

# Your Home Insurance Policy Wording

Premier Select Cover

### Welcome to your John Lewis Home Insurance

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Thank you for choosing John Lewis Home Insurance, underwritten by Royal & Sun Alliance Insurance plc, who are one of the UK's largest and oldest insurers.

We hope you won't need to make a claim. But, if you do, you can rest assured that you will receive excellent service from our team of claims specialists.

We want to ensure that you understand your Home Insurance Policy and legally we need to make you aware that the information you've given us is the basis of your insurance contract with us. Your policy, including this booklet, and your Schedule are evidence of that contract, so please read them carefully to ensure that the cover provided is exactly what you need. Please keep them in a safe place.

This page gives you a summary of some of the cover options that you may have chosen. For a full explanation of each type of cover, including any exclusions, please see the relevant section in this booklet.

#### Buildings Option

We'll cover you for the buildings of your home and other permanent structures on your land, such as garages and outbuildings, drives, walls, fences and gates, against damage by fire, flood, subsidence, accidental breakage of drains and pipes, accidental damage to cables and underground tanks and other specified causes.

#### Buildings Accidental Damage Option

This level of cover provides wider Accidental Damage Cover to the structure of your home (for example, damage caused by putting your foot through a ceiling). Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose. You can add Accidental Damage Cover to your core Buildings Cover.

#### Contents Option

We'll provide you with cover for contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other specified causes. This includes accidental damage to glass in furniture, TVs, satellite, video, audio entertainment and computer equipment.

#### Contents Accidental Damage Option

This level of cover provides wider Accidental Damage Cover to the contents in your home (for example, damage caused by knocking over a vase or damage to furniture). Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose. You can add Accidental Damage Cover to your core Contents Cover.

#### Personal Possessions Option

From your glasses to your laptop or your credit cards, we'll cover your personal possessions when you are at home and anywhere in the world.

#### Student Cover

We'll cover you for the contents taken away from the home by a member of your family who is studying at university, college or school.

#### Pedal Cycle Option

We'll cover your pedal cycles and their accessories, whether you are at home or anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean, and for up to 60 days worldwide.

#### Garden Option

We'll protect your plants, garden furniture, lawns and tools against loss or damage caused by fire, theft, malicious acts or vandalism and other specific causes.

#### Home Emergency Option

We'll provide access to advice and help with the cost of home emergency assistance. If your home is uninhabitable, we'll even cover alternative accommodation for you and your family.

#### Protected No Claims Discount Option

Protect your no claims discount so that, in the event of a claim, you will not lose the entire discount that you have earned.

#### Identity Theft

We'll provide cover for expenses and legal fees for you or your family in the event of identity theft.

#### Legal Expenses Option

We'll provide access to a wide range of legal assistance, including professional mediation concerning personal injury, consumer protection, residential, employment and tax issues.

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## How to contact us

<b>Customer Services</b> 	<b>0845 078 7560</b> Lines are open Monday to Friday between 8am and 8pm, Saturday between 9am and 5pm and Sunday between 10am and 4pm.	John Lewis Home Insurance Centre PO Box 10483 Birmingham B3 2ZX Email via: <a href="http://www.johnlewis-insurance.com/contactus">www.johnlewis-insurance.com/contactus</a>
<b>Claims Helpline</b> In the event of a claim, call us on this number.	<b>0845 078 3838</b> Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm.	John Lewis Home Claims PO Box 21561 Stirling FK7 1AA  If you need to make a claim, we'll tell you the process to follow. Please read the claims conditions before ringing the Claims Helpline.
<b>Home Emergency</b> Your Policy Schedule will show whether this cover has been selected.	<b>0845 078 7599</b> Lines are open 24 hours a day, 7 days a week.	Please refer to your Policy Schedule, which includes details of your cover. Please read the Home Emergency Option section of your policy before you call.
<b>Identity Theft</b> This cover is administered by FirstAssist Insurance Services Limited.	<b>0845 078 3838</b> Lines are open Monday to Friday between 8am and 8pm and on Saturday between 9am and 5pm.	John Lewis Home Claims PO Box 21561 Stirling FK7 1AA  If you need to make a claim, we'll tell you the process to follow. Please also read the claims conditions before ringing the Claims Helpline.
<b>Legal Expenses</b> Your Policy Schedule will show whether this cover has been selected. In the event of a claim, call us on this number. This cover is administered by FirstAssist Insurance Services Limited.	<b>0845 078 7594</b> Lines are open Monday to Friday between 9am and 5pm.  When calling the Legal Expenses Claims Line, please quote scheme reference 72804.	Please call for a claim form and then send it to: The Legal Expenses Claims Department, FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Email: <a href="mailto:personal.claims@firstassistlegal.co.uk">personal.claims@firstassistlegal.co.uk</a>  Please refer to your Schedule which will include details of cover. Please read the Legal Expenses Option section of your policy before you call.
<b>Minicom/Type Talk</b>	<b>0800 300 836</b> Lines are open Monday to Friday between 8am and 8pm, Saturday between 9am and 5pm and Sunday between 10am and 4pm.	If you have hearing or speech difficulties, you can contact us using Minicom. This document and all of our literature is available in large print, audio or Braille. Please contact us for further assistance.

### Your policy may give you access to the following helpline:

<b>Legal Advice Helpline</b> Your Policy Schedule will show whether this cover has been selected. Please read the instructions opposite before making the call.  This cover is administered by FirstAssist Insurance Services Limited.	<b>0845 078 7594</b> When calling the Legal Advice Helpline, please quote scheme reference 72804.  Lines are open 24 hours a day, 7 days a week.	Lawyers, paralegals and other legally qualified people are available to provide free advice and explain legal issues related to any private legal problem in a friendly and helpful way.
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Before making a claim, you should take any immediate action that you think is necessary to reduce further loss or damage.

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.

Telephone calls may be recorded and monitored.

## Understanding your policy

The policy is in two parts – the Policy Wording and the Policy Schedule. The Policy Wording explains what is and what is not covered, how claims are settled and other important information.

Within each section of cover, the first column will tell you what the cover includes. The second column will tell you what it does not cover.

Please read 'How we settle claims' on pages 28–29 and the policy exclusions on page 29 and the policy and claims conditions on page 27.

There are conditions of the insurance that you or your family will need to meet as your part of this contract on page 26. These 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.

The Policy Schedule shows which sections of cover from the policy apply, the amount insured and the premium. Please keep the Policy Schedule with the Policy Wording.

A new Policy Schedule will be sent whenever a change is made to the insurance so that you can check that the cover still meets your needs.

If you have any questions, please contact us. Telephone numbers and other contact details are shown on page 4.

Once you receive the Policy Wording, you have 14 days to make sure that the cover is exactly what you need. If you need to make any changes, please contact us as soon as possible.

## Policy limits

The most we will pay in respect of any one claim is detailed below.

Buildings Option		The sum insured/limit shown on the Schedule
Buildings sum insured		The sum insured is unlimited except for:
Legal liability defective premises	Cover 18	£2,000,000
Legal liability as owner of the property	Cover 19	£2,000,000

Contents Option		The sum insured/limit shown on the Schedule
Contents sum insured		The sum insured is unlimited except for:
Valuables in the home		The valuables limit shown on the Schedule
Single item limit		£15,000
Money in the home		£1,000
Business equipment		£10,000 (including £500 business stock)
Theft from outbuildings and garages	Cover 3 and 4	£5,000
Credit card liability	Cover 15	£1,000 (in most cases, you will only be liable for the first £50 per card)
Accidental loss of metered water, liquid petroleum gas or oil at your home	Cover 16	£5,000
Contents left in the open at your home	Cover 18	£5,000
Documents	Cover 20	£2,500
Visitors' personal effects	Cover 21	£2,500
Domestic staff's personal effects	Cover 22	£1,000
Occupiers and personal liability	Cover 24	£2,000,000
Employers' liability	Cover 24	£10,000,000
Tenants liability	Cover 25	£20,000
Tenants improvements	Cover 26	£20,000
Unrecovered damages	Cover 27	£2,000,000
Shopping in transit	Cover 29	£1,000
Dependent relative	Cover 30	£2,500
Music, film or electronic data downloads	Cover 32	£5,000

Personal Possessions Option	The sum insured/limit shown on the Schedule
Personal Possessions sum insured	The limit shown on your Schedule, except for:
Theft from unattended motor vehicles	£5,000 (or the Personal Possessions sum insured if lower)
Money	£1,000
Credit card liability	£1,000 (in most cases, you will only be liable for the first £50 per card)
Theft from outbuildings	£5,000 (or the Personal Possessions sum insured if lower)

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Student Cover	The sum insured/limit shown on the Schedule
Student Cover total sum insured	£5,000
The following items are subject to the limits shown:	
Personal computers	£1,500
DVDs and CDs	£500
Games and game players	£500
Money	£200
Pedal cycles	£500
Credit card liability	£1,000 (in most cases, you will only be liable for the first £50 per card)
Student personal effects and valuables anywhere in the world	£3,000
Maximum limit for any single item	£1,500

Pedal Cycle Option	The sum insured/limit shown on the Schedule
Pedal Cycle sum insured	The limit shown on your Schedule

Garden Option	The sum insured/limit shown on the Schedule
Garden sum insured	£5,000

Home Emergency Option	The sum insured/limit shown on the Schedule
Home Emergency sum insured	£1,500

Identity Theft	The sum insured/limit shown on the Schedule
Identity Theft sum insured	£50,000
The following items are subject to the limits shown:	
Administration fees spent by you to reapply for a loan	£750
Telephone and postal expenses	£250
Loss of earnings	£150 per day up to a maximum of £7,500
Fees for administering fraud affidavits and other documents	£2,500

Legal Expenses Option	The sum insured/limit shown on the Schedule
Legal Expenses sum insured	£100,000

## Words with special meanings

Some words have a special meaning in the policy and these are listed below. Whenever a word with a special meaning is used in the policy, it will be printed in **bold** type.

There are other words with special meanings listed under the Legal Expenses Option on page 22. **You** should also look at these if **you** have selected this Option.

### Insurance period

The period shown on **your** Policy 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.

### We/our/us

Royal & Sun Alliance Insurance plc.

### You/your/policyholder

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

### Your family

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

- **your** husband, wife or partner,
- **your** children (including foster children and adopted children),
- **your** relatives,
- **your** domestic employees (person(s) employed to carry out domestic duties associated with **your** home).

### Inflation protection

The sum insured under Personal Possessions shown on the Policy Schedule will be adjusted in line with a recognised index.

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

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

## The insurance contract

This policy is a legal contract between **you** and **us**. The Policy Wording and Policy Schedule make one document and must be read together. Please keep them together.

The contract is based on the information that **you** provided 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 that are shown on the Policy Schedule,
- the period of insurance set out on the Policy Schedule.

**Your** part of the contract is that **you** must:

- pay the premium as shown on the Policy Schedule,
- comply with all the conditions set out in this policy.

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

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 the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

It is important that **you** read the Changes in **your** circumstances policy condition on page 26. This details the circumstances in which **you** need to advise **us** of changes after **your** policy has been issued.

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

## Buildings Option

This Option sets out the cover provided for buildings. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is included	What is not included
<p>There are two parts to the buildings:</p> <ol style="list-style-type: none"> <li>the buildings of the part of the home in which <b>you</b> live, including its detached annexes, outbuildings, garages, sheds and greenhouses,</li> <li>the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground and all belonging to the home in which <b>you</b> live.</li> </ol> <p>Both a) and b) must be at the address shown on the Schedule.</p>	<p>Items covered under the Garden Option. These are trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.</p> <p>Aerials or satellite receiving equipment.</p> <p>Any home used for any trade, professional or business purposes except clerical business use.</p> <p>Mobile homes.</p> <p>Any amount exceeding the Buildings sum insured shown on the Schedule and limits shown on page 5.</p>

What is covered	What is not covered
Physical damage to the buildings described above caused by the following:	The excess, this is the first part of any claim that <b>you</b> must pay. It applies to all covers except 11, 15 and 17–19. The excess amount is shown on <b>your</b> Schedule.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm or flood.	<p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• frost,</li> <li>• a rise in the water table (the level below which the ground is completely saturated with water).</li> </ul> <p>Damage to fences or gates.</p>
3. Freezing of water in fixed water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>Damage to the appliance or system which the water or oil escapes from, unless freezing causes the damage.</p> <p>Damage to any part of the buildings by Subsidence cover 4, as a result of escaping water.</p> <p>The cost of removing, repairing or replacing part a) the home in which <b>you</b> live, in order to locate the source of the escape of water or oil.</p> <p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p>
<p>4. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which <b>your</b> buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>The first part of any claim that <b>you</b> must pay is shown on the Schedule as the subsidence, heave or landslip excess.</p> <p>Damage to part b) the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground and all belonging to the home in which <b>you</b> live unless part a) the home in which <b>you</b> live is damaged by the same cause and at the same time.</p>

## Buildings Option (continued)

What is covered	What is not covered
	<p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of part a) the home in which <b>you</b> live are damaged by the same cause and at the same time.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• structures bedding down or settlement of newly made-up ground,</li> <li>• the coast or a riverbank being worn away,</li> <li>• or from demolition, alteration or repair to the home,</li> <li>• or from poor or faulty design, workmanship or materials,</li> <li>• sulphate reacting with any materials from which any part of the buildings is constructed.</li> </ul>
5. Theft or attempted theft.	<p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>Loss or damage when the home 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</b> home.</p>
6. Falling aerials or satellite receiving equipment, their fittings or masts.	
7. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Damage by pets.
8. Falling trees or branches.	<p>Damage to fences or gates.</p> <p>The cost of removal if the fallen tree or branch has not caused damage to the buildings.</p>
9. Malicious acts or vandalism.	<p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>Loss or damage when the home 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</b> home.</p>
10. Riot, civil commotion.	
<p>11. Fees and related costs necessarily incurred in repairing or replacing damaged parts of the buildings, provided that the damage is covered under the policy and subject to <b>our</b> prior written agreement.</p> <p><b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>• architects, engineers, surveyors and legal fees,</li> <li>• the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of the home,</li> <li>• the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of the home are repaired or replaced.</li> </ul>	<p>Any fees and costs that <b>you</b> have to pay for preparing or furthering any claim.</p> <p>Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if <b>you</b> were made aware of the need to meet them before the damage happened, or these or any other fees or related costs apply to any undamaged parts of the buildings.</p>
<p>12. Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from <b>your</b> home, for which <b>your family</b> is legally responsible.</p> <p>If, following a blockage, normal methods of releasing a blockage between the main sewer and <b>your</b> home are unsuccessful, <b>we</b> will pay the cost of breaking into and repairing the pipe.</p> <p><b>We</b> will also pay for necessary costs that <b>you</b> incur in locating the source of the damage, including the reinstatement of any wall, drive, fence or path removed or damaged during the search.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.</p> <p>Damage by water escaping, which results in subsidence, movement, settlement or shrinkage of any part of <b>your</b> buildings or of the land belonging to <b>your</b> buildings.</p> <p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to <b>your</b> home.</p> <p>Damage caused by or from poor or faulty design, workmanship or materials.</p> <p>Damage caused by sulphate reacting with any materials from which any part of the buildings is constructed.</p>
13. Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of <b>your</b> home.	<p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>The replacement cost of any part of the item other than the broken glass.</p>
<p>14. Locks and keys.</p> <p>Accidental damage to the locks of, or loss of the keys to, the outside doors of <b>your</b> home or to safes and alarms in <b>your</b> home.</p> <p><b>We</b> will pay for the replacement of the lock mechanism or, at <b>our</b> option, will change the locks.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by any process of repair or restoration.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p>



## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

What is covered	What is not covered
<p>15. Alternative accommodation.</p> <p>The cost of alternative accommodation for <b>your family</b> if the home is uninhabitable as a result of damage to the buildings by covers 1–10 and 12–13 of the Buildings Option, plus covers of the Buildings Accidental Damage Option if it has been selected. <b>We</b> will pay the:</p> <ul style="list-style-type: none"> <li>• additional cost of similar short-term accommodation including that required for any pets living with <b>you</b>,</li> <li>• rent that <b>you</b> would have received but have lost, including ground rent.</li> </ul>	<p>Any costs that <b>you</b>:</p> <ul style="list-style-type: none"> <li>• have to pay once the home becomes habitable again,</li> <li>• agree to pay without <b>our</b> written permission.</li> </ul> <p>The cost of alternative accommodation for anyone who is not a member of <b>your family</b>.</p> <p>Any costs arising from damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>16. Emergency services.</p> <p>Damage caused by the emergency services while getting into the buildings to deal with an emergency.</p>	<p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>17. Selling the home.</p> <p>Cover when selling the buildings.</p> <p>If, between the date of exchange of contracts and completion of the sale, there is damage by anything insured under covers 1–10 of the Buildings Option, the buyer shall be entitled to the benefit of this cover once the sale has been completed.</p>	<p>This cover does not apply if insurance on the buildings of the home has been arranged by or for the buyer.</p> <p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>18. Legal liability defective premises.</p> <p>Legal liabilities which result from the ownership of any home previously occupied by <b>you</b> and insured by <b>us</b> and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as <b>you</b> do not have this cover under another policy.</p> <p>The most <b>we</b> will pay is £2,000,000, plus defence costs agreed by <b>us</b> in writing.</p>	<p>Any home in which <b>you</b> still hold legal title or have an interest.</p> <p>Any incident which happens more than 7 years after the last day of the last <b>insurance period</b> in respect of any home previously insured by <b>us</b> and owned and occupied by <b>you</b>.</p> <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:</p> <ul style="list-style-type: none"> <li>• any employment, trade, profession or business of any of <b>your family</b>,</li> <li>• The Party Wall etc. Act 1996.</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 covered by any other policy.</p>
<p>19. Legal liability as owner.</p> <p>The legal liability of <b>your family</b> as owner of the buildings and land belonging to it, 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>• accidental damage to physical property.</li> </ul> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p> <p>The most <b>we</b> will pay is £2,000,000, plus defence costs agreed by <b>us</b> in writing.</p>	<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>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:</p> <ul style="list-style-type: none"> <li>• any employment, trade, profession or business of any of <b>your family</b>,</li> <li>• The Party Wall etc. Act 1996.</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 covered by any other policy.</p>
<p>20. Trace and access.</p> <p><b>We</b> will pay the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system that has caused an escape of water or oil.</p>	<p>The excess.</p>
<p>How to make a claim</p> <p>If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b>.</p> <p><b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.</p>	

## Buildings Accidental Damage Option

This Option sets out the cover provided for buildings accidental damage. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is covered	What is not covered
<p>21. Accidental damage to buildings.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>The excess, this is the first part of any claim that <b>you</b> must pay.</p> <p>The excess amount is shown on <b>your</b> Schedule.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> <li>• water entering the home other than by storm or flood,</li> <li>• mechanical, electrical or electronic fault or breakdown,</li> <li>• the coast or a riverbank being worn away,</li> <li>• sulphate reacting with any materials from which <b>your</b> home is built.</li> </ul> <p>Damage caused by or from:</p> <ul style="list-style-type: none"> <li>• poor or faulty design, workmanship or materials,</li> <li>• subsidence, heave, landslip, structures bedding down or settlement of newly made-up ground,</li> <li>• demolition, alteration or repair.</li> </ul> <p>Damage which is specifically excluded by any cover listed elsewhere in the Buildings Option.</p>

### How to make a claim

If **you** wish to claim under this Option, please contact **us** on **0845 078 3838**.

**You** should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.

## Contents Option

This Option sets out the cover provided for contents. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is included	What is not included
<p>All of the following are included (as long as they belong to <b>you</b> or <b>your family</b>, or <b>you</b> or <b>your family</b> are legally responsible for them and, with the exclusion of business equipment, that they are used for private purposes):</p> <p><b>Household goods</b></p> <p>This means the things that <b>you</b> keep in the home, that <b>you</b> use to furnish the home and which normally stay at home. If <b>you</b> were to move home, <b>you</b> would normally take these items with <b>you</b>: for example, furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots and pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines.</p> <p>Household goods include tenants' fixtures, fittings and interior decorations.</p> <p><b>Personal effects</b></p> <p>This means clothes and articles of a strictly personal nature that are likely to be worn, used or carried. For example, mobile phones and sports equipment.</p> <p><b>Valuables</b></p> <p>This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which include video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p><b>Money</b></p> <p>Current bank notes and coins, stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon and retail vouchers and season or travel tickets that are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p>	<p>Any amount exceeding the limits shown on the Schedule and on page 5.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.</p> <p>Fixtures and fittings apart from tenants' fixtures, fittings and interior decorations.</p> <p>Any living creature.</p> <p>Documents other than as shown in cover 20.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> <li>• 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,</li> <li>• money used or held for any trade, professional or business purposes.</li> </ul> <p>Items covered under the Garden Option. These are trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.</p> <p>The most <b>we</b> will pay for money is £1,000.</p> <p>The most <b>we</b> will pay for credit card liability is £1,000 (in most cases, <b>you</b> will only be liable for the first £50 per card).</p> <p>The most <b>we</b> will pay for business equipment is £10,000, which can include an amount up to £500 for business stock.</p> <p>The most <b>we</b> will pay for documents is £2,500.</p>

## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

What is included	What is not included
<p><b>Credit card liability</b> Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, which are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p> <p><b>Business equipment</b> This means computers and ancillary equipment (excluding data) and equipment used for business, trade or profession, and includes stock but excludes money.</p> <p><b>Documents</b> This means deeds, bonds or securities. A security is defined as any document or certificate which is proof of money owed to any of <b>your family</b>.</p>	

What is covered	What is not covered
Loss or damage to contents in the home at the address shown on the Schedule, including contents in its detached annexes, outbuildings, garages, sheds and greenhouses, caused by the following:	The excess, this is the first part of any claim that <b>you</b> must pay. It applies to all covers except 15, 24 and 27. The excess amount is shown on <b>your</b> Schedule.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
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. Theft or attempted theft using force and violence to get into or out of <b>your</b> home.	Any amount exceeding £5,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse. Loss or damage when the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.
4. Theft or attempted theft not using force and violence to get into or out of <b>your</b> home.	Loss or damage while: <ul style="list-style-type: none"> <li>the home 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 the home,</li> <li>the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days,</li> <li><b>your</b> home is used to receive any visitors or paying guests in connection with any trade, profession or business.</li> </ul> Loss by deception unless the only deception was someone tricking their way into <b>your</b> home. Any amount exceeding £5,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. Loss of money.
5. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	Damage to the appliance or system which the water or oil escapes from. The cost of replacing the water or oil that has escaped. Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.
6. Malicious acts or vandalism.	Loss or damage when the home 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 the home. Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.
7. Riot, civil commotion.	
8. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslide. Subsidence means downward movement of the site on which <b>your</b> buildings stand, by a cause other than the weight of the buildings themselves. Heave means upward and/or lateral movement of the site on which the buildings stand caused by swelling of the ground. Landslip means downward movement of sloping ground.	Loss or damage caused by: <ul style="list-style-type: none"> <li>solid floors moving, unless the foundations of the outside walls of the home are damaged by the same cause and at the same time,</li> <li>structures bedding down or settlement of newly made-up ground,</li> <li>the coast or a riverbank being worn away,</li> <li>or from demolition, alteration or repair to the home,</li> <li>or from poor or faulty design, workmanship or materials.</li> </ul>
9. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
10. Falling trees or branches.	
11. Falling aerials or satellite receiving equipment, their fittings or masts.	

## Contents Option (continued)

What is covered	What is not covered
<p>12. Accidental damage to TV, satellite, video, audio entertainment equipment and computer equipment while in <b>your</b> home. Video and audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CDs, DVDs and computer games. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b>. Damage by water entering <b>your</b> home other than by storm or flood. Damage by mechanical, electrical or electronic fault or breakdown. Loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it. Mobile phones.</p>
<p>13. Accidental breakage of mirrors, ceramic hobs in freestanding cookers or glass which forms part of the furniture in the home.</p>	<p>The replacement cost of any part of the item other than the broken glass. Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b>.</p>
<p>14. Locks and keys. Accidental damage to the locks of, or loss of the keys to, the outside doors of <b>your</b> home or to safes and alarms in <b>your</b> home. <b>We</b> will pay for the replacement of the lock mechanism or, at <b>our</b> option, will change the locks. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by any process of repair or restoration. Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p>
<p>15. Credit card liability. <b>You</b> or <b>your family's</b> liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with <b>you</b>. Where <b>you</b> have reported <b>your</b> credit card, cheque card or cash dispenser card for unauthorised or fraudulent use, in most cases, <b>you</b> will only be liable for the first £50 per card. Do not forget to inform the police and issuing authorities as soon as possible in the event of a loss.</p>	<p>Any loss unless <b>you</b> or <b>your family</b> have complied with the terms and conditions of the issuing authority. Any loss or claim due to accounting errors or omissions. Any amount exceeding £1,000 (in most cases, <b>you</b> will only be liable for the first £50 per card). Any liability <b>you</b> or <b>your family</b> incur while living away from the home when studying at university, college or school.</p>
<p>16. Accidental loss of metered water, liquid petroleum gas or oil at <b>your</b> home.</p>	<p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days. Loss or damage by any cover listed in the Contents Option and which is specifically excluded under that cover. Any amount exceeding £5,000.</p>
<p>17. Temporary removal. Loss or damage to contents caused by covers a)–i) below while they are moved temporarily away from the home, into a bank or safe deposit or to a building or residence where <b>your family</b> is living or working within the British Isles.</p>	<p>Loss or damage to contents while they are moved temporarily away from the home to a building or residence, while a member of your family is studying at university, college or school within the British Isles.</p>
a) Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
b) Storm or flood.	Loss or damage to any contents in the open.
c) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.
d) Riot, civil commotion.	
e) Malicious acts or vandalism.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.
f) Theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept.	Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there. Loss or damage to any contents in the open.
g) Falling trees or branches.	
h) Falling aerials or satellite receiving equipment, their fittings or masts.	
i) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
18. Contents in the open. Loss or damage to the contents by covers a)–h) below while in the open on the land belonging to the home at the address shown on <b>your</b> Schedule, caused by:	Any amount exceeding £5,000.
a) Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
b) Storm or flood.	
c) Riot, civil commotion.	

## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

What is covered	What is not covered
d) Malicious acts or vandalism.	Loss or damage if the home has not been lived in by <b>your family</b> for more than 60 consecutive days. Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b> .
e) Theft or attempted theft.	Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b> . Loss or damage while the home is used to receive visitors or paying guests in connection with <b>your</b> business. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. Loss of money. Loss by deception unless the only deception was someone tricking their way into <b>your</b> home.
f) Falling trees or branches.	
g) Falling aerials or satellite receiving equipment, their fittings or masts.	
h) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
19. Alternative accommodation. The cost of alternative accommodation for <b>your family</b> if the home is uninhabitable as a result of damage to the contents by covers 1–13, 16, 20–22 and 31 of this Option plus covers of the Contents Accidental Damage Option if it has been selected; <b>we</b> will pay the: <ul style="list-style-type: none"> <li>• additional cost of similar short-term accommodation including that required for any pets living with <b>you</b>,</li> <li>• cost of temporary storage of the contents.</li> </ul> If <b>you</b> are a tenant, this cover will be provided as long as no other insurance covers this loss.	Any costs that <b>your family</b> would have to pay once <b>your</b> home becomes habitable again. Any costs that <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 the Contents Option and which is specifically excluded under that cover.
20. Documents. Loss or damage by covers 1–11 to documents (other than money) while: <ul style="list-style-type: none"> <li>a) within the main building of <b>your</b> home,</li> <li>b) deposited for safe custody in any bank safe deposit or bank solicitor's strongroom anywhere in the world.</li> </ul>	Documents solely used for business, trade, profession or employment purposes. <b>We</b> won't pay more than £2,500 for any one claim.
21. Visitors' personal effects. Loss or damage by covers 1–11 to visitors' personal effects while contained within <b>your</b> home.	Loss or damage which is specifically excluded under covers 1–11. <b>We</b> won't pay more than £2,500 for each visitor for any one claim.
22. Domestic staff's personal effects. Loss or damage by covers 1–11 to domestic staff's personal effects contained within <b>your</b> home.	Loss or damage which is specifically excluded under covers 1–11. <b>We</b> won't pay more than £1,000 for each member of domestic staff for any one claim.
23. Freezer food. The cost of replacing food in a freezer in <b>your</b> home that has been spoilt by an accidental change in temperature.	Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your</b> home. Frozen food solely used for business, trade, profession or employment purposes.
24. Legal liability. The personal legal liability of <b>your family</b> : <ul style="list-style-type: none"> <li>• as occupier of the home and its land,</li> <li>• as individuals,</li> <li>• as an employer to any of <b>your family's</b> domestic employees,</li> </ul> to pay damages and costs to others which arise from any single event occurring during the <b>insurance period</b> which results in: <ul style="list-style-type: none"> <li>• accidental death, disease, illness or accidental physical injury to anyone,</li> <li>• accidental damage to physical property.</li> </ul> The most <b>we</b> will pay is £2,000,000, except where there is accidental bodily injury to a domestic employee, where the most <b>we</b> will pay is £10,000,000. <b>We</b> will also pay defence costs agreed by <b>us</b> in writing. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.	Anything owned by or the legal responsibility of <b>your family</b> . 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> ). 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. Liability arising from: <ul style="list-style-type: none"> <li>• any employment, trade, profession or business of any of <b>your family</b>,</li> <li>• any of <b>your family</b> passing on any disease or virus,</li> <li>• the ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models), gliders, hang-gliders, caravans or trailers,</li> <li>• any of <b>your family</b> owning land or buildings,</li> <li>• The Party Wall etc. Act 1996.</li> </ul> Liability accepted by any of <b>your family</b> under any agreement, unless the liability would exist without the agreement. Liability covered by any other policy.
25. Tenants liability. If <b>you</b> are legally liable under the terms of <b>your</b> tenancy agreement (not as owner, leaseholder or landlord) for damage to the home, <b>we</b> will provide covers 1–11 of the Buildings Option.	Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover. Any amount exceeding £20,000.

## Contents Option (continued)

What is covered	What is not covered
26. Tenants improvements. Damage by covers 1–11 of the Buildings Option to fixed improvements and fixed internal decorations which <b>you</b> have added as a tenant of the home.	Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover. Any amount exceeding £20,000.
27. Unrecovered damages. <b>We</b> will pay the amount of any award of damages made in <b>your</b> or <b>your family's</b> favour which: a) is in respect of death, bodily injury or illness or damage to property of such nature that <b>you</b> or <b>your family</b> would have been entitled to a claims payment under liability to the public had <b>you</b> or <b>your family</b> been responsible for the injury or damage, and b) is made by a <b>court</b> within the United Kingdom, Isle of Man or Channel Islands, and c) is still outstanding 6 months after the date on which it is made, and d) is not the subject of an appeal.	<b>We</b> won't pay more than £2,000,000 in respect of any one award.
28. Emergency services. <b>We</b> will pay for damage to the contents caused by the emergency services while getting into <b>your</b> home to deal with an emergency.	Damage which is specifically excluded by any cover listed elsewhere in the Contents Option.
29. Shopping in transit. Loss or damage to food and domestic purchases while being transported from the shops to <b>your</b> home.	Theft from an unattended road vehicle unless this is from a locked luggage boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle. <b>We</b> won't pay more than £1,000 for any one claim.
30. Dependent relative. The contents belonging to <b>your</b> dependent relative which they have with them while living in a nursing home.	Loss or damage by theft unless it involves forcible and violent entry to or exit from a building. <b>We</b> won't pay more than £2,500 for any one claim.
31. Accidental loss or damage while a professional removal firm is moving <b>your</b> contents from <b>your</b> home directly to <b>your</b> new permanent home in the British Isles. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose. If <b>you</b> are not using a professional removal firm, please contact <b>us</b> on 0845 078 7560 to arrange this cover.	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</b> contents are in storage or being moved to or from storage. Loss of money.
32. Music, film or electronic data downloads. The cost of replacing non-recoverable music, film or electronic data legally downloaded by <b>your family</b> , from a legitimate website following loss or damage to <b>your</b> contents.	The cost of remaking or recreating any non-recoverable music, film or electronic data. Any data not commercially available at the time of loss. Any amount exceeding £5,000.
How to make a claim	
If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b> . <b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.	

## Contents Accidental Damage Option

This Option sets out the cover provided for contents accidental damage. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is covered	What is not covered
33. Accidental damage or loss to contents while in <b>your</b> home. Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.	The excess, this is the first part of any claim that <b>you</b> must pay. The excess amount is shown on <b>your</b> Schedule. Loss or damage if the home has not been lived in by <b>your family</b> for more than 60 consecutive days. Loss or damage when the home is lent, let or sub-let to anyone other than <b>your family</b> . Deterioration of food. Damage by: <ul style="list-style-type: none"> <li>water entering the home other than by storm or flood,</li> <li>mechanical, electrical or electronic fault or breakdown,</li> <li>any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</li> </ul>
How to make a claim	
If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b> . <b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.	

## Personal Possessions Option

This Option sets out the cover provided for personal possessions. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is included	What is not included
<p>All of the following are included provided that they belong to <b>you</b> or <b>your family</b> or <b>you</b> or <b>your family</b> are legally responsible for them and they are used for private purposes.</p> <p><b>Personal possessions</b> This means clothing when taken away from the home, jewellery, watches and personal items which <b>your family</b> normally wear or carry, sports or camping equipment and their accessories, wheelchairs or electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use, which are all owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p> <p><b>Money</b> Current banknotes and coins, stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon and retail vouchers and season or travel tickets, which are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p> <p><b>Credit card liability</b> Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, which are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract. If a reduced premium rate applies for items permanently kept in <b>your</b> bank, <b>we</b> must be told prior to <b>you</b> removing them, otherwise they won't be covered.</p>	<p>Anything used solely for trade, professional or business purposes. Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached. China, glass, pottery and any other items of a similar nature which are fragile. Trailer tents. Any living creature. Any amount exceeding the Personal Possessions sum(s) insured shown on the Schedule and limits on page 5. Any amount exceeding £5,000 for each claim for theft or attempted theft from any detached outbuilding, garage, shed or greenhouse. Money does not include:</p> <ul style="list-style-type: none"> <li>• 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,</li> <li>• money used or held for any trade, professional or business purposes.</li> </ul> <p>The most <b>we</b> will pay for money is £1,000. Credit card liability does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes. Loss or damage to personal possessions and money, while they are in the custody or control of any member of <b>your family</b> who is living away from the home while studying at university, college or school. The most <b>we</b> will pay for credit card liability is £1,000 (in most cases, <b>you</b> will only be liable for the first £50 per card).</p>
What is covered	What is not covered
<p>1. Loss or damage to personal possessions or money belonging to <b>you</b> or <b>your family</b> while anywhere in the world.</p>	<p>The excess, this is the first part of any claim that <b>you</b> must pay. Loss or damage from the cost of remaking any film, disc or tape or the value of any information contained on it. 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 boot or closed compartment.</li> </ul> <p>Any amount exceeding £5,000 for items left in an unattended motor vehicle. Loss or damage to items not in the care, custody or control of <b>you</b> or <b>your family</b> or an authorised person. Loss or damage caused by theft or attempted theft from an unlocked hotel room. Loss or damage caused by mechanical or electrical breakdown or failure. Loss or damage to documents. Loss or damage where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason. Loss or damage specifically provided for elsewhere in this policy. Loss or damage to computers or computer equipment:</p> <ul style="list-style-type: none"> <li>• by erasure or distortion of data,</li> <li>• by accidental erasure or misfiling of documents or records,</li> <li>• by contamination.</li> </ul> <p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days. Loss or damage in <b>your</b> home by theft, malicious acts or vandalism when <b>your</b> home 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</b> home. Loss of or damage to pedal cycles. Loss or damage caused by water entering the home other than from a storm or flood.</p>



## Personal Possessions Option (continued)

What is covered	What is not covered
<p>2. Credit card liability.</p> <p><b>You</b> or <b>your family's</b> liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with <b>you</b>.</p> <p>Where <b>you</b> have reported <b>your</b> credit card, cheque card or cash dispenser card for unauthorised or fraudulent use, in most cases, <b>you</b> will only be liable for the first £50 per card.</p>	<p>Any loss or claim:</p> <ul style="list-style-type: none"> <li>• unless <b>you</b> and <b>your family</b> have complied with the terms and conditions of the issuing authority,</li> <li>• due to accounting errors or omissions,</li> <li>• incurred by any member of <b>your family</b> who is living away from home while studying at university, college or school.</li> </ul>

How to make a claim
<p>If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b>.</p> <p><b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.</p>

## Student Cover

This section sets out the cover provided for student contents while the student is away from the home while studying at university, college or school in the British Isles.

What is included	What is not included
<p>As long as the contents belong to <b>you</b> or <b>your family</b>, or <b>you</b> or <b>your family</b> are legally responsible for them and, with the exclusion of business equipment, that they are used for private purposes.</p> <p><b>Household goods</b></p> <p>This means the things that <b>you</b> keep in the home, that <b>you</b> use to furnish the home and which normally stay at home. If <b>you</b> were to move home, <b>you</b> would normally take these items with <b>you</b>: for example, furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots and pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines.</p> <p>This includes tenants' fixtures, fittings and interior decorations.</p> <p><b>Personal effects</b></p> <p>This means clothes and articles of a strictly personal nature that are likely to be worn, used or carried. For example, mobile phones and sports equipment.</p> <p><b>Valuables</b></p> <p>This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which include video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p><b>Money</b></p> <p>Current banknotes and coins, stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon and retail vouchers and season or travel tickets that are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p> <p><b>Credit card liability</b></p> <p>Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, which are owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.</p> <p><b>Business equipment</b></p> <p>This means computers and ancillary equipment (excluding data) and equipment used for business, trade or profession, and includes stock but excludes money.</p> <p><b>Documents</b></p> <p>This means deeds, bonds or securities.</p> <p>A security is defined as any document or certificate which is proof of money owed to any of <b>your family</b>.</p>	<p>Any amount exceeding the limits shown on the Schedule and on page 6.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.</p> <p>Fixtures and fittings apart from tenants' fixtures, fittings and interior decorations.</p> <p>Any living creature.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> <li>• 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,</li> <li>• money used or held for any trade, professional or business purposes.</li> </ul> <p>Credit card liability does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.</p> <p>Pedal cycle does not include any motorised pedal cycles.</p>



## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

What is included	What is not included
<p><b>Pedal cycle</b> Any pedal cycle and its accessories that is owned by <b>your family</b> or is <b>your family's</b> responsibility under contract.</p> <p>Under the Student Cover, the most <b>we</b> will pay for any one claim is £5,000. Included within the £5,000:</p> <ul style="list-style-type: none"> <li>computers, including notebooks, laptops, desktop computers and palm tops, fax machines, printers, electronic data downloads and film downloads – limit is £1,500 in total,</li> <li>business equipment – limit is £500 in total,</li> <li>games and game players including hand held and consoles – limit is £500 in total,</li> <li>DVDs, CDs, video tapes, records and cassettes – limit is £500 in total,</li> <li>pedal cycle – limit is £500,</li> <li>money – limit is £200,</li> <li>credit card liability – limit is £1,000 (in most cases, <b>you</b> will only be liable for the first £50 per card).</li> </ul> <p>The maximum limit is £1,500 for any one item.</p>	

What is covered	What is not covered
1. Loss or damage to your household goods, business equipment and documents caused by covers a)–i) while they are moved temporarily away from the home to a building or residence where <b>your family</b> lives while studying at university, college or school within the British Isles.	The excess, this is the first part of any claim that <b>you</b> must pay.
a) Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
b) Storm or flood.	Loss or damage to any household goods, business equipment and documents in the open.
c) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	
d) Riot, civil commotion.	
e) Malicious acts or vandalism.	
f) Theft or attempted theft using force and violence to get into or out of the building or residence where <b>your family</b> lives while studying at university, college or school within the British Isles.	Loss or damage to any household goods, business equipment and documents in the open.
g) Falling trees or branches.	
h) Falling aerials or satellite receiving equipment, their fittings or masts.	
i) Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
In addition, <b>we</b> provide cover for the following:	
2. Loss or damage to <b>your</b> household goods, business equipment and documents while they are being moved directly to or from the home to a building or residence where <b>your family</b> lives while studying at university, college or school within the British Isles.	The excess, this is the first part of any claim that <b>you</b> must pay. 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</b> household goods, business equipment and documents are in storage or being moved to or from storage.
3. Loss or damage to pedal cycles while in the possession of any of <b>your family</b> while they are studying at university, college or school in the British Isles when:	The excess, this is the first part of any claim that <b>you</b> must pay. Any amount exceeding £500. Loss or damage to any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved. Loss by deception unless the only deception was someone tricking their way into the buildings or residence where <b>your family</b> lives. Any motorised pedal cycle.
4. Loss or damage to personal effects, valuables and money while in the possession of any of <b>your family</b> while studying at university, college or school when:	The excess, this is the first part of any claim that <b>you</b> must pay. Loss or damage:
a) anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean,	<ul style="list-style-type: none"> <li>by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies,</li> <li>caused by theft or attempted theft from an unlocked hotel room.</li> </ul>
b) anywhere in the world for up to 60 days during any <b>insurance period</b> as shown on <b>your</b> Schedule.	<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 boot or closed compartment.</li> </ul> <p>Loss by deception unless the only deception was someone tricking their way into the buildings or residence where <b>your family</b> lives. Loss of value or loss due to errors or omissions in receipts, payments or accountancy. Loss of money not reported to the police within 24 hours of discovery.</p>

## Student Cover (continued)

What is covered	What is not covered
	The most <b>we</b> will pay for personal effects and valuables in total is £3,000 and for any one item is £1,500. The most <b>we</b> will pay for money in total is £200.
5. Credit card liability. <b>Your</b> or <b>your family's</b> liability under the terms of any credit card, cheque card or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with <b>you</b> . Where <b>you</b> have reported <b>your</b> credit card, cheque card or cash dispenser card for unauthorised or fraudulent use, in most cases, <b>you</b> will only be liable for the first £50 per card.	Any loss or claim: <ul style="list-style-type: none"> <li>• unless <b>your family</b> have complied with the terms and conditions of the issuing authority,</li> <li>• due to accounting errors or omissions,</li> <li>• incurred by any member of <b>your family</b> who is not living away from home while studying at university, college or school.</li> </ul>

How to make a claim
If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b> . <b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.

## Pedal Cycle Option

This Option sets out the cover provided for pedal cycles. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is included	What is not included
Any pedal cycle and its accessories owned by <b>you</b> or <b>your family</b> or which is <b>your</b> or <b>your family's</b> responsibility under contract.	Any motorised pedal cycles.

What is covered	What is not covered
Loss of or damage to pedal cycles while in the possession of <b>you</b> or any of <b>your family</b> when: <ol style="list-style-type: none"> <li>anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean,</li> <li>anywhere in the world for up to 60 days during any <b>insurance period</b> as shown on <b>your</b> Schedule.</li> </ol>	The excess, this is the first part of any claim that <b>you</b> must pay. Any amount exceeding the limits shown on the Schedule. Loss or damage: <ul style="list-style-type: none"> <li>• to any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved,</li> <li>• to any pedal cycle, from the home, if the home has not been lived in by <b>your family</b> for more than 60 consecutive days.</li> </ul> Loss by deception unless the only deception was someone tricking their way into <b>your</b> home. Loss or damage to pedal cycles, while they are in the possession of any member of <b>your family</b> who is living away from the home while studying at university, college or school.

How to make a claim
If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b> . <b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.

## Garden Option

This Option sets out the cover provided for the garden. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

If this section is selected and is shown as included on the Policy Schedule and if the Contents Accidental Damage section is also selected and is shown as included on the schedule, **we** will automatically add Accidental Damage Cover for the items covered in the Garden Option.

What is included	What is not included
Garden means trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden, including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues which are all owned by <b>your family</b> or are <b>your family's</b> responsibility under contract.	Items covered under the Buildings, Contents, Personal Possessions, Student Cover and Pedal Cycle Options. Accidental damage unless the Contents Accidental Damage Option has been selected. Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles (other than garden machinery) or parts or accessories for any of them, whether attached or detached. Anything used for trade, professional or business purposes. The most <b>we</b> will pay for any one claim is £5,000.

## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

What is covered	What is not covered
Loss or damage to the garden and items in the garden at the address shown on the Schedule, including items in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	The excess, this is the first part of any claim that <b>you</b> must pay. It applies to covers 1–10 and is shown on the Schedule. Any amount exceeding the limit shown on the Schedule. Loss or damage if: <ul style="list-style-type: none"> <li>the home has not been lived in by <b>your family</b> for more than 60 consecutive days,</li> <li>anyone who is not a member of <b>your family</b> is living in the home.</li> </ul> Both of the above only apply to covers 4 and 5.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm or flood.	Damage to trees, shrubs, plants, hedges and lawns.
3. Riot, civil commotion.	
4. Malicious acts or vandalism.	
5. Theft or attempted theft.	Loss or damage if the home and/or garden are used to receive visitors or paying guests in connection with <b>your</b> trade, profession or business.
6. Falling trees or branches.	Damage to shrubs, plants, hedges and lawns.
7. Falling aerials or satellite receiving equipment, their fittings or masts.	
8. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
9. Accidental damage. This means sudden, unexpected and visible damage which has not been caused on purpose. This cover only applies if the Contents Accidental Damage Option has been selected.	Damage to trees, shrubs, plants, hedges and lawns. Damage while anyone who is not a member of <b>your family</b> lives in the home, unless <b>we</b> have agreed to provide the Contents Accidental Damage Option and this cover is shown as insured on the Schedule. Damage by mechanical, electrical or electronic fault or breakdown. Any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover.
In addition, <b>we</b> provide the following cover:	
10. <b>We</b> will pay for the re-landscaping of <b>your</b> garden at the home as a result of damage caused by the emergency services.	Loss or damage by any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover except for damage to trees, plants, shrubs, hedges and lawns.
How to make a claim	
If <b>you</b> wish to claim under this Option, please contact <b>us</b> on <b>0845 078 3838</b> . <b>You</b> should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.	

## Home Emergency Option

This Option sets out the cover provided for home emergency. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

What is covered	What is not covered
The Home Emergency Option only covers <b>you</b> against the costs of certain household situations, which <b>you</b> will find described in covers 1–7 in this Option. <b>We</b> will pay the cost of the repair, parts and call-out charges for work undertaken at the address shown on the Schedule by a tradesperson authorised by <b>us</b> to carry out temporary or permanent repairs in the circumstances detailed, which if not dealt with immediately upon discovery will make the home unsafe or insecure for <b>you</b> , cause damage to the home or its contents, or result in the home losing its main source of heating, lighting or water (hot or cold). The Home Emergency Option does not cover everything which <b>you</b> might regard as an emergency. It does not cover normal day-to-day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps. If a permanent repair is necessary, the authorised tradesperson will carry it out, provided that it can be effected at a similar expense to a temporary repair. This cover may not provide the cost of full repair or replacement. An authorised tradesperson is approved and instructed by <b>us</b> and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to <b>our</b> contractor.	Any incident not reported to <b>us</b> immediately upon discovery. Garages (unless integral to the home), sheds, greenhouses and any other outbuilding which is not designed to be permanently lived in. Land belonging to the home. Gas leaks other than under cover 7. Any subsequent repairs for the same damage or system. Permanently replacing or removing paths or driveways in order to deal with the emergency. Any repair arising from circumstances known to <b>you</b> before <b>you</b> asked <b>us</b> to provide cover. Any system, equipment or facility having reached the end of its expected working life. Damage caused as a result of any system, equipment or facility having reached the end of its expected working life. The normal day-to-day maintenance of the home, system(s) or facility. Any equipment not installed, operated, maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British Standards. Any equipment which has been the subject of a manufacturer recall, unless the recall advice was followed and any changes required were implemented.

## Home Emergency Option (continued)

What is covered	What is not covered
	<p>Domestic appliances.</p> <p>Loss or damage while the home in which <b>you</b> live has not been lived in by <b>your family</b> for more than 60 consecutive days.</p> <p>Loss or damage while the home is lent, let or sub-let to anyone other than <b>your family</b>.</p> <p>Repairs which are made by anyone other than the tradesperson authorised by <b>us</b>.</p> <p>Costs incurred without <b>our</b> agreement.</p> <p>Any loss, expenses or costs of any kind that are not directly caused by the event that led to <b>your</b> claim.</p> <p>Any home used for any trade, professional or business purposes except clerical business.</p> <p>Any amount exceeding the sum insured shown on the Schedule.</p> <p>The most <b>we</b> will pay for any one claim, including the cost of the repair, parts, call-out charges, alternative accommodation and VAT is up to £1,500.</p>
<b>We will pay the cost of the repair, parts and call-out charges for:</b>	
1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system.	<p>Cesspits, septic tanks and associated fittings.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Shared drainage facilities, except on the land belonging to the home.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Escape of water outside of the home, which is not causing damage to the interior of the home or its contents.</p>
2. Loss of heating as a result of complete failure or breakdown of the primary heating system of the home.	<p>Boilers over 15 years old.</p> <p>Any boiler with an output of 60kW or more.</p> <p>The cost of repairing a heating system that, in <b>our</b> opinion, is beyond economical repair.</p> <p>The cost of replacing the heating system.</p> <p>Failure of the electricity and/or gas supplies as a result of:</p> <ul style="list-style-type: none"> <li>• industrial action by a public service company,</li> <li>• the electricity and/or gas supply being deliberately or accidentally cut or turned off.</li> </ul> <p>Failure or breakdown of a component which affects only the efficiency of the primary heating system.</p> <p>Failure or complete or partial breakdown as a result of the lack of fuel.</p> <p>Failure of boilers or heating systems that have not been inspected or serviced by a qualified person in accordance with the manufacturer's guidelines.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Damage to radiators. However, <b>we</b> will pay to isolate leaking radiators.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Removing asbestos, unless necessary to undertake insured repair.</p>
3. Complete failure of the electricity supply within the home.	<p>Failure of the electricity as a result of:</p> <ul style="list-style-type: none"> <li>• industrial action by a public service company,</li> <li>• the electricity supply being deliberately or accidentally cut off.</li> </ul> <p>Any mains service which is the responsibility of a public service company.</p>
4. Removing rats, mice or squirrels, or the treatment and removal of wasps' nests that occur inside the home or are attached to the main structure of the home.	<p>Damage outside of the home, which is not causing damage to the interior of the home or its contents.</p> <p><b>We</b> will not pay for more than two incidents in any one <b>insurance period</b>.</p>
5. Securing the home as a result of damage or breakage to the frame or glazing of the outside doors or windows of the home which leaves the home unsafe or insecure.	Damage caused deliberately by <b>your family</b> .
6. Repairs necessary to make the roof of the home watertight and prevent further damage.	The cost of replacing flat roofs.
<b>In addition, <b>you</b> are covered for the following:</b>	
7. The cost of overnight accommodation for <b>your family</b> , including that required for any pets normally living with <b>you</b> , if <b>we</b> agree that the home cannot be lived in.	The cost of overnight accommodation for anyone who is not a member of <b>your family</b> .

## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

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

### How to make a claim

If **you** wish to claim under this Option, please contact **us** on **0845 078 7599**.

**You** should also read the policy exclusions on page 29 and the policy and claims conditions on pages 26–27.

## Protected No Claims Discount Option

No claims discount is earned on **your** policy. The no claims discount will increase by one year for each year that **you** have not made a claim, up to the maximum number of years allowable.

**You** can choose whether or not to protect **your** no claims discount. If **you** do, in the event of a claim **you** will not lose the entire discount that **you** have earned. **Your** Policy Schedule will show whether **you** have chosen this Option and also how many years of no claims discount apply to **your** policy.

Any claims under the Buildings, Buildings Accidental Damage, Contents, Contents Accidental Damage, Personal Possessions, Student Cover, Pedal Cycle or Garden Options will affect **your** no claims discount.

Any claims under the Home Emergency, Legal Expenses and Identity Theft Options will not affect **your** no claims discount.

### If **you** choose to protect **your** no claims discount

**You** can make one claim in a three-year period and **your** no claims discount will not be reduced.

For any second or subsequent claim in a three-year period, **your** no claims discount will be reduced by two years for each claim.

### If **you** do not choose to protect **your** no claims discount

For each claim that **you** make in an **insurance period**, **your** no claims discount will be reduced by three years.

Once **your** no claims discount has been reduced or removed, it will subsequently increase by one year for each year that **you** do not make a further claim.

## Identity Theft

This section sets out the cover that **we** provide in cases of identity theft.

### What is covered

**We** will cover **you** or **your family** for the following expenses arising as a result of identity fraud:

1. Administration fees spent by **you** or **your family** when **you** or **your family** reapply for a loan following rejection due to incorrect information supplied by a credit reference agency. The most **we** will pay for an incident in this respect is £750.
2. Sums spent by **you** or **your family** for telephone and postal expenses for correspondence with financial institutions, credit agencies, law enforcement agencies or the police. The most **we** will pay for an incident in this respect is £250.
3. Loss of earnings as a result of **you** or **your family** having to take time off work to meet with financial institutions, credit agencies, law enforcement agencies or the police. The most **we** will pay for an incident in this respect is £150 per day up to a total of £7,500.
4. Fees for administering and notarising fraud affidavits or similar documents for financial institutions or credit agencies required to evidence the occurrence of identity fraud. The most **we** will pay for an incident in this respect is £2,500.
5. Legal fees that **we** have agreed to pay for the following:
  - the defence of a claim against **you** or **your family** by a financial institution,
  - the removal of any incorrect **court** judgements made against **you** or **your family**,
  - challenging the accuracy of any information in a credit reference report relating to **you** or **your family**.

### What is not covered

Any legal fees that **you** or **your family** pay or agree to pay without **our** written permission.  
Any loss resulting from **your** or any of **your family's** employment, business or professions.  
Any claim arising which happens outside the **insurance period**.  
Any expenses incurred due to any fraudulent, dishonest or criminal act by **you** or **your family** or any person acting with **you** or **your family**, whether acting alone or in collusion with others.  
Any amount exceeding £50,000 in total for any one incident.

### How to make a claim

If **you** wish to claim under this Option, please contact **us** on **0845 078 3838**.

**You** must contact the Identity Theft Helpline before **you** pay or agree to pay any costs.

**We** have appointed FirstAssist to administer Identity Theft on **our** behalf, including the administration of claims (FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU).

**You** should also read the exclusions and the claims conditions under the Legal Expenses section on pages 24–25 and the claims conditions on page 27 and the policy exclusions on page 29.

### Legal Expenses Option

This section explains the cover that **we** provide for **legal expenses** up to £100,000 for **any one claim**. If this section has been provided, it will be shown on the Policy Schedule as included unless the Schedule states 'Not insured under this policy'.

This section provides **you** with access to a wide range of effective solutions, including professional mediation, that are designed to address **your** individual circumstances.

The cover at a glance:

- personal injury,
- consumer protection,
- residential,
- employment,
- tax.

#### If you need legal advice

If **you** or **your family** need legal advice on any personal or domestic matter or are unsure of the best way forward, just call **our** free Legal Advice Helpline on the number shown on page 4 for expert advice and guidance at any time of the day or night.

#### If you think you might have a claim

If anything happens which might lead to a **legal expenses** claim, please call **us** for a claim form on **0845 078 7594** as soon as possible. Completed forms should be sent to **FirstAssist** Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

#### Words with special meanings

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

There are other words with special meanings listed on page 6 and **you** should also look at these.

#### Any one claim

All **legal proceedings**, including appeals, arising from or relating to the same original cause or event.

#### Arbitration

A meeting held in private to settle a dispute about the policy. This is less formal than a **court** hearing.

#### Court

A **court** or other appropriate authority.

#### Disbursements

Money that **your** solicitor has spent on **your** behalf in dealing with **your** case. These amounts are different from **your** solicitor's own fees and will be shown as a separate item on **your** solicitor's bill.

#### Expert witness

A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in **court**.

#### FirstAssist

FirstAssist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU.

#### Full enquiry

Action taken by HM Revenue and Customs (HMRC) following a notice issued under Section 9A of the Taxes Management Act 1970 saying that they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry', which involves examining and considering all areas of **your** tax affairs in detail.

#### Goods

Items **you** own or for which **you** are legally responsible, except motorised vehicles or parts of them, land, buildings, or items used for business purposes.

#### Household

**You**, **your** husband, wife, **partner**, children, parents and relatives who all normally live with **you** at **your** home.

#### Insurer

Royal & Sun Alliance Insurance plc.

#### Legal expenses

**Your representative's** fees, costs and **disbursements** which **we** have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an 'out-of-court' settlement to which **we** have agreed. This does not include any damages, fines or penalties that **you** have to pay.

#### Legal proceedings

Legal action in a civil **court** to protect **your** rights in a dispute.

#### Partner

A person **you** have a continuous relationship with who lives with **you** at **your** home.

#### Representative

The solicitor or other suitably qualified person appointed to act for **you**.

#### Territorial limits

Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Egypt, Gibraltar, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Switzerland, Tunisia, Turkey, Vatican City and islands in the Mediterranean.

#### We/our/us

Royal & Sun Alliance Insurance plc. **We** have appointed **FirstAssist** to administer **legal expenses** on **our** behalf including the administration of claims.

#### You/your

The person named as **policyholder** on **your** Policy Schedule and members of **your household**.

#### What is covered

**We** will provide the following cover for **legal expenses** up to £100,000 for **any one claim** unless **your** Policy Schedule states 'Not insured under this policy'.

**You** must have told **us** about the claim within 6 months of the cause of action arising. **We** must have given **our** agreement to support **your** claim.

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended within the **territorial limits**.

## Your John Lewis Home Insurance Policy Wording – Premier Select Cover

### A. Personal injury

What is covered	What is not covered
The cost of <b>you</b> taking <b>legal proceedings</b> against another person or organisation as a result of an event which causes <b>your</b> death or bodily injury.	<p>Anything that is excluded on page 24 of this policy.</p> <p>Any illness or injury which happens gradually or is not caused by a sudden or specific accident.</p> <p>Any illness or injury which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner.</p> <p>Defending civil <b>legal proceedings</b> that are connected with:</p> <ul style="list-style-type: none"> <li>• death, disease or illness of or bodily injury to anyone,</li> <li>• loss or destruction of, or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage.)</li> </ul> <p>Any claim to do with <b>your</b> use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for <b>your</b> death or bodily injury which happened while <b>you</b> were a passenger in a motor vehicle).</p> <p>Any claim where the amount in dispute is less than £250.</p>

### B. Consumer protection

What is covered	What is not covered
<p>1. The cost of <b>you</b> taking <b>legal proceedings</b> against another person or organisation as a result of:</p> <p>a) a dispute over a contract for buying, selling or renting <b>goods</b> or services,</p> <p>b) a person or organisation breaking the requirements of Part II, Section 13 of the Data Protection Act 1998, and where breaking those requirements results in <b>you</b> losing money.</p> <p>2. The cost of defending a legal action brought against <b>you</b> as a result of a dispute over a contract for buying, selling or renting <b>goods</b> or services.</p>	<p>Anything that is excluded on page 24 of this policy.</p> <p>Any dispute over a contract that arises less than 90 days after the <b>insurance period</b> first started, unless the dispute is to do with a contract which started after <b>you</b> took out the insurance.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing <b>your</b> home.</p> <p>Any dispute connected with letting, sub-letting or allowing another person to live in <b>your</b> home.</p> <p>Anything to do with a motor vehicle, its parts or accessories.</p> <p>Any claim where the amount in dispute is less than £250.</p> <p>Any matter connected with any freehold or leasehold property which <b>you</b> own and which is not <b>your</b> permanent residence.</p>

### C. Residential

What is covered	What is not covered
<p>1. The cost of <b>you</b> taking <b>legal proceedings</b> against another person or organisation as a result of:</p> <p>a) a person or organisation interfering with <b>your</b> legal rights relating to <b>your</b> home. (<b>You</b> must be legally entitled to live in <b>your</b> home.)</p> <p>b) a dispute over a contract in <b>your</b> name to buy or sell <b>your</b> home or former home or to rent <b>your</b> home as a tenant,</p> <p>c) an event which causes loss of or damage to <b>your</b> home.</p> <p>2. The cost of defending legal action brought against <b>you</b> as a result of:</p> <p>a) <b>you</b> allegedly interfering with another person's legal rights in connection with <b>you</b> owning or living in <b>your</b> home. (<b>You</b> must be legally entitled to live in <b>your</b> home.)</p> <p>b) a dispute over a contract in <b>your</b> name to buy or sell <b>your</b> home or former home or to rent <b>your</b> home as a tenant.</p>	<p>Anything that is excluded on page 24 of this policy.</p> <p>An event that happens less than 90 days after the <b>insurance period</b> first started.</p> <p>Any <b>legal proceedings</b> over loss or damage covered under a more specific insurance policy.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing <b>your</b> home.</p> <p>Any dispute about letting, sub-letting or allowing another person to live in <b>your</b> home.</p> <p><b>Legal proceedings</b> between <b>you</b> and a government department or a local authority, unless <b>you</b> could lose money if <b>your</b> case is not successful.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Any matter connected with any freehold or leasehold property which <b>you</b> own and is not <b>your</b> permanent residence.</p> <p>Any event which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.</p>

### D. Employment

What is covered	What is not covered
<p>1. The cost of <b>you</b> taking <b>legal proceedings</b> against <b>your</b> employer over <b>your</b> contract of employment. As soon as <b>you</b> knew of the dispute, <b>you</b> must have taken and followed legal advice from <b>us</b>.</p>	<p>Anything that is excluded on page 24 of this policy.</p> <p>A dispute with <b>your</b> employer or legal action brought against <b>you</b> less than 90 days after the <b>insurance period</b> first started.</p> <p>Any matter connected with a moneymaking activity other than a dispute with <b>your</b> employer over <b>your</b> contract of employment.</p>
<p>2. The cost of defending legal action brought against <b>you</b> within the <b>territorial limits</b> as a result of prosecution which results from <b>your</b> normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, the Data Protection Act 1998, or any Acts which replace or change these.</p>	<p>Anything that is excluded on page 24 of this policy.</p> <p>Defending any motoring prosecutions.</p> <p>Defending civil <b>legal proceedings</b> that are connected with <b>your</b> duties as a member of a profession or <b>your</b> duties as a director or officer of any company.</p>



## Legal Expenses Option (continued)

### E. Tax

What is covered	What is not covered
<p>The cost of <b>your representative</b> acting for <b>you</b> in a <b>full enquiry</b> by HMRC into <b>your</b> income and records to decide how much tax <b>you</b> have to pay under the following sections of the Taxes Act 1988:</p> <ol style="list-style-type: none"> <li>Section 19, Schedule E of the Taxes Act 1988 on: <ul style="list-style-type: none"> <li><b>your</b> wages or salary,</li> <li><b>your</b> pension.</li> </ul> </li> <li>Section 18, Schedule D of the Taxes Act 1988 where it relates to income <b>you</b> have received on: <ul style="list-style-type: none"> <li>investments in the UK,</li> <li>investments overseas,</li> </ul> </li> </ol> <p>in securities listed on a recognised national or international stock exchange. This cannot be <b>your</b> main source of income.</p>	<p>Anything that is excluded on page 24 of this policy.</p> <p>Any tax, interest or penalties <b>you</b> may have to pay to HMRC.</p> <p>Any case where <b>you</b> or <b>your</b> tax advisor have not taken every reasonable care to act according to tax legislation.</p> <p>Anything to do with a tax return which <b>you</b> sent to HMRC and which arrived after the legal deadline.</p> <p>An enquiry by HMRC which is only concerned with one or more specific areas of <b>your</b> tax return and which is not considered by HMRC to be a <b>full enquiry</b>.</p> <p>Any change in an HMRC investigation or enquiry when it becomes clear that they suspect serious fraud.</p> <p>Any income <b>you</b> have earned as a self-employed person.</p> <p>Any matter connected with a moneymaking activity (other than <b>your</b> contract of employment or a normal private investment) or personal liability, including:</p> <ul style="list-style-type: none"> <li><b>your</b> business, trade or profession,</li> <li>a personal venture for gain,</li> <li>a share in a partnership or a joint venture for gain,</li> <li>an investment which is not listed on a recognised national or international stock exchange,</li> <li>a personal guarantee or indemnity.</li> </ul> <p>Any money which the <b>insurer</b> has already paid if <b>you</b> later withdraw, without <b>our</b> agreement, from the defence of a <b>full enquiry</b> by HMRC.</p> <p>Any money which has to be paid because <b>you</b> withdraw without <b>our</b> agreement from the defence of a <b>full enquiry</b> by HMRC.</p> <p>Any matter connected with any freehold or leasehold property which <b>you</b> own and is not <b>your</b> permanent residence.</p>

### Exclusions

Exclusions applying to the Legal Expenses Option

The exclusions below apply to all the cover which the **insurer** provides under this Legal Expenses Option. **You** should also refer to the specific exclusions shown under each part of the Legal Expenses Option on pages 23–24 and to the general policy exclusions shown on page 29 of this policy.

#### What is not covered

- Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
- Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
- An event which **you** report to **us** more than 6 months after it happened.
- Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
- Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
- Any **legal expenses** **you** could claim under any other insurance.
- Any **legal proceedings** over loss or damage covered under a specific insurance policy.
- A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- Defending **legal proceedings** that are connected with:
  - death, disease or illness of, or bodily injury to anyone,
  - your** duties as a member of a profession or **your** duties as a director or officer of any company,
  - the loss or destruction of or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage.)
- Any application for judicial review.
- Any **legal proceedings** between any members of **your family**. (This does not apply to accidents involving motor vehicles.)
- Any **legal proceedings** between **you** and **your** husband, wife or **partner** or former husband, wife or **partner**. This includes **legal proceedings** relating to custody, access or maintenance.
- Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
- Any dispute with **us** or the **insurer** that is not dealt with under the **arbitration** condition on this page.

### Policy conditions that are specific to the Legal Expenses Option

**You** will need to meet the policy exclusions on page 29 and the policy conditions on page 26 as these conditions apply to the whole policy. In addition, for this Option **you** must also meet the following conditions.

#### 1. Preventing legal proceedings

**You** must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible. The Legal Advice Helpline is available 24 hours a day, 7 days a week, to provide **you** with advice concerning **your** problem.

#### 2. Arbitration

If there is a dispute between **you** and **us** or the **insurer** about this Option of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

### Claims conditions that are specific to the Legal Expenses Option

**You** will need to meet the claims conditions set out on page 27 as these conditions apply to the whole policy. In addition, for this Option **you** must also meet the following conditions.

#### 1. Telling us about the claim

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within 6 months of the cause of action arising.



### 2. Giving our agreement

We will agree if all of the following apply:

- we think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome,
- the **legal proceedings** arise from a cause of action which is covered by this insurance. This cause of action must happen within the **territorial limits** and during the **insurance period**,
- the **legal proceedings** will be dealt with in a **court** within the **territorial limits**,
- **you** have kept to the terms and conditions of the policy and none of the exclusions listed on page 24 of this booklet apply.

In circumstances where **we** have chosen a **representative** to act on **your** behalf, **we** will pay **legal expenses** incurred for providing the initial assessment of the claim irrespective of the prospects of success or whether the claim is covered under this policy.

Where **you** have chosen **your** own **representative**, any **legal expenses** incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the **legal proceedings** and the claim is covered under all other terms and conditions of the policy.

The decision to grant consent will take into account the advice of **your representative** as well as that of **our** own advisors. **We** may require, at **your** expense, an opinion of counsel on the merits of the **legal proceedings**. If the claim is subsequently admitted, **your** costs in obtaining such an opinion and providing such advice will be covered under this insurance.

If, during the claim, **we** think that there is no longer a reasonable chance of **your** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**. If **we** do not carry on with **your** claim, **we** will tell **you** why.

If **you** decide to commence or continue **legal proceedings** for which **we** have denied support under this Claims Settlement Condition and are successful, **we** will pay **legal expenses** as if **we** had given **our** consent in the first instance.

### 3. Choosing a representative

In the period before **court** papers need to be issued (or have been received), **we** may refer **your** case to a suitably qualified representative to act on **your** behalf.

At the point where **court** papers need to be issued (or have been received), or where there is a conflict of interest, **you** are free to choose a suitably qualified **representative**.

**You** will need to satisfy **us** that **your representative** has the appropriate experience and skills to handle **your** claim.

Where **we** agree to the appointment of a **representative** of **your** choice, **you** must confirm that **your representative** will not charge more than a **representative** chosen or suggested by **us**, or that **you** will pay any difference between **your** chosen **representative's** fees and those of a **representative** chosen or suggested by **us**. **We** will not pay **your** choice of **representative** more than **we** would pay **our** own choice of **representative**.

In selecting the **representative**, **you** shall have a duty to minimise the cost of **legal proceedings**. If **your** choice of **representative** has to undertake work to familiarise themselves with the work already undertaken on the case, **we** will not pay for this work to be done. Any **representative** **you** choose is appointed to act for **you**.

If **we** and **you** cannot agree whether **court** papers need to be issued or the choice of **representative**, **you** can take the matter to an independent arbitrator. This process is set out on page 24.

### 4. Rights and responsibilities

**You** must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without getting **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

**You** must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute are acceptable and that **we** may pay the bill for **you**.

**You** and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses** which the **insurer** has paid or has been asked to pay.

If the **insurer** pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to end **your** case, the **insurer** and **you** will share any **legal expenses** that are recovered. The **insurer** and **you** will each receive the same percentage as originally paid.

### 5. Information your representative will need from you

**You** must give **your representative** all the information and help he or she may need. This will include a truthful account of the facts of **your** case and any paperwork to do with **your** case. **You** owe the same obligations to **us** as to **your representative**.

### 6. What you and your representative must do for us

**We** must be able to contact **your representative**. **You** and **your representative** must cooperate and tell **us** about developments to do with **your** case. If **we** ask for this, **we** must be able to have access to **your representative's** files. This includes the truthful account of the facts of **your** case and any paperwork **you** have supplied to **your representative**.

If **your representative** wants to consult a barrister or **expert witness**, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or **expert witness**, and the reasons why **you** need one.

### 7. Appealing against a court's decision

If **you** want to appeal against a **court's** decision, **you** must give **us** **your** reasons for bringing the appeal. **We** will give **you** **our** agreement if all of the following apply:

- **you** tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply,
- the appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of Claims Condition 2 on this page,
- **your** appeal meets the requirements of Claims Condition 2 in the same way as **your** initial claim for **legal expenses**.

### 8. What action we may take

**We** may take over, in **your** name, all legal action in any of the following circumstances:

- if the dispute is for an amount which is under £5,000 or if the dispute could be dealt with by the small claims **court**,
- if **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**,
- if **you** do not give proper instructions to **your representative** or barrister in time,
- if **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement which is reasonable. If **we** ask, **you** must tell **your** representative to get the **court** to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

If **you** withdraw from defending a **full enquiry** by HMRC without **our** agreement, **we** will be entitled to recover from **you** any amounts the **insurer** paid during the defence.

### Policy conditions

These are the conditions of the insurance that **you** and **your family** will need to meet as **your** part of this contract. There are other separate conditions of insurance applicable to the Legal Expenses Option on page 24. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced. In some circumstances, **your** policy may not be valid.

#### 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 which is insured in good condition and in good repair.

#### Changes in your circumstances

Using the address on the front of the Policy Schedule, **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 the home,
- the home is going to be used for short periods each week or as a holiday home,
- the 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 the home which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to the home,
- the number of bedrooms in the home has changed,
- **you** or any member of **your family** has received a conviction for any offence except for driving,
- any part of the home is going to be used for any trade, professional or business purposes.

There is no need to tell **us** about trade, professional or business use if:

- the trade, professional or business use is only clerical, and
- **you** do not have staff employed to work from the home, and
- **you** do not have any visitors to the home in connection with **your** trade, profession or business.

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

#### Fraud

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

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

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

#### Transferring your interest in the policy

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

#### Cancelling the policy

If **you** wish to cancel **your** policy, please write to **us** at the address or call the number shown on **your** Policy Schedule. If **you** cancel the policy, **you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Where **we** have identified serious grounds, **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** and **you**, **we** may cancel the policy by giving **you** 30 days notice.

By serious grounds **we** mean the use or threat of violence or aggressive behaviour against **our** staff, contractors or property.

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**.

**We** also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

#### Cancelling the monthly premium instalment agreement

**Your** policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period. **You** may have asked and **we** may have agreed for **your** annual premium to be paid on a monthly basis by instalments under the terms of the Consumer Credit Act 1974.

**We** reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement. If **you** want to cancel **your** linked loan agreement but not **your** policy, **you** must contact **us** at the address given on the front of **your** Policy Schedule. **We** can then tell **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in **our** reply to **you**, then all cover under **your** policy will be cancelled from this date.

#### 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 that no claims have been paid or are outstanding.

### Claims conditions

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These are the claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** do not meet these conditions, **we** may need to reject a claim payment or a claim payment could be reduced.

If anything happens which might lead to a claim, **you** should take any immediate action that **you** think is necessary to protect **your** property and belongings from further damage. The sooner **you** tell **us**, the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on pages 28–29.

**You** should also check the information on 'How **we** settle claims' for each Option of **your** policy which covers the loss or damage, for example, Contents and Buildings.

#### What you must do

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

If **you** wish to make a claim under Home Emergency, **you** must report any situation to **us** immediately upon discovery.

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

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

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

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

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

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

#### Rights and responsibilities

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

**You** must not settle, reject, negotiate or offer to pay any claim that **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** with any information and assistance that **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** to defend any legal action if **we** ask **you** to.

When **you** call **us** we will advise **you** of **our** requirements, which will either:

- ask **you** to get estimates for building repairs or replacement items, or
- arrange for the damage to be inspected by one of **our** Claims Advisors, an independent loss adjuster or other expert whose 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 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.

How to make a claim – call **us** on 0845 078 3838.

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

- **your** name, address and home and mobile telephone numbers,
- personal details necessary to confirm **your** identity,
- the 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.

### How to make a claim

This information will enable **us** to make an initial evaluation on policy cover and claim value.

**We** may ask for additional information, depending upon circumstances and value, 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.

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

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

#### How we settle claims

For all claims except Legal Expenses

##### Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **we** will pay for accompanying items from a bathroom suite, three-piece suite or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

Where **we** cannot repair a damaged carpet, **we** will replace the carpet with a new one of similar quality through **our** preferred suppliers or, at **our** option, **we** will pay the replacement cost of a new one of similar quality.

If **we** cannot repair the damaged carpet, **we** will also replace any attached carpet (of the same colour, design and material) in any other parts of the home. However, **we** will not pay to replace any undamaged carpet in other parts of the home that is separated from the damaged carpet, for example, by means of a door or room divider.

In all other circumstances, an individual item from a matching set of articles is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces.

Where floor coverings, except carpets, are damaged beyond repair, only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

##### For all claims except Home Emergency and Legal Expenses

Where **you** have to pay an excess, this will be taken off the amount of **your** claim.

##### How we settle claims for Buildings

**We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your** buildings 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,
- 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** buildings 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.

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

Repairs carried out by **our** preferred suppliers and insured under the Buildings Option or the Buildings Accidental Damage Option of this policy are guaranteed for 12 months in respect of quality of workmanship.

If the buildings have not been kept in a good state of repair or if the sum insured at the time of the loss or damage is less than the cost of rebuilding all the buildings in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of the buildings and **we** will, where appropriate, take off an amount for wear and tear.

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 the buildings in the same way, size, style and appearance as when they were new, but not more than the sum insured shown on the Policy Schedule or the limits in this Policy Wording.

##### How we settle claims for Contents, Personal Possessions and Garden Options

Where the damage can be economically repaired, **we** will pay the cost of repair.

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.

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.

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.

**We** will not pay for any loss of value to any item which **we** have repaired or replaced.

The most **we** will pay for any one claim is the amount it will cost **us** to replace **your** items insured under the Options that **you** have selected as new, but not more than the sum insured or any limits shown on the Policy Schedule or in this Policy Wording.

If loss or damage happens and the sum insured on the Policy Schedule is less than the cost of replacing **your** items as new, **we** will, where appropriate, take off an amount for wear and tear from the cost of the new item unless the item can be economically repaired, when only the cost of the repair will be paid.

##### How we settle claims for Home Emergency

The Home Emergency Option covers **you** against the costs of certain household situations, which **you** will find described under 'What is covered' in this Option. It does not cover everything which **you** might regard as an emergency. It does not cover normal day-to-day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If a permanent repair is necessary, the authorised tradesperson will carry it out provided that it can be effected at a similar expense. This cover may not provide the cost of full repair or replacement. An authorised tradesperson is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to **our** contractor.

If the claim is a result of an incident which is also covered under the Buildings Option or the Buildings Accidental Damage Option of **your** policy, **you** may be able to claim for any further repair costs under that Option. Please call **our** Claims Helpline on 0845 078 3838 and **we** will be happy to check this for **you**.

**We** will not pay any call-out charge if, having asked for assistance, **you** are not at home when the tradesperson arrives at the time agreed.

**We** are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers. Spare or replacement parts may not be from the original manufacturer.

Where claims occur, **we** may apply increased premiums, conditions and/or exclusions to **your** policy at renewal.

### No claims discount

This part of the policy explains how the no claims discount works; this only applies if 'No claims discount' is shown on **your** Policy Schedule.

If no incident occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal Possessions, Student Cover or Garden Options, **your** no claims discount will increase in line with **our** scale at the renewal of the policy.

For each incident that occurs during the **insurance period** which results in a claim under the Buildings, Contents, Personal Possessions, Student Cover or Garden Options, **your** no claims discount may reduce in line with **our** scale at the renewal of the policy.

**You** cannot transfer **your** no claims discount to anyone else.

## Policy exclusions

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These exclusions apply to all the Options of the policy with the exception of pollution or contamination and rot which do not apply to the Legal Expenses Option. This insurance does not cover the following:

### 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 (except for cover 4 under the Home Emergency Option), fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

### 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.

### 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**.

### Illegal activities

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

### Rot

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

### Date change and computer viruses

Any direct or indirect loss or damage caused:

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

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

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

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

For the purposes of this exclusion:

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

### 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,
- 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.

### Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

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

### Sonic bangs

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

### 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.

### War risks

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

### Complaints procedure

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#### Our commitment to customer service

At John Lewis Insurance, 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.

#### Step 1

If your complaint relates to your policy, then please contact the Customer Services number shown on your Policy Schedule. If your complaint relates to a claim then please call the Claims Helpline on 0845 078 3838.

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: John Lewis Insurance  
Customer Relations Team  
PO Box 2075  
Livingston EH54 0EP

Email via: [www.johnlewis-insurance.com/contactus](http://www.johnlewis-insurance.com/contactus)

#### 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, Exchange Tower,  
Harbour Exchange Square, London E14 9GE

Telephone: 0800 023 4567 (for landline users)  
0300 123 9123 (for mobile users)

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

You have 6 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 RSA 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

John Lewis plc is an appointed representative of Royal & Sun Alliance Insurance plc. This policy is underwritten, administered and arranged by Royal & Sun Alliance Insurance plc (RSA).

You are giving your information to John Lewis plc and RSA, which is a member of the RSA Group of companies. In this information statement 'we', 'us' and 'our' refers to RSA, the RSA Group of companies and John Lewis plc 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 RSA Group of companies and John Lewis plc 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 RSA Group of companies and John Lewis plc except:

- where we have your permission,
- where we are required or permitted to do so by law,
- to credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you,
- where we may transfer rights and obligations under this agreement,
- where John Lewis plc invites you to renew your Home Insurance with another insurer.

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 RSA Group of companies and John Lewis plc 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.

John Lewis plc would like to keep you informed by telephone, post, text or email of selected products and services from them and their carefully chosen suppliers. If you would prefer not to receive this information from John Lewis plc and have not previously advised us of this, please let us know when you contact us.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such 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.

#### 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.

#### Credit Reference Agencies

To determine premium payment rates at quote, renewal and/or any future invitations, we will make checks on the electoral role and public data through a credit reference agency. These enquiries will be recorded but will not affect your credit rating.

#### 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 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 register.

#### How to contact us

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. 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

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