any of <b>your domestic animals</b> die as a result of an accident sustained in the British Isles during the <b>insurance period</b>.</p> <p><b>We</b> will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.</p>	<p>Slaughter without <b>our</b> consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon.</p> <p>Breeding.</p> <p>Death as a result of surgery not necessitated by accidental bodily injury or not necessary to save the insured animals life.</p>

## Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>33. Legal liability</p> <p>The legal liability of <b>your family</b>:</p> <ul style="list-style-type: none"> <li>• as occupier of <b>your home</b> and its land;</li> <li>• as individuals;</li> <li>• as an employer to any of <b>your family's</b> domestic employees;</li> </ul> <p>to pay damages and costs to others which arise from any single event occurring during the <b>insurance period</b> which results in:</p> <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone;</li> <li>• <b>accidental damage</b> to physical property.</li> </ul> <p>The most <b>we</b> will pay is:</p> <ul style="list-style-type: none"> <li>- up to £2,500,000 for any incident not involving <b>your family's</b> domestic employees plus defence costs agreed by <b>us</b> in writing.</li> <li>- up to £5,000,000 for any incident involving liability to any of <b>your family's</b> domestic employees plus defence costs agreed by <b>us</b> in writing.</li> </ul>	<p>Anything owned by or the legal responsibility of <b>your family</b>.</p> <p>Injury, death, disease or illness to any of <b>your family</b> (other than <b>your</b> domestic employees who normally live with <b>you</b>).</p> <p>Liability arising from any employment, trade, profession or business of any of <b>your family</b>.</p> <p>Liability arising from any of <b>your family</b> passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> <li>• any motor vehicle, including children's vehicles (other than garden machinery or <b>wheelchairs</b>), whether licensed for road use or not;</li> <li>• any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);</li> <li>• gliders, hang-gliders, caravans or trailers.</li> </ul> <p>Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of <b>your family</b> owning land or <b>buildings</b>.</p> <p>Liability covered by any other policy.</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p>

## Section 3

### Accidental Damage to Contents in the Home

This part of the **policy** sets out the cover **we** provide for **accidental damage to contents** in **your home** but only if **your schedule** states **your** cover is Simple+.

What is covered	What is not covered
<b>Accidental damage to your contents</b> while in <b>your home</b> .	The <b>excess</b> shown on <b>your schedule</b> . Damage to clothing, contact lenses, food, drink and plants. Damage while <b>your home</b> is <b>unoccupied</b> . Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> . Damage by water entering <b>your home</b> other than by storm or flood. Damage by mechanical, electrical or electronic fault or breakdown. Damage by any cover listed in Section 1 and which is specifically excluded under that cover.



## Sections 1, 2 and 3

### How we settle claims for Contents in the Home, Contents Extra Cover and Accidental Damage to Contents in the Home

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
  - b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
  - c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
  - d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
4. Where an **excess** applies, this will be taken off the amount of **your** claim.
5. If loss or damage happens and the **sum insured** on **your** schedule is less than the cost of replacing all **your contents** as new (less an amount **we** take off for wear and tear on clothing and household linen), **we** will only pay for part of the loss or damage. For example, if **your sum insured** only covers half of the cost of replacing the **contents**, **we** will only pay half of **your** claim.
6. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** shown on **your** schedule.

## Section 4 – Optional Extra Covers

### A. Personal belongings

This part of the **policy** sets out the cover **we** provide for **your personal belongings** in or away from **your home**.

If **you** have selected **personal belongings** cover and **your** schedule states **personal belongings** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
Loss or damage to <b>personal belongings</b> in the British Isles and temporarily elsewhere within the European Union while in the possession of any of <b>your family</b> .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering <b>your home</b> other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>• someone aged 16 or over was in the motor vehicle; or</li> <li>• the motor vehicle was securely locked; and</li> <li>• force and violence were used to get into the motor vehicle; and</li> <li>• the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul> <p>Loss or damage in <b>your home</b> when <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage in <b>your home</b> by theft, malicious acts or vandalism when <b>your home</b> is:</p> <ul style="list-style-type: none"> <li>• lent, let or sub-let to anyone other than <b>your family</b>;</li> <li>• used to receive visitors or paying guests in connection with any business;</li> </ul> <p>unless force and violence is used to get into or out of <b>your home</b>.</p> <p>Loss by deception unless the only deception is someone tricking their way into <b>your home</b>.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after <b>your personal belongings</b> have been outside the British Isles for a total of more than 14 days in any <b>insurance period</b>.</p> <p>Loss or damage to any <b>pedal cycle</b> left unattended in a public place unless the <b>pedal cycle</b> is locked to an object that cannot be moved.</p>

## Section 4 – Optional Extra Covers

### B. Hearing aids

This part of the **policy** sets out the cover **we** provide for **your** hearing aids in or away from **your home**.

If **you** have selected hearing aids cover and **your** schedule states hearing aids cover is included, **you** are covered for the following.

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
Loss or damage to hearing aids in the British Isles and temporarily elsewhere within the European Union while in the possession of any of <b>your family</b> .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering <b>your home</b> other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>• someone aged 16 or over was in the motor vehicle; or</li> <li>• the motor vehicle was securely locked; and</li> <li>• force and violence were used to get into the motor vehicle; and</li> <li>• the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul> <p>Loss or damage in <b>your home</b> when <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage in <b>your home</b> by theft, malicious acts or vandalism when <b>your home</b> is:</p> <ul style="list-style-type: none"> <li>• lent, let or sub-let to anyone other than <b>your family</b>;</li> <li>• used to receive visitors or paying guests in connection with any business;</li> </ul> <p>unless force and violence is used to get into or out of <b>your home</b>.</p> <p>Loss by deception unless the only deception is someone tricking their way into <b>your home</b>.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after <b>your</b> hearing aid has been outside the British Isles for a total of more than 14 days in any <b>insurance period</b>.</p>

## Section 4 – Optional Extra Covers

### C. Wheelchairs

This part of the **policy** sets out the cover **we** provide for **your wheelchairs** in or away from **your home**.

If **you** have selected **wheelchairs** cover and **your** schedule states **wheelchairs** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
Loss or damage to <b>wheelchairs</b> in the British Isles and temporarily elsewhere within the European Union while in the possession of any of <b>your family</b> .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering <b>your home</b> other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>• someone aged 16 or over was in the motor vehicle; or</li> <li>• the motor vehicle was securely locked; and</li> <li>• force and violence were used to get into the motor vehicle; and</li> <li>• the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul> <p>Loss or damage in <b>your home</b> when <b>your home</b> is <b>unoccupied</b>.</p> <p>Loss or damage in <b>your home</b> by theft, malicious acts or vandalism when <b>your home</b> is:</p> <ul style="list-style-type: none"> <li>• lent, let or sub-let to anyone other than <b>your family</b>;</li> <li>• used to receive visitors or paying guests in connection with any business;</li> </ul> <p>unless force and violence is used to get into or out of <b>your home</b>.</p> <p>Loss by deception unless the only deception is someone tricking their way into <b>your home</b>.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after <b>your wheelchair</b> has been outside the British Isles for a total of more than 14 days in any <b>insurance period</b>.</p>

## Section 4 – Optional Extra Covers

### How we settle claims for personal belongings, hearing aids and wheelchairs

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
  - b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
  - c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
  - d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
3. Where an **excess** applies, this will be taken off the amount of **your** claim.
4. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your personal belongings**, hearing aids and **wheelchairs** as new but not more than the **sum insured** shown on **your** schedule.

## Section 4 – Optional Extra Covers

### D. Garden huts, outbuildings, garages and greenhouses

This part of the **policy** sets out the cover **we** provide for garden huts, outbuildings, garages and greenhouses on the land belonging to **your home**.

If **you** have selected garden huts, outbuildings, garages and greenhouses cover and **your** schedule states garden huts, outbuildings, garages and greenhouses cover is included, **you** are covered for the following.

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
<p><b>We</b> will pay for damage to <b>your</b> garden huts, outbuildings, garages and greenhouses on the land belonging to <b>your home</b> caused by the following:</p> <p>Fire, lightning, explosion, earthquake or smoke.</p> <p>Storm or flood.</p> <p>Freezing of water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p> <p>Oil escaping from a fixed heating system.</p>	<p>Damage by smoke from air pollution.</p> <p>Damage by frost.</p> <p>Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Damage to the appliance or system which the water escapes from unless freezing causes the damage.</p> <p>Damage while <b>your home</b> is <b>unoccupied</b>.</p> <p>Damage by sulphate reacting with any materials from which <b>your home</b> is built.</p> <p>Damage by water escaping which results in <b>subsidence</b>, movement, settlement or shrinkage of any part of <b>your</b> garden huts, outbuildings, garages and greenhouses or of the land belonging to <b>your home</b>.</p> <p>Damage to the appliance or system which the oil escapes from.</p> <p>Damage while <b>your home</b> is <b>unoccupied</b>.</p>

## Section 4 – Optional Extra Covers

What is covered	What is not covered
	The <b>excess</b> shown on <b>your schedule</b> .
Riot, civil commotion.	
Malicious acts or vandalism.	Damage while <b>your home</b> is <b>unoccupied</b> . Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> .
Theft or attempted theft.	Damage while <b>your home</b> is <b>unoccupied</b> . Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence has been used to get into or out of <b>your home</b> .
<b>Subsidence</b> or <b>heave</b> of the site on which <b>your buildings</b> stand or of land belonging to <b>your buildings</b> , or <b>landslip</b> .	Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to <b>your home</b> . Damage caused by sulphate reacting with any materials from which <b>your home</b> is built.
Falling trees or branches.	
Falling aerials or satellite receiving equipment, their fittings or masts.	
Impact involving vehicles, aircraft or anything dropped from them, or animals.	Damage by pets.

## Section 4 – Optional Extra Covers

### How we settle claims for garden huts, outbuildings, garages and greenhouses.

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

1. **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your** garden huts, outbuildings, garages and greenhouses and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your** garden huts, outbuildings, garages and greenhouses due to the damage
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All building repairs carried out by **our** preferred suppliers and insured under this section of the policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

2. Where an **excess** applies, this will be taken off the amount of **your** claim.

3. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your** garden huts, outbuildings, garages and greenhouses in the same way, size, style and appearance as when they were new, but not more than the sum insured or any limits shown on **your** schedule.

**We** will not pay for loss of value resulting from repairs to or replacement of damage to **your** garden huts, outbuildings, garages and greenhouses.



# What to do if you have a complaint

## Our Commitment to Customer Service

*At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.*

## How to make a complaint

### Step 1

If your complaint relates to your policy then please contact the sales and service number 0345 071 0143. If your complaint relates to a claim then please call the claims administrator number 03456 718171.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

### Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

**Post: RSA  
Customer Relations Team  
PO Box 2075  
Livingston  
EH54 0EP**

**Email: [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)**

# What to do if you have a complaint

## Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

## If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

**Post:**                   **Financial Ombudsman Service**  
**South Quay Plaza**  
**183 Marsh Wall**  
**London E14 9SR**

**Telephone:**   **0800 0234567 (for landline users)**  
**0300 1239123 (for mobile users)**

**Email:**               **complaint.info@financial-ombudsman.org.uk**  
**Website:**       **www.financial-ombudsman.org.uk**

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

## Thank you for your feedback

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



# How we use your information

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

## Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated.

## How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

# How we use your Information

## **Sensitive Information**

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your **policy** documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

## **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

## **Claims History**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

## **How to contact us**

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

## Legal helpline

This service is operated by Capita on behalf of **us** and will provide **you** with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day.

**Your** Helpline number is:

**0345 330 8022**

**Ref. 33962**



**Your** Helpline **does not** provide :

- Advice relating to business affairs
- Advice which cannot be reasonably provided over the telephone.

## Some useful addresses and telephone numbers

### **The Insurer**

RSA  
Household Operations  
PO Box 4162  
17 York Street  
Manchester  
M2 3RS

### **The Claims Administrator**

Ryan Direct Group  
Direct House  
Lacy Way  
Lowfields Business Park  
Elland  
Halifax  
HX5 9DB  
Tel: 03456 718171

For **your** protection, telephone calls may be recorded and may be monitored.

# Summary of limits

The most **we** will pay for any one claim is as follows:

Cover	Limit
Contents	The Contents Sum Insured subject to the following limits where appropriate
Contents in the home single item limit	£1,500
Valuables total	1/3 of the Contents Sum Insured
Valuables single item limit	£1,500
Contents in garages and outbuildings	£2,000
Occupiers and Personal Liability	£2,500,000
Employers Liability	£5,000,000
Money in the home	£500
Credit cards in the home	£500
Pedal cycles	Contents Sum Insured
Tenant's Legal Liability	20% of the Contents Sum Insured
Tenants Improvements	20% of the Contents Sum Insured
Alternative accommodation/Loss of rent	20% of the Contents Sum Insured
Temporary Removal of Contents	Contents Sum Insured
Fridge and Freezer Food	Contents Sum Insured
Students Possessions	£2,500
Locks and Keys replacement (following loss or theft of keys)	£500
Loss of metered water or oil	£1,000
Visitors personal belongings	£250
Contents in the open/garden	£500
Trees, shrubs, plants, lawns	£250
Wedding, civil partnership and birthday gifts increase	10% of the Contents Sum Insured
Religious festivals increase	10% of the Contents Sum Insured
Theft of money by bogus officials	£300
Professional household removal	Contents Sum Insured
Personal documents	£250
Emergency services	£500
Court awards	£1,000,000
Shopping in transit	£250
Mugging	£250
Accidental death	£5,000
Domestic animals (Death)	£200 per animal

# Summary of limits

<b>Optional Covers</b>	<b>Limit</b>
Personal belongings total	The Sum Insured shown on your schedule
Personal belongings single item limit	£250
Wheelchairs	The Sum Insured shown on your schedule
Hearing aids	The Sum Insured shown on your schedule
Garden huts, outbuildings, garages and greenhouses	The Sum Insured shown on your schedule

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